Health Insurance Rate Review Grant Program
Mississippi Cycle I Quarterly Report II

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State:	**Mississippi**
Project Title:	**MS Health Insurance Rate Review Program**
Project Quarter Reporting Period:	**Quarter II (01/01/2011-03/31/2011) Narrative**
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Grant Performance Period-Cycle I: August 9, 2010 to September 30, 2011

PART I: NARRATIVE REPORT FORMAT

Introduction:

The Mississippi Insurance Department ("MID") continued to work on its plan for enhancing MID's current rate review process. Progress included the Request for Proposals ("RFP") for website development issued in the second quarter, MID's continued health insurance rate review, and legal review of regulatory authority. MID grant staff met with information technology, actuarial, and legal consultants regularly to progress with grant activities.

Program Implementation Status:

I. *Accomplishments to Date*

1. MID continued collaborating with consultants in information technology ("IT"), legal, and actuarial fields in order to enhance its health insurance rate review process.

   A. Information Technology Services

   Plans for the proposed new rate increase information web portal moved forward with the Request for Proposals ("RFP") No. 3654 issued in February, 2011. The RFP was advertised, questions were received and answers were posted as required by State law. MID grant staff developed the technical specifications for the RFP and coordinated the activities to finalize the RFP process with the State's Information Technology Services ("ITS") agency and MID's Management Information Systems ("MIS") staff. Vendors were given the opportunity to submit questions and MID's grant and MIS staff provided the answers. These answers were posted on the ITS website http://www.its.ms.gov/rfps/3654rfp.pdf along with the RFP. Information on this procurement is attached hereto as Attachment B.

   The opening of the proposals did not occur until April 4, 2011. Therefore, more information and progress will be shared in the next quarterly report. A vendor should be selected and ready to begin work in early May, 2011. Plans are in place for the devlopment of the website to move quickly to ensure completion of this project by the end of the grant period.

   B. Legal Services

   Legal consultants continue to provide assistance to MID with regard to the Patient Protection and Affordable Care Act ("PPACA"), the United

States Department of Health and Human Services ("HHS") premium rate review regulations and how both apply to Mississippi's current rate review process. The consultants have committed over ninety-five (95) hours to review proposed HHS regulations and conduct a detailed analysis of Mississippi's current rate review process and its compliance with PPACA. The legal firm devoted an additional sixty-five (65) hours to assist MID in preparing for a meeting with HHS staff in Washington, D.C., in March. A detailed analysis of Mississippi's current process was provided to HHS staff at that meeting.

The legal consultants are in the process of assisting MID with strengthening its State laws, regulations and bulletins to ensure they are in compliance with Federal law. More information on this activity will be provided in the next quarterly report.

C. Actuarial Services

MID continues to work with an actuarial firm to review rate filings and determine whether they are in compliance with State law and MID regulation. Weekly conference calls are conducted with said actuarial firm, MID's rate review grant staff and MID's life and health actuarial staff to discuss PPACA progress and activities related to rate review. The actuarial firm continued to maintain data on rate increases for the second quarter as a back-up to the System for Electronic Rate and Form Filing ("SERFF") data report. In an effort to be consistent with other States, MID is submitting the SERFF data for its second quarter report. The actuaries worked fifty (50) hours on the rate review grant activities during the second quarter.

2. The MID Grant Project Director met with Steve Larsen, Director of Oversight, Center for Consumer Information and Insurance Oversight ("CCIIO") in March 2011, to discuss Mississippi's current regulatory authority and process. Details on Mississippi's review process for the individual health market, small group health market, large group health market, Medicare Supplement, and HMOs were shared with HHS staff. The process to institute a premium increase in Mississippi requires a health insurer to:

   - File the increase with MID prior to implementation;
   - Provide Form RII 7/02, providing historical loss ratio and rate increase information, projecting future experience; and
   - Provide a signed actuarial certification as to compliance with all Mississippi laws.

Each time a rate increase is requested, the following must be provided:

- An actuarial memorandum prepared in accordance with Actuarial Standards of Practice;
- An explanation for the rate increase;
- A history of each prior rate increase filed with MID, including the date each of prior rate increase was effective and the percentage amount of each of prior rate increase;
- The policy year and calendar year loss ratios expected at the time the original premiums for the policy year were developed;
- A side-by-side comparison of expected loss ratios with actual loss ratios, both on a policy year and calendar year basis;
- A statement that the increase complies with requirements of MID Bulletin 94-1 and MID Regulation 73-4 and a copy of the endorsement required by 73-4;
- The endorsement notifying the insured of an increase;
- The date the policy was approved by MID; and
- If the company is offering a reduction in amount of increase in exchange for an increase in deductable or coinsurance or reduction in benefits, the company must provide an actuarial justification that the changes are equivalent.

In all instances, rates must be actuarially determined, not excessive, inadequate, or discriminatory. The rate must be acknowledged by MID prior to implementation. There are penalties for willful violation, and the Commissioner may also suspend or revoke the license of the insurer or agent for the willful violation as stated in Mississippi Code.

MID plans to continue working with HHS to ensure that MID's rate review process fully complies with Federal guidelines.

3. MID continues to allocate existing staff time to work on the rate review grant activities. In addition, a Grants Manager has been retained on a full-time basis to oversee and manage the grant activities and reporting. HHS indicated that states must demonstrate the capacity to oversee multiple grant funding streams if more than one grant has been received. With the possibility of obtaining additional grant funds, MID wanted to ensure that the funding streams are maintained and accounted for separately.

   Financial audits are ongoing and reconciliation of this grant's expenditures is performed quarterly by the Grants Manager. The required quarterly Federal and Financial Report (FFR SF425) for this grant will be submitted by April 30, 2011.

II. *Challenges and Responses*

Time constraints associated with State procurement and IT processes continue to present the largest challenge for MID in moving forward with the grant activities. The information technology procurement process has been extremely burdensome and has hindered progress in developing the website. MID is confident however, that the design and development of its new website will be completed within the grant time period.

III. *Required variations from the original timeline*

No additional variations in the timeline are foreseen at this time.

Significant Activities: Undertaken and Planned

I. MID completed the Information Technology RFP during this second quarter with many hours and coordination activities devoted to this effort by MID grant staff. The technical specifications were written and incorporated into the State's IT proposal template with proposals due on April 4, 2011. Information on the RFP is included as Attachment B.

II. One new analyst was hired for the Life and Health Actuarial Division in March 2011, for rate review activities.

III. MID is using the report generated by SERFF to submit the rate review data for this quarter. The data indicates that there were seventeen (17) rate filings with fifteen (15) of those requesting an increase.

Operational/Policy Developments/Issues

MID continued to seek solutions that meet the unique needs of the State as well as comply with the requirements of PPACA and the Rate Increase Disclosure and Review proposed rule. While MID has adequate authority to review health insurance rates, it is committed to strengthening that authority via legislation in 2012. MID is reviewing the proposed HHS regulations and will seek the necessary authority to update current Mississippi rate review laws.

Public Access Activities

These activities will be highlighted in the next report.

Collaborative Efforts

The most significant collaborative efforts were ensuring that MID followed the State's procurement process for the web portal by collaborating with the State's ITS agency. The procurement process will be completed in the third quarter with work beginning immediately on the development of the website to promote overall rate review transparency.

Lessons Learned

Stakeholder involvement is essential for the success of the new website. MID included user assessment and feedback as an integral part of the website testing phase to be conducted in the last quarter of the grant period.

Expenditures for Second Quarter

The following is a detailed account of expenditures for the second quarter. The allocation of funds follows the progression of the detailed budget provided in MID's original application. That said, a revised budget will be submitted separately in accordance with the new budget revision guidelines provided by HHS staff. An updated SF-424A and updated budget narrative will be submitted via e-mail for approval.

Expenditure	Salaries	Equipment	Travel	Other	Contractual
Actuarial Services					$ 14,456.25
IT Consulting Services					$ 23,334.14
Travel					$ 240.19
Legal Consulting					$ 92,009.70
TOTAL FOR QUARTER II					**$130,040.28**

Updated Work Plan and Timeline

An updated objective work plan and timeline is attached to reflect the events for the previous quarter.

Enclosures/Attachments

Attachment A:
MID Grant Objective Work Plan

Attachment B:
Request for Proposals No: 3654
Information and examples.

ATTACHMENT A

MISSISSIPPI INSURANCE DEPARTMENT
HEALTH INSURANCE RATE REVIEW PROGRAM
OBJECTIVE WORK PLAN
QUARTER II REPORT

ACTIVITIES	TIME PERIOD BEGIN	TIME PERIOD END	STATUS
Retain Expert Consultants in Legal, Actuarial, Health Insurance, and Information Technology fields.	08/30/2010	09/30/2011	Regular weekly consultations with actuarial and legal consultants are ongoing.
MID Life and Health Actuarial staff increases time allocation.	08/30/2010	09/30/2011	One new analyst was hired for the Life and Health Actuarial Division. One new Grants Project Manager hired to oversee this grant's activities and reporting and to provide oversight of MID's multiple grant funding streams. MID existing staff time on grant activities continues.
Assessment of Current Rate Review System.	08/30/2010	09/30/2011	Assessment continues throughout the grant period.
Begin Rate Revision and enhancement of rate review efforts after receipt of Federal Regulations.	10/15/2010	01/31/2011 Revised 09/30/2011	Delayed due to regulations not available until the end of the first quarter. Efforts will continue until late 2011.
Draft and adopt new rate review regulations and bulletins in compliance with PPACA and Federal Law.	10/15/2010	03/31/2011 Revised 09/30/2011	Delayed due to regulations not available until the end of the first quarter. Efforts will continue until late 2011.
Prepare Draft legislation and present to MS State Legislature to reflect compliance with Federal law.	10/15/2010	03/31/2011 Revised 09/30/2011	Delayed due to regulations not available until the end of the first quarter. Efforts will continue until late 2011.
Educate state legislators on draft legislation to bring Mississippi law into compliance with Federal law.	01/01/2011	04/01/2011 Revised 09/30/2011	Delayed due to regulations not available until the end of the first quarter. Efforts will continue until late 2011.

Develop new health insurance rate review system based on consultants' assessments of the current system to the new regulations.	10/15/2010	04/30/2011 Revised 09/30/2011	Delayed due to regulations not available until the end of the first quarter. Efforts will continue until late 2011.
Develop web portal on current MID website for public access to rate increase information and justifications.	04/15/2011	09/30/2011	RFP issued in the second quarter and proposals open on April 4, 2011. Work should begin in early May, 2011.
Travel to National Conferences and In-state for outreach efforts.	08/15/2010	09/30/2011	Project Director traveled to Washington, DC to meet with HHS staff regarding Mississippi's current rate review process in March, 2011.
Educational outreach program implementation.	04/15/2011	09/30/2011	None conducted during the second quarter.

ATTACHMENT B

REQUEST FOR PROPOSALS No. 3654
TECHNICAL SPECIFICATIONS

1. **How to Respond to this Section**

1.1 Beginning with Item 2.1 of this section, label and respond to each outline point in this section as it is labeled in the RFP.

1.2 The Vendor must respond with "ACKNOWLEDGED," "WILL COMPLY" or "AGREED" to each point in this section. In addition, many items in this RFP require detailed and specific responses to provide the requested information. Failure to provide the information requested will result in the Vendor receiving a lower score for that item, or, at the State's sole discretion, being subject to disqualification.

1.3 "ACKNOWLEDGED" should be used when no vendor response or vendor compliance is required. "ACKNOWLEDGED" simply means the vendor is confirming to the State that he read the statement. This is commonly used in the RFP sections where the agency's current operating environment is described or where general information is being given about the project.

1.4 "WILL COMPLY" or "AGREED" are used interchangeably to indicate that the vendor will adhere to the requirement. These terms are used to respond to statements that specify that a vendor or vendor's proposed solution must comply with a specific item or must perform a certain task.

1.5 If the Vendor cannot respond with "ACKNOWLEDGED," "WILL COMPLY," or "AGREED," then the Vendor must respond with "EXCEPTION." (See Section V, for additional instructions regarding Vendor exceptions.)

1.6 Where an outline point asks a question or requests information, the Vendor must respond with the <u>specific</u> answer or information requested.

1.7 In addition to the above, Vendor must provide explicit details as to the manner and degree to which the proposal meets or exceeds each specification.

2. **Mandatory Provisions in Technical Requirements for this RFP**

2.1 Certain items in the technical specifications of this RFP are MANDATORY. Vendors are specifically disallowed from taking exception to these mandatory requirements, and proposals that do not meet all mandatory requirements are subject to immediate disqualification, at the sole discretion of the State.

2.2 The website must be compatible with the MID technology platform:

2.2.1 Microsoft Windows 2008 Server;

2.2.2 Microsoft Internet Information Server (IIS) 7;

2.2.3 Microsoft Visual Studio 2008;

2.2.4 Microsoft .NET Framework 3.5;

2.2.5 Microsoft Active Server Pages (ASP) .NET;

2.2.6 Microsoft Visual Basic .NET; and

2.2.7 Oracle 11g.

2.3 The website must be developed in Microsoft ASP.Net and VB.Net.

3. **General Overview and Background**

The Mississippi Insurance Department (MID) received a U.S. Department of Health and Human Services federal grant, Health Insurance Premium Review Grant-Cycle I on August 9, 2010. This grant award will allow MID to completely overhaul its existing health insurance rate review regulations, bulletins, standards, and internal protocols. The major objective of this project is to provide the public with easier access to the health insurance rate filings to be accessible from MID's website http://www.mid.state.ms.us/. The grant activities must be completed by September 30, 2011.

MID reviews every rate increase request submitted by a health insurance company and must "Acknowledge and File" the request prior to it being implemented by the company. Typically, a rate increase request is filed with MID via the System for Electronic Rate and Form Filing (SERFF) developed by the National Association of Insurance Commissioners (NAIC). Once filed, MID staff verifies that all filing fees have been paid and that all required documents are attached to the filing. The filing is then assigned to an actuary for review and if it is determined that said filing is actuarially sound, it is "Acknowledged and Filed".

Currently, there is no mechanism available where a consumer may search health insurance rate and form filings. There is no web portal or listing on MID's website showing health insurance rate increase information for filings that have been "Acknowledged and Filed". The Patient Protection and Affordable Care Act (PPACA) signed into law on March 23, 2010, requires issuers and State Insurance Departments to provide said information in an electronic format for consumer access.

This project is to create a consumer-oriented website for the public to have easier access to the health insurance rate and form filings and will be funded entirely with the Federal grant money. MID will host the website on its servers and manage the website as is currently done for the MID main agency site.

MID previously contracted with a separate entity for information technology consulting services for the initial phase of the premium review process. The results of this initial phase are incorporated in this RFP, and the final report will be provided to the awarded Vendor for RFP No. 3654 for use on this project.

The website will be installed on a Windows 2008 Server, 64 bit Internet Information Server (IIS) 7, 16 GB Ram, two (2) 2.27 GHTZ Processors. This website will be a link from the current website. There will not be a separate URL.

4. **Procurement Project Schedule**

Task	Date
First Advertisement Date for RFP	02/22/11
Second Advertisement Date for RFP	03/01/11
Deadline for Vendor's Written Questions	3:00 p.m. Central Time on 03/04/11
Deadline for Questions Answered and Posted to ITS Web Site	03/11/11
Open Proposals	04/04/11
Begin Evaluation of Proposals	04/05/11
Begin Contract Negotiations	04/22/11
Proposed Project Implementation Start-up	05/16/11
Project Go-Live Deadline	09/01/11
Follow-up and Support Completed	09/30/11

5. **Statement of Understanding**

5.1 Vendors may request additional information or clarifications to this RFP using the following procedure:

5.1.1 Vendors must clearly identify the specified paragraph(s) in the RFP that is in question.

5.1.2 Vendor must deliver a written document to Tangela Harrion at ITS by Friday, March 4, 2011 at 3:00 p.m. Central Time. This document may be delivered by hand, mail, email, or fax. Address information is given on page one of this RFP. The fax number is (601) 713-6380. **ITS WILL NOT BE RESPONSIBLE FOR DELAYS IN THE DELIVERY OF QUESTION DOCUMENTS.** It is solely the responsibility of the vendor that the clarification document reaches ITS on time. Vendors may contact Tangela Harrion to verify the receipt of their document. Documents received after the deadline will be rejected.

5.2 All questions will be compiled and answered, and a written document containing all questions submitted and corresponding answers will be posted on the ITS website by close of business on Friday, March 11, 2011.

5.3 MID will host the website on its own servers as well as manage the website.

5.4 All work must be completed by September 30, 2011.

5.5 Vendors must agree to an initial on-site meeting with MID staff at the beginning of the contract period as part of the assessment phase of this project.

5.6 The Awarded Vendor is expected to hold regular conference calls with MID and schedule any necessary in-person meetings with MID project staff during the development and/or implementation phases. Vendor must propose the number of on-site meetings for this project and include the proposed travel cost in Section VIII, *Cost Information Submission.*

5.7 All code developed for this website will become the property of MID for ownership and use without restriction except as may be limited by a Microsoft user's agreement.

5.8 Any licenses for additional tools, graphics or features shall belong to MID and shall be transferred to MID upon completion of the project and prior to final payment by MID.

5.9 The awarded Vendor's website developer should be cognizant that future funding of this effort is not assured; hence the website should be created with minimal ongoing cost and with the MID Information Technology Department fully capable of maintaining and managing the site once this project is completed.

5.10 No software license, which requires ongoing annual funding or renewal, should be entered into without written permission of MID.

5.10.1 Should the Vendors require additional software licenses and/or support not already procured by MID, then Vendors must state the software name, number of licenses required and why it is necessary for MID to use this software.

5.11 Awarded Vendor and project team members may be required to sign a Non-Disclosure Agreement.

5.12 The State reserves the right to purchase hardware and software components recommended by the awarded Vendor from existing purchasing instruments if it is in the State's best interest.

6. **Vendor Qualifications**

6.1 The Vendor must provide a description of its organization. This description shall contain all pertinent data relating to the Vendor's organization, personnel and experience that would substantiate the qualifications and capabilities of the Vendor to perform the services described herein. At minimum the Vendor must describe:

6.2 Corporate Experience

6.2.1 The Vendor must provide a description of its organization. This description shall contain all pertinent data relating to the Vendor's organization, personnel and experience that would substantiate the qualifications and capabilities of the Vendor to perform the services to include but not limited to the following:

6.2.1.1 Knowledge of innovative healthcare technology applications;

6.2.1.1.1 Additional consideration may be given if the Vendor has 10 or more years documented experience in innovative healthcare technology applications.

6.2.1.2 Knowledge of development and deployment of technology platforms;

6.2.1.3 Demonstrated experience in Information Technology application development projects; and

6.2.1.4 Demonstrated experience in providing technology infrastructure recommendations.

6.3 Organization Size and Structure

6.3.1 Vendor must describe the size and organizational structure and state whether the Vendor is based locally, regionally, nationally, or internationally, as well as its relationship to any parent firms, sister firms or subsidiaries.

6.3.2 Give the location of the Vendor's principal office and the number of executive and professional personnel employed at this office.

6.3.3 If incorporated, the name of the state of incorporation shall be included. (Note: In order to execute a contract, the awarded Vendor's firm must be qualified to do business in the State of Mississippi on or before the date the contract is signed).

7. **Project Team Qualifications**

Vendor must be aware the specifications listed below are minimum requirements. Should the Vendor choose to propose consultants who exceed the requirements, it is the Vendor's responsibility to specify in what manner the proposed consultants exceeds requirements.

The State plans to validate these skill sets through telephone interviews.

7.1 The individual proposed for the **Project Manager** must have verifiable work experience in the following areas.

	Skill Set for Project Manager Role	**Requirement**
7.1.1	Project Management of Information Technology (IT) projects of similar size and scope as those identified in this RFP	10 Years
7.1.2	Manager/Supervisor of IT professionals engaged in projects of similar size and scope as those identified in this RFP	10 Years
7.1.3	Experience in innovative healthcare technology applications	5 Years
7.1.4	Knowledge of development technology platforms such as .NET, Oracle, and VB	5 Years
7.1.5	Knowledge of deployment of technology platforms such as Windows Server IIS	5 Years
7.1.6	Assisting in the design of test data to ensure resulting system meets customer's needs	5 Years
7.1.7	Performing various levels of application testing to	5 Years

	ensure solution produces correct results	
7.1.8	Developing user documentation, including system reference manuals and training materials	5 Years
7.1.9	Demonstrated experience in technology infrastructure recommendations	5 Years
	Business Skill Set for Project Manager	
7.1.10	Ability to effectively communicate in English verbally and in writing	
7.1.11	Ability to communicate functional needs to the technical project team	
7.1.12	Ability to listen and solve problems	
7.1.13	Ability to test the solution	
7.1.14	Ability to provide system and user training	
7.1.15	Ability to function as a liaison between technical and management staff	

7.2 Individuals proposed for the team must collectively have verifiable working experience in the following skills. The Vendor can propose one candidate, if proposed candidate meets all requirements listed below.

	Technical Skill Set for Each Team Member	Requirement
7.2.1	Experience in web development of technology platforms such as ASP.NET and VB	5 Years
7.2.2	Experience in web design	5 Years
7.2.3	Experience in deployment of technology platforms such as .NET, Oracle, and VB	5 Years
7.2.4	Experience in Microsoft Server 2000 and greater	5 Years
7.2.5	Experience in Oracle 9i and greater	5 Years
7.2.6	Experience in .NET Framework 2.0 and greater	5 Years
7.2.7	Experience in Visual Studio 2003 and greater	5 Years

7.2.8	Experience in VB.Net	5 Years
7.2.9	Experience in JavaScript	2 Years
7.2.10	Experience in HTML	2 Years
7.2.11	Experience in XML	2 Years
7.2.12	Experience in Internet Information Server 5 and greater	5 Years
7.2.13	Design test data to ensure resulting system meets customer's needs	5 Years
7.2.14	Perform various levels of application testing to ensure solution produces correct results	5 Years

7.3 **All** individuals(s) as members of the Vendor's project team must have the following skills.

	Business Skill Set for Each Team Member
7.3.1	Ability to effectively communicate in English verbally and in writing
7.3.2	Ability to communicate functional needs to the technical project team
7.3.3	Ability to listen and solve problems
7.3.4	Ability to test the solution

7.4 All individuals proposed must be U.S. citizens or meet and maintain employment eligibility requirements in compliance with all INS regulations. Vendor must provide evidence of identification and employment eligibility prior to the award of a contract that includes any personnel who are not U.S. citizens.

7.5 An *Experience Information and Reference Workbook* (Attachment A) must be completed for each individual proposed and submitted as part of the Vendor's proposal. **This information must be completed and returned to ITS in hard copy and electronic format using the Excel document distributed with the RFP.** The workbook includes two sheets one for the Project Manager and the other for the team member listing the specifications included in items 7.1 through 7.3 of the RFP. An example of how to complete this workbook is attached to the RFP as Attachment B. Proposals received without an *Experience Information and Reference Workbook* for each proposed individual will be eliminated from consideration. Proposals containing *Experience Information and Reference Workbooks* that are not completely filled out may be eliminated, in whole or in part, from further consideration.

7.6 Individuals who do not meet the minimum requirements described in specifications 7.1 through 7.3 will be eliminated from consideration. The experience listed on the *Experience Information and Reference Workbook* (Attachment A) must be verifiable via reference checks. Experience listed that cannot be verified will not count toward the minimum requirement.

7.7 Reference information must be completed in the *Experience Information and Reference Workbook* for each individual proposed. Vendor must provide at least 3 references for each proposed individual. Reference information must correlate to the experience provided in the *Experience Information and Reference Workbook* for each individual proposed. ITS prefers that references be from completed and/or substantially completed jobs that closely match this request. Reference information must include, at a minimum, company, supervisor's name, supervisor's telephone number, supervisor's e-mail and a brief description of the project. References that are no longer in business cannot be used. Inability to reach the reference will result in that reference being deemed non-responsive. An example of how to complete the reference information in the sample *Experience Information and Reference Workbook* is attached to the RFP as Attachment B.

7.8 A copy of the individual's resume must be included. Proposals received without resumes may be eliminated from consideration. ITS will not use a resume to add experience to the *Experience Information and Reference Workbook.* ITS will use resumes to compare to experience listed on the *Experience Workbook.*

7.9 A telephone number must be included for each individual proposed so he/she can be contacted for a telephone interview. ITS will pay toll charges in the continental United States. The Vendor must arrange a toll-free number for all other calls. ITS will work with the Vendor to set up a date and time for the interview; however, ITS must be able to contact the individual directly.

8. Technical Requirements

8.1 If any component(s) necessary for operation of the requested system is omitted from Vendor's proposal, Vendor must be willing to provide the component(s) at no additional cost.

8.2 All Web and Portal development work must be designed and implemented in compliance with the Electronic and Information Technology Accessibility Standards associated with Section 508 of the Rehabilitation Act and with the Web Accessibility Initiative (WAI) of the W3C. Vendor must describe in proposal how and to the degree that proposed website will be in compliance.

8.3 The Vendor must state and/or describe for each individual specification listed in Items 8.4 through 8.5 how their proposed development of the website will include these functions.

8.4 Website Functions – The Vendor's proposed development of the website must include the following functions:

8.4.1 Feature a data entry module for manual entry by MID staff of rate increase filing information from a document entitled *Rate Increase Information for Health and Accident* included in EXHIBIT B. This is the document currently used by MID for rate reporting. Hence, the first version of this website will require rules and privileges for users who will be MID technical staff and administrative staff. There is a possibility that the document may be expanded to match that of the NAIC or another source and a future change in documents should be considered when adding this feature;

8.4.2 Accommodate future electronic exchange of data between insurers, System for Electronic Rate and Form Filing (SERFF), http://www.serff.com/ and MID;

8.4.3 Allow flexibility for periodic expansion, changes, and updates;

8.4.4 Include a data reporting feature for the ability to export the rate filing data mentioned above in either an XML or Excel format;

8.4.5 Depict the rate data in an "user-friendly" format such as graphs, bars, tables for the general public user to understand;

8.4.6 Design for intuitive visual guidance to guide the user through the site;

8.4.7 Ensure accuracy for all data, definitions, references, and links displayed to build confidence of the user community;

8.4.8 Report to capture user metrics including but not limited to:

8.4.8.1 Impressions;

8.4.8.2 Clicks and Visits;

8.4.8.3 Page Views;

8.4.8.4 Referrals or Sources;

8.4.8.5 New vs. Returning;

8.4.8.6 Frequency of Visit; and

8.4.8.7 Time on Site.

8.5 Website Features - The Vendor must provide the following features in addition to any proposed by the Vendor.

8.5.1 A section explaining how premium dollars are expended and the role of consumers and their health practices;

8.5.2 A search for brokers section through links to the existing MID site and links to companies;

8.5.3 A glossary of terms and acronyms using public sources including those of the Department of Health and Human Services (HHS) and the National Association of Insurance Commissioners (NAIC);

8.5.4 An email address to the Consumer Services Division of MID for questions;

8.5.5 A Commissioner Blog;

8.5.6 The design of the website to accommodate mobile phone applications;

8.5.7 The ability to extract reporting data as may be required by HHS;

8.5.8 The ability to track data and analytics on rate filings;

8.5.9 An ability to link to archived presentations;

8.5.10 A section for FAQ's;

8.5.11 An interactive time line showing rate increases over a five year period;

8.5.12 Links to other pertinent sites including insurance companies, the main MID website, Federal health websites and educational sites;

8.5.13 A help feature on how to use the site;

8.5.14 A section for rate decision explanations;

8.5.15 A calendar for posting hearings, meetings and events;

8.5.16 A section explaining the role of insurers and brokers;

8.5.17 A summary of medical loss ratio; and

8.5.18 An education section on the basics of health insurance.

9. **Preliminary Project Plan and Deliverables**

9.1 MID has estimated the following time lines to complete the project's Scope of Work listed in Item 14 and Deliverables below are based on the start date of May 16, 2011. These timelines should be reviewed and confirmed.

DELIVERABLES	PROJECTED TIME LINE
Project Assessment	May 16 - May 27, 2011
Planning Phase	May 27 - June 10, 2011
Product Design/Development	June 13 - July 15, 2011
Product Implementation/Testing	July 18 - August 12, 2011
Conduct User Feedback Sessions	August 15 - August 19, 2011
MID Staff Training & Additional Workshops (If required)	August 22 - August 26, 2011
Product "Go-Live"	September 1, 2011
Follow-up and Support	September 1 - September 30, 2011

9.2 Vendor must submit a preliminary project plan using Microsoft Project or a Gantt chart based the deliverables listed in Item 9.1 above (that includes project resources) with their proposal submission.

9.2.1 Vendors must list any deliverables they believe should be included in their project work plan.

9.2.2 Vendors should identify any proposed changes to the time line and may include an alternative recommendation.

9.3 After the contract has been executed, the awarded Vendor must schedule a conference call with MID to discuss finalizing their project work plan and timelines within three working days.

9.4 The awarded Vendor shall be responsible for completing all deliverables defined on the detail project work plan.

9.5 Vendor must identify and state any assumptions and/or constraints in their project work plan to include any business agreements, licenses, or data sharing agreements that will need to be procured and/or in place prior to work being performed.

10. **Installation**

10.1 Awarded Vendor must install the website on-site on MID servers.

11. **Training**

11.1 The awarded Vendor must provide on-site training and training manuals for up to 25 MID Information Technology and other project staff who will be entering data or otherwise managing the website.

11.1.1 Vendor must describe how they plan to conduct the training session to include number of hours/days.

11.1.2 Vendor must provide the training manuals in Microsoft Word 2007 or higher on CD/DVD.

11.2 Awarded Vendor must conduct at least one follow-up training session within 90 days.

11.3 Awarded Vendor must conduct an on-site review of all documentation, code, licenses and features with MID technology staff.

12. **Warranty/Support**

12.1 Awarded Vendor must warrant and guarantee their development work for a period of one year after acceptance.

12.2 Awarded Vendor must provide follow-up and support based upon the deliverables schedule as described in Section 9.

13. **Vendor Examples**

13.1 Vendors must provide the URL links along with a demo user name and password, if necessary, to existing websites they developed as examples of products that are similar to the scope of work described in this RFP.

13.2 The examples should show similar features and functions as described in the specifications listed above. These examples will be reviewed as part of the evaluation process.

14. **Scope of Work**

14.1 The awarded Vendor must address activities related to each of the following phases outlined for this Project and propose any additional activities or tasks necessary for production.

14.1.1 All work performed by the Awarded Vendor will be deliverable-based.

14.1.2 Any additional tasks proposed by the Vendor and associated cost must be listed in Section VIII, *Cost Information Submission.*

14.2 Project Assessment

14.2.1 The awarded Vendor must address activities related to each of the following phases outlined for this project and propose any additional activities or task necessary for production:

14.2.1.1 Vendor must attend an on-site meeting with MID staff in one week after contract execution with their updated project work plan.

14.2.1.2 Launch collaborative sharing tools for free flowing exchanges of ideas.

14.2.1.3 Establish a clear vision for the project.

14.2.1.4 Assessment of the MID Information Technology Department capabilities, including access to servers, personnel and existing licenses.

14.2.1.5 Development of deliverable milestones based on the actual contract period time lines.

14.3 Planning Phase (Development of Work Plans)

14.3.1 The awarded Vendor must propose the tasks and activities associated with the development of the following plans for the progression of this project:

14.3.1.1 Workflow Plan

14.3.1.2 Security Plan

14.3.1.3 Drafting Coding and Technical Design Plan

14.3.1.4 Development/Implementation Plan

14.3.1.5 Testing Plan

14.3.1.6 Training Plan

14.3.1.7 Support Plan

14.3.1.8 Development Milestone Plan

14.3.2 An Assessment Report is due to MID as the first milestone approximately two weeks after the contract has been executed.

14.3.3 The required work plans are due to MID approximately four weeks after the contract has been executed.

14.4 Product Design/Development

14.4.1 The awarded Vendor must propose tasks and activities related to the initial design and development of the website and should include at a minimum:

14.4.1.1 Develop an acceptable graphics user interface, look and feel modeled after the current MID website, www.mid.state.ms.us.

14.4.1.2 Develop the technical design to incorporate the features listed in Item 8 and be subject to the technical code requirements agreed upon.

14.4.1.3 Create MID user accounts to allow MID Information Technology staff and others access to test the site, create content, develop links, enter data and add resources.

14.4.1.4

14.5 Product Implementation/Testing

14.5.1 The awarded Vendor must address the implementation activities and testing process and propose the steps required to test the operation and features of the website, ensuring restricted access, and should include at a minimum:

14.5.1.1 Test site access, loading and visualization;

14.5.1.2 Test site data entry for all features including rate information, blogs and calendars that require users to enter or post data;

14.5.1.3 Identify any gaps from the testing that require additional work to move from "as is" to the release for production and use; and

14.5.1.4 Conduct user feedback sessions.

14.6 User Training

14.6.1 The awarded Vendor will conduct on-site training and provide training manuals for up to 25 MID Information Technology and project staff.

14.7 Follow-up and Support

14.7.1 The tasks related to the site production release and follow-up support should be addressed and the contractor is required at a minimum to:

14.7.1.1 Awarded Vendor will conduct periodic surveys of users to determine any bugs, problems, or challenges not identified during the testing period.

14.7.1.2 Awarded Vendor must provide initial technical support to ensure successful operation and sustainability.

15. **Additional Requirements**

15.1 ITS acknowledges that the specifications within this RFP are not exhaustive. Rather, they reflect the known requirements that must be met by the proposed system. Vendors must specify, here, what additional components may be needed and are proposed in order to complete each configuration.

16. **Proposal Evaluation Methodology**

16.1 An Evaluation Team composed of **ITS** and MID personnel will review and evaluate all proposals. All information provided by the Vendors, as well as any other information available to evaluation team, will be used to evaluate the proposals. The Evaluation Team will use categories to score all proposals based on the following.

16.1.1 Each category included in the scoring mechanism is assigned a weight between one and 100.

16.1.2 The sum of all categories, other than Value-Add, equals 100 possible points.

16.1.3 Value-Add is defined as product(s) or service(s), exclusive of the stated functional and technical requirements and provided to the State at no additional charge, which, in the sole judgment of the State, provide both benefit and value to the State significant enough to distinguish the proposal and merit the award of additional points. A Value-Add rating between 0 and 5 may be assigned based on the assessment of the evaluation team. These points will be added to the total score.

16.1.4 For the evaluation of this RFP, the evaluation team will use the following categories and possible points:

Category	**Possible Points**
Non-Cost Categories:	
Technical Requirements	15
Vendor Qualifications & Project Team	15
Vendor Examples	20
Services (Installation, Training & Warranty)	5
Preliminary Project Plan	10
Total Non-Cost Points	65
Cost	30
Change Order	5
Total Base Points	100
Value Add	5
Maximum Possible Points	105

16.2 The evaluation will be conducted in four stages as follows:

16.2.1 Stage 1 – Selection of Responsive/Valid Proposals – Each proposal will be reviewed to determine of it is sufficiently responsive to the RFP requirements to permit a complete evaluation. A responsive proposal must comply with the instructions stated in this RFP with regard to content, organization/format, Vendor experience, and timely delivery. No evaluation points will be awarded in this stage.

Failure to submit a complete proposal may result in rejection of the proposal.

16.2.2 Stage 2 – Non-cost Evaluation (all requirements excluding cost)

16.2.2.1 Non-cost categories and possible point values are as follows:

Non-Cost Categories	**Possible Points**
Technical Requirements	15 Points
Vendor Qualifications & Project Team	15 Points
Vendor Examples	20 Points
Services (Installation, Training & Warranty)	5 Points
Preliminary Project Plan	10 Points
Maximum Possible Points	**65 Points**

16.2.2.2 The State, at its sole discretion, may request clarifications from responsive Vendors deemed to be in the competitive range. However, Vendors are cautioned that the evaluators are not required to request clarification. Therefore, all proposals must be complete and concise and reflect the most favorable terms available from the Vendors. Vendors should note that the State will not seek clarification from Vendors whose proposals were deemed nonresponsive in Stage.

16.2.2.3 Proposals scoring less than 80% of technical requirements (exclusive of evaluation points for cost and added value) may be eliminated from further consideration.

16.2.2.4 Proposals providing added value, as defined in Item 16.1.3 above, may be assigned from 1 to 5 added-value points in proportion to the value of the offering to the State, at the sole discretion of the Evaluation Team.

16.2.3 Stage 3 – Cost/Change Order Rate Evaluation

16.2.3.1 The cost score is computed as a ratio of the difference between a given proposal's lifecycle cost and the lifecycle cost of the lowest valid proposal. The following cost score formula is used for every proposal evaluation.

(1-((b-A)/A))*n

Where:

A = Total lifecycle cost of lowest valid proposal

B = Total lifecycle cost of proposal being scored

n = Maximum number of points allocated to cost for this acquisition

In simpler terms, lowest price gets a perfect score. A proposal that is 20% more expensive than the lowest priced offering gets 20% fewer points.

16.2.3.2 When the above formula would result in a negative cost score (i.e. the lifecycle cost of the proposal being scored is more than twice that of the lowest valid proposal), the cost score is set to zero, rather than deducting points from the Vendor's score.

16.2.3.3 Cost categories and maximum point values are as follows:

Cost Category	**Possible Points**
Lifecycle Cost	30 Points
Change Order	5 Points
Maximum Possible Points	**35 Points**

16.2.4 Stage 4 – Selection of the successful Vendor

16.2.4.1 Optional Oral Presentation and demonstration - At the State's option, Vendors remaining in a competitive posture near the end of the evaluation may be requested to make an oral presentation. This presentation must be in person in Jackson, Mississippi at the Vendor's expense and conducted within seven (7) calendar days of notification. Estimated presentation dates are included in Item 4, Procurement Project schedule, in Section VII. The presentation must be made by the Vendor's proposed project principal. The presentation is intended to give the State an opportunity to become acquainted with the Vendor's project principal, receive a first-hand understanding of the proposal and engage in a question and answer session.

16.2.4.2 Final Quantitative Evaluation - Following any requested presentations, the Evaluation Team will re-evaluate any technical/functional scores as necessary. The technical/functional and cost scores will then be combined to determine the Vendor's final score.

Today is April 18, 2011

Department of Information Technology Services
3771 Eastwood Drive
Jackson, MS 39211
Phone: (601) 432-8000

RFP No. 3654

Last updated: 04/05/2011 10:33:16

SPECIFICATIONS

RFP No. 3654 - Adobe Format (03/01/2011)

RFP No. 3654 - Word Format (03/01/2011)

RFP No. 3654 - Attachment A -Experience Information & Reference Workbook (03/01/2011)

RFP No. 3654 - Attachment B - Sample Workbook (03/01/2011)

AMENDMENTS

RFP No. 3654 - Vendor Questions and Answers Memo (03/11/2011)

POST OPENING DOCUMENTS

Register of Proposals - Register of Proposals (04/05/2011)

MISSISSIPPI INSURANCE DEPARTMENT
RFP NO: 3654
QUESTIONS AND ANSWERS

DATE	QUESTION	RESPONSE
3/2/2011	Can a Business based in India or outside USA apply for this RFP and work remotely, provided they meet required standards for this service?	Vendors have to meet all the required specifications in Section VII. All travel costs for the required on-site meetings, installation and training should be included in the proposed budget.
3/4/2011	Is the state able to provide any I.T. or project staff to help with answering specific technical questions as needed?	Yes, MID's MIS Division staff will work with the selected vendor in answering any specific technical questions.
	Are there any prior systems of similar scope that the state has developed? If so, can the state comment generally on what has gone well and not gone well with such projects?	No, MID does not have any systems of similar scope.
	Why is the state requesting that this system be developed on a windows server?	MID uses a Windows server.
	Specifically as it relates to Microsoft's .Net, why is the state asking for this system to be developed on .Net versus specifying that it be compatible with .Net?	MID uses .NET; we want to continue using .NET as there will be no learning curve.
	How will the state view an alternate implementation that is developed on Microsoft development environments other than .Net and VB and that continues to work on Microsoft's IIS, works on Windows 2008 and is generally compatible with all of the requirements stated in this RFP?	MID wants the product developed with what we know and use on a daily basis.
	With respect to the rate review regulations, bulletins, standards and internal protocols described above, does the state desire to publish all such information on this new website?	No, they are already posted on MID's current website. A link should be provided, though.
	Is the information referred to above (the regulations, bulletins, standards and protocols) typically in text format or structured (as in including databases, excel spread-sheets etc.)?	They are posted on: http://www.mid.state.ms.us/pages/laws_bulletins_regulations.aspx
	Given that the state wishes for the total life-cycle cost of this implementation to be very controlled and further considering the lack of follow-on funds, but balancing this out against the requirements intended by the state – will the state in general see it as a positive or negative to have a common, industry standard infrastructure to publish all of the information above?	We would consider it positive to have a common industry standard infrastructure as long as using the products as listed in this RFP.

	Given that the state desires for this implementation to be internal, and further minimize the resources involved in ongoing maintenance -- what I.T. resources will the state have to maintain this website on an ongoing basis?	MID has IT staff that maintains its current website and will maintain the site that is developed from this RFP.
	How is this data (received from SERFF) and stored in the department once it is actuarially sound? Is there a database that stores this data or is it currently maintained in excel or other forms? To the extent that the answer to the question above is a database, is there schema or an example of such filings that the state can provide? What vendor (such as Oracle, Microsoft, etc.) provides the database? Is this database currently hosted by the state? How large is the database, what is the frequency of new rate filings, and what additional documentation typically accompanies such a filing? Does all information submitted with a filing need to be accessible to consumers or just the SERFF data?	The System for Electronic Rate and Form Filing (SERFF) is designed to enable companies to send and states to receive, comment on, and approve or reject insurance industry rate and form filings. The information about SERFF can be obtained on: http://www.serff.com/. The data is maintained by SERFF in PDF format, by the Department in hard copy and will need to be entered manually by MID staff. The frequency of new rate filings varies. The data obtained on the MID form in Exhibit B should be accessible to consumers.
	The schema and price data associated with health plans can generally be manipulated and rendered in simple to sophisticated ways. At one end of the continuum, the state may merely wish to publish all of the rate data in a manner that can be viewed by users. At the other end of the continuum, the state may wish to provide real-time, accurate quoting services to users in the manner provided by existing private Exchanges such as www.getinsured.com and others. Does the state have examples of models that it wishes to point to?	Please see 8.4.5 on page 42. MID envisioned a more dynamic presentation than simply publishing the raw rate data.
	From a work-process standpoint – what are the various categories and states that a prospective filing from an insurance company goes through before it is approved by the state and finally made available to customers? Where does the status called "Acknowledged and Filed" fit into that larger process?	Please see MID Regulation 73-4 issued pursuant to Miss. Code Ann. § 83-9-5(7), together with MID Bulletin 94-1, and Miss. Code Ann. §83-63-1, *et seq.*
	Is the consumer portal project being contemplated here expected to impact the filing and acknowledgement process or will that remain largely unchanged, and is the focus exclusively on displaying the data that has been filed, and the (presumably final) "Acknowledged and Filed" status?	No, MID will continue to use SERFF for the filing and acknowledgement process.

	Once a rate filing has been "Acknowledged and Filed", do any other changes occur to either the data or the status of the filing, or is that the terminal status? If this is indeed the terminal status, will the filing be made available in perpetuity or is a history of filings only expected to be available for a limited period of time?	That is a final disposition unless the filing is re-opened. The filing data should remain available in perpetuity or until such time MID deems it reasonable and necessary to remove it.
	At what point does a filed rate become effective in the market-place?	After notice of a favorable disposition from the Department, the company must provide its affected customers with 60 days written notice of the increase prior to implementation.
	Has HHS published any guidance on how issuers and state insurance departments must publish the information in an electronic format for consumer access?	No, MID is not aware of any guidance.
	What kinds of customer queries need to be supported? Do filings need to be made available based on carrier? Date of filing? Are there other important parameters that consumers may want to search or filter by?	As many as possible to present useful data to the users.
	Are there specific technology and process reasons why the state is requesting that this website be installed on a Windows 2008 server?	MID uses a Windows server.
	How will this server be administered on an ongoing basis?	MID maintains the server.
	This RFP requires that the website be installed on a Windows 2008 server. Is the state requiring further that the website be compatible with specific web services frameworks? Alternatively, is there a preference towards open and extensible SOA implementations?	As long as the vendor is using technology as listed in the RFP, we have no preference.
	Subsection 5.7 (Page 36) If a vendor wishes to re-use software code that they may have developed in the past for other commercial purposes, but wishes to provide a fully paid-up, no maintenance fee end-user license to the state for use – is that acceptable (and what is described in section 5.8 below)?	Please see number 29 on page 21.
	8.4.1. (Page 41): Is this data entry module required to be a web-form or is it preferable that such a data entry module be provided as a excel upload capability?	Both formats are preferred.
	8.4.5. (Page 42): Can the state comment on whether the format of a user friendly quoting website, such as one provided on www.getinsured.com, meets or exceeds the guidelines of what is needed?	MID cannot comment.
	8.5.1. (Page 42): This sounds like a tutorial and explanation of how health insurance works - is this correct?	MID envisioned a more dynamic presentation.

	8.5.4. (Page 43): Does the state want this link on every page with the plan information?	It is preferred but not required.
	8.5.6. (Page 43): What does this really mean in practical terms? Does the page need to render reasonably well on mobile devices? Are there any other accessibility requirements (such as for the visually impaired) that need to be met by the website?	Yes, the page needs to be converted easily to a mobile application format. Please see number 27 on page 20 for other accessibility requirements.
	8.5.7. (Page 43): Is there any guidance on such extraction? Or is the requirement in general to write future reports for this purpose?	There is no specific guidance.
	8.5.8. (Page 43): Are the data and analytics specified in this RFP? Or is this RFP saying that the data needs to be stored in a manner where a future participant can write reports as needed?	Please see 8.4.4 on page 42.
	8.5.10. (Page 43): How will the FAQs be created and maintained? Will this need to be done by DOI personnel without intervention or need of IT resources?	The FAQS are considered a part of the project to be initially entered by vendor. MID personnel will provide the data to be entered and will maintain thereafter.
	8.5.12 (Page 43): Same question as in 8.5.10. How will these links be maintained?	MID will host the website on its servers and manage the website as is currently done for the MID main agency website.
	8.5.18 (Page 43): On this and other sections above that reference educational materials and other content, is developing such content the responsibility of the state or the vendor?	Development of the education section should be the vendor's responsibility with MID's input and approval on all content.

Register of Proposals Received in Response to RFP No. 3654
for the
Mississippi Insurance Department
for
the Design and Development of a Health Insurance Premium Review Website

Proposals Due April 4, 2011 @ 3:00 p.m. Central Time

Offeror
Vimo, Inc. DBA Getinsured.com
360Factor Consulting LLC

RECEIVED
2011 APR -4 PM 3:20
MS DEPT OF ITS

Prepared by: Tanyla Hall

Witnessed by: [illegible]