



MINNESOTA STATE

MINNESOTA STATE COLLEGES AND
UNIVERSITIES

Minnesota State

REQUEST FOR PROPOSAL (RFP)

FOR

INTERNATIONAL STUDENT HEALTH
INSURANCE PROGRAM

January 2024

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FOR INTERNATIONAL STUDENT HEALTH INSURANCE PROGRAM

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Notice

This Request for Proposal (RFP) does not obligate the Minnesota State Colleges and Universities system, its Board of Trustees or Minnesota State to award a contract or complete the proposed project and each reserves the right to cancel this RFP if it is considered to be in its best interest. Proposals must be clear and concise. Proposals that are difficult to follow or that do not conform to the RFP format or binding specifications may be rejected. Responding Vendors must include the required information called for in this RFP. Minnesota State reserves the right to reject a proposal if required information is not provided or is not organized as directed.

Minnesota State Colleges and Universities System also reserves the right to waive minor informalities and reserves the right to:

1. Reject any and all proposals received in response to this RFP;
2. Select a proposal for contract negotiation other than the one with the lowest cost;
3. Negotiate any aspect of the proposal with any Vendor;
4. Terminate negotiations and select the next most responsive Vendor for contract negotiations;
5. Terminate negotiations and prepare and release a new RFP;
6. Terminate negotiations and take such action as deemed appropriate.

Any decision to cancel or reject any and all proposals is in Minnesota State's sole discretion. Minnesota State also reserves the right to change the evaluation criteria or any other provision in this RFP by posting notice of the change(s) on the [Vendors and Suppliers at Minnesota State page](#). Vendors should check the site daily for updates (e.g. amendments, responses to questions) and are expected to review information on the site carefully before submitting a final proposal. Such changes or updates above constitutes written notice to each Vendor.

Definitions

Wherever and whenever the following words or their pronouns occur in this proposal, they shall have the meaning given here:

Minnesota State: State of Minnesota, acting through its Board of Trustees of the Minnesota State Colleges and Universities on behalf of Minnesota State.

School: Minnesota State, 30 7th Street East, St. Paul, MN 55101

System Office: The central system office of Minnesota State Colleges and Universities located at Wells Fargo Place, 30 7th Street East, Suite 350, St. Paul, Minnesota 55101.

Vendor: The firm selected by Minnesota State as the successful responder(s) responsible to execute the terms of a contract.

Targeted Group Business (TGB): A business that is at least 51% owned and operated by a woman or person of color.

Minority-Owned Business Enterprise (MBE): Independent business which is at least 51% owned and operated by one or more minority group member (citizen of the United States or permanent resident who is Black, Hispanic, Asian, or American Indian).

Women-Owned Business Enterprise (WBE): Independent business which is at least 51% owned and operated by one or more women.

Economically Disadvantaged (ED) Business and Individuals: Independent business which must be located (or the owner must reside) in an Economically Disadvantaged Area in Minnesota as determined by the [Department of Administration](#).

Veteran-Owned Business Enterprise (VO): Independent business which is at least 51% owned and operated by one or more veteran or service-disabled veteran as determined by the [Minnesota Department of Veterans Affairs](#).

Diversity: The concept of diversity encompasses acceptance and respect. It means understanding that each individual is unique and recognizing our individual differences. These can be along the dimensions of race, ethnicity, gender, sexual orientation, socio-economic status, age, physical abilities, religious beliefs, political beliefs, or other ideologies.

Equity: The proactive reinforcement of policies, practices, attitudes and actions that produce equitable power, access, opportunities, treatment, impacts, and outcomes for all.

Inclusion: Authentically bringing traditionally excluded individuals and/or groups into processes, activities and decisions/policy making in a way that shares power.

About Minnesota State Colleges and Universities

Minnesota State Colleges and Universities is the third-largest system of state colleges and universities in the United States. Minnesota State is comprised of 33 state colleges and universities with 54 campuses located in 47 Minnesota communities. Minnesota State serves approximately 340,000 students each year. Minnesota State employs more than 1,400 dedicated faculty and staff focused on student success. Minnesota State is an independent state entity that is governed by a 15-member Board of Trustees. For more information about the colleges and universities of Minnesota State, please view its website at www.minnstate.edu. The campuses that are participating in this RFP include the following:

Alexandria Technical and Community College

Anoka Technical College

Anoka-Ramsey Community College

Bemidji State University

Central Lakes College

Century College

Dakota County Technical College

Fond du Lac Tribal and Community College

Hennepin Technical College

Inver Hills Community College

Lake Superior College

Metropolitan State University

Minneapolis Community and Technical College

Minnesota North College

Minnesota State College Southeast

Minnesota State Community and Technical College

Minnesota State University Moorhead

Minnesota State University, Mankato

Minnesota West Community and Technical College

Normandale Community College

North Hennepin Community College

Northland Community and Technical College

Northwest Technical College

Pine Technical and Community College

Ridgewater College

Riverland Community College

Rochester Community and Technical College

Saint Paul College

South Central College

Southwest Minnesota State University

St. Cloud State University

St. Cloud Technical and Community College

Winona State University

Authority

This RFP is undertaken by Minnesota State Colleges and Universities (hereinafter “Minnesota State”) pursuant to the authority contained in provisions of Minnesota Statutes § 136F.581 and other applicable laws. Minnesota State will select the Vendor(s) whose proposal(s), and oral presentation(s) if requested, demonstrate in its sole opinion, the clear capability to best fulfill the purposes of this RFP in a cost-effective manner. Minnesota State reserves the right to accept or reject proposals, in whole or in part, and to negotiate separately as necessary to serve the best interests of Minnesota State. This RFP does not obligate Minnesota State to award a contract or complete the proposed project and it reserves the right to cancel this RFP if it is considered to be in its best interest.

Project Overview

Minnesota State is requesting proposals from qualified student health insurance carriers, hereinafter termed “Company”, relating to the System-Wide Minnesota State Student Health Insurance Plan for International Students and their Dependents. A Company, for purposes of this request for proposal, is an Insurance Company maintaining a Certificate of Authority and is filed by the state to offer Student Health Insurance in Minnesota. Minnesota State would also like to review pricing for imbedded as well as stand-alone dental and vision coverage.

Responses from Brokers, Third Party Administrators (TPA’s), Brokers, Consultants and other entities not licensed as an Insurance Company in Minnesota will not be considered.

Potential bidders should respond to this RFP utilizing the current requested plan design. All applicants should assume enrollment will remain stable and dependents will continue to be included as voluntary onto the plan unless required by federal immigration regulations.

- I. Purpose of Project: Minnesota State offers a Health Insurance Plan that is compliant with the Patient Protection and Affordable Care Act (PPACA) for all Inbound International Students, attending any of the 54 campuses. The students are required to purchase this coverage unless they are covered under a plan as a sponsored student of a foreign government underwritten and administered in the USA. Plans that are not considered a Student Health Insurance Plan (SHIP) as defined by the ACA do not meet the requirement of this RFP. HMO plans, EPO plans, and plans with regional coverage only will not be considered. The policyholder of the plan(s) will be the Minnesota State system office and the State Colleges and Universities.
- II. Eligibility: All international students and Scholars holding the F-1/F-2 and J-1/J-2 visa as well as F-1 visa holders participating in Post-Completion Optional Practical Training are required to purchase the coverage unless they are covered under a plan as a sponsored student of a foreign government.
- III. Key Components: The Company, by submittal of a response to this RFP, confirms that all of the key components outlined in the bid requirements below are handled as specified. Failure to comply with all listed requirements shall deem the bidder disqualified.

Bid Requirements

Minnesota State is requesting cost quotations for a plan design matching the current/expiring policy. Provide quotes on any additional optional coverage categories as requested on the Cost Proposal Form. All policies must be ACA-compliant and filed/approved by the Minnesota Commerce Department/State of Minnesota Department of Insurance. Minnesota State would also like to review pricing for imbedded as well as stand-alone dental and vision coverage.

The Company/Insurance Carrier will provide all of the following minimum services for Minnesota State International Student Health Insurance described in this RFP.

1. Provide general administrative, accounting, cost control, quality assurance, utilization review, claims processing, fiscal and other student services related to the program.
2. Administer the program in compliance with Federal and State laws, including current federal regulations for international students and scholars, regulations of the Affordable Care Act (ACA), and coverage of benefits mandated by the State of MN, as applicable.
3. Design materials to communicate the program to participants including a certificate of coverage, Statement of Benefits (SOB), insurance identification cards, and program brochures.

**This includes providing a full policy/brochure a minimum of 60 days prior to publication, and post on the website.*

4. Provide Account Management Services to work with Minnesota State's broker of record to assist in day-to-day client and customer service issues, including enrollments, terminations, emergency enrollments and claim issues.

5. Provide qualified professional staff and suitable environment which assures the delivery of quality health services including:

- Knowledgeable and responsive customer service staff
- Maintenance of accurate membership records and ID Cards (Invoices/membership records must include Participant Name, Participant ID, Coverage Type, Cost, Effective Date and End Date, including administrative access for Minnesota State staff and broker of record
- Accurate and timely claims processing
- Provision of Explanation of Benefit (EOB) forms and other correspondence to members
- Recruitment and retention of qualified network providers, as needed
- 24/7 customer service availability
- Designated contact line and email address for State of Minnesota students

6. Support for Student Health Insurance Advocates

- Minnesota State requires the successful bidder/company to maintain the current status of their Student Health Insurance Advocates. These Advocates are located at different campuses and provide support for all 37 campuses throughout the system.
- Approximate cost of \$100,000.00 per year
- Annual and ongoing training and support for Advocates including dedicated Claims and Customer Service resources with direct access telephone number and email address

7. Claims Administration: Advise Minnesota State with respect to claims issues and procedures in accordance with HIPAA regulations. Assist with the implementation of procedures for submission and payment of claims. Compute and verify the amount of benefits. Additional duties to include the following:

- Make payment of approved claims or amounts due to Company's network providers or members.

- Notify providers and participants of denied claims and the reason for denial. Company shall have the responsibility for provision of full and fair review of claims, claim denials and appeals made by participants. The Minnesota State may submit to the Company any request it receives for a review of a claim for benefits which has been denied, for a full and fair review of the claim by the appropriate staff.
- Allow the Minnesota State on-campus student health centers to direct bill the insurance plan for insured students' expenses incurred as a result of treatment at the student health centers. Benefits are to be paid at the agreed upon amounts and are not to exceed the amount shown in the plan brochures. This process is referred to by our current vendor as 'Ledger Billing' and is not considered part of the normal claims adjudication process. Payments through Ledger Billing are made with one check/payment for many claims.

8. Customer Service: Company must have as its primary focus, prompt, courteous, and effective processing of all participant and third party inquiries. Timely response to inquiries and appeals from program participants and appropriate third parties regarding services and claims processing is required.

A dedicated toll-free number must be available for eligibility certification and customer service inquiries.

9. Eligibility Management: Submission of Eligibility currently in-place should be maintained with the new company. This includes sending and receiving enrollment and termination files via SFTP Dropbox.

10. Reports and Information: Consolidated Sale report including: Demographic by Age, Plan Experience Overview, Top Charge Categories, Network Utilization by Charge Category, Network Utilization by Charge Code Category, Large Claims, Provider Network Experience, Top 20 Rendering Providers, Financials and Loss Summary, and Top 10 PBM RX Categories. These reports should be provided on a scheduled periodic basis as required by Minnesota State or upon request. The content in the reports should be consistent with the information in the reports provided in Exhibit C. List any deviations to the requested information in the reports below. If there are additional deviations please include in a separate attachment.

11. Website: Provide Minnesota State Student Health Insurance Plan website that is active 60 days prior to policy effective date. List any deviations to the requested information in the reports below. The website should include the following:

- Electronic ID cards
- Online Enrollment Capability for Students and their Dependents (if applicable)
- Provider Search – Medical and Behavioral Health

- Pharmacy Provider Directory
 - Helpful Links Including: Rx Drug List, Claim Forms, TeleDoc Services, 24/7 Emergency Services
 - Plan Benefit Materials and Claim Form
12. Telemedicine – availability to speak to a board certified physician 24 hours a day, 7 days a week worldwide for physical and behavioral health.
13. Preferred Provider Network (PPO):
- Company must own and manage preferred provider network – rented networks are not acceptable.
 - Company must own and manage pharmacy network
 - Ability to contract directly with specific providers in correlation to student health insurance plan. Currently there are direct contracts with providers for Moorhead State University as well as a contract with Boynton Health Service on the University of Minnesota Twin Cities campus.
 - The selected Company will maintain an adequate provider network and provide the Minnesota State with access to a listing of these providers.
14. The following services must be administered and provided directly by the Company:
- Mobile website including provider search for physical and mental health
 - Mobile app including provider search for physical and mental health
 - Electronic ID card generation and ability to view ID card and claims via mobile website/app
15. Miscellaneous:
- The selected Company is responsible for all claims incurred during the policy terms, as well as any runoff.
 - The selected Company will provide assistance to the Minnesota State concerning projecting future claim costs, developing benefit design changes and related benefit matters.
16. Plan must include medical, security, and natural disaster evacuation and repatriation services.

17. Plan must offer direct payment to providers, hospitals, labs, pharmacy, etc.

Technical/Functional Requirements

Notwithstanding the above, upon an official action by the Minnesota State to modify its policies and/or requirements as it relates to student health insurance, Minnesota State may unilaterally modify and/or terminate the contract upon written notice to the other party no less than ninety (90) days prior to the effective date of termination.

Insurance Coverage Requirements: The Company shall maintain the following insurance coverage during the RFP process and term of the Contract:

1. Workers Compensation Insurance at statutory limits to cover the Company's employees.
2. Auto Liability Insurance with limits of not less than \$1 million bodily injury/property damage per occurrence. Coverage shall include owned autos, hired and non-owned autos.
3. Commercial General Liability Insurance, occurrence based policy, with a limit of not less than \$1 million per occurrence / \$2 million aggregate combined single limit bodily injury/property damage (including products and completed coverage).
4. Umbrella Liability, \$5 million limit.
5. Professional Liability for errors and omissions, \$2 million per claim/\$2 million aggregate.

*Certificate or evidence of insurance, prior to signing the Agreement and upon policy renewal, must be submitted to the Minnesota State.

The Winning Company shall procure and maintain such insurance during the life of the Contract. These certificates shall show the type, amount and class of operations covered, as well as the effective dates and expiration dates of various insurance policies. Should, during the term of Contract, or any extension thereof, any of the insurance required of the Company expire, such policies shall be renewed with the required limits, terms and conditions and be maintained during the life of any the Contract.

The University shall not be responsible for any of the premium of the required insurance. By carrying the required insurance, the Insurer shall not be relieved of any responsibility whatsoever, and may, at its own expense, carry such additional insurance as it deems to be necessary.

RFP Information Contact

An authorized representative of Minnesota State for purposes of responding to inquiries about the RFP is:

Name: Alex Nelson

Title: Account Manager, Haylor, Freyer, & Coon, an Alera Group Company

Address: 300 S. State Street, Syracuse, NY

Telephone: 607-591-6474

E-mail address: anelson@haylor.com

Other persons are not authorized to discuss RFP requirements before the proposal submission deadline and Minnesota State shall not be bound by and vendors may not rely on information regarding RFP requirements obtained from non-authorized persons. Questions must include the name of the questioner and his/her telephone number, fax number and/or e-mail address. Anonymous inquiries will not be answered.

Duration of Offer

All proposal responses must indicate they are valid for a minimum of one hundred eighty (180) calendar days from the date of the proposal opening unless extended by mutual written agreement between Minnesota State and the Vendor.

Prices and terms of the proposal as stated must be valid for the length of the resulting contract.

Period of Contract: August 10, 2024 through August 9, 2025 (with a 5 year extended agreement and option to renew for an additional 3 years, if the renewal terms are mutually acceptable to all parties.)

After the initial contract year, the parties upon mutual agreement may adjust the specific terms of this contract where circumstances beyond the control of either party require adjustments and/or there are significant modifications to student health insurance requirements by state or federal regulatory requirements that affect Minnesota State. All adjustments shall be submitted in writing by Minnesota State. All required contract amendment(s) shall be issued by Minnesota State.

Terms and Conditions

This RFP includes and incorporates [Terms and Conditions](#). Vendors should be aware of the terms and conditions in preparing responses to this RFP. Much of the language reflected in any resulting contract with Minnesota State is required by statute. If you take exception to any of the language in the terms and conditions, you must indicate those exceptions in your response to the RFP; certain exceptions may result in your proposal being disqualified from further review and evaluation. Only those exceptions indicated in your response to the RFP will be available for discussion or negotiation.

Authorized Signature

The proposal must be completed and signed in the firm's name or corporate name of the Vendor and must be fully signed by an authorized representative of the Vendor. Proof of authority of the person signing must accompany the response.

Selection and Implementation Timeline

Key Dates	Timeline
1/17/2024	Publishes RFP notice on MinnState.edu/Vendors webpage
1/29/2024	Deadline for Vendors to submit clarifying questions
2/5/2024	Deadline to publish responses to RFP questions
2/14/2024 at 5:00 PM ET	Deadline for RFP proposal submissions
TBD	Vendors invited for oral presentations
TBD	Oral presentations by selected Vendors
March 2024	Vendor(s) selected and notified
March – April 2024	Request approval from Minnesota State Board of Trustees at Board Meeting

Minnesota State reserves the right to not award a contract. The dates noted above are estimates, but are reasonable for the purposes of presenting deadlines.

Contract Term

Minnesota State desires to enter into a contract with the successful Vendor(s) effective August 10, 2024 or on the date the last recognized signature is obtained, whichever occurs later. The length of such contract(s) will be 1 year in duration, with no more than FIVE years without the Vice Chancellor-CFO's approval. If Minnesota State and Vendor are unable to negotiate and sign a contract by April 1, 2024 then Minnesota State reserves the right to seek an alternative Vendor(s).

Proposal Deadline

Submitted proposals must be received via Haylor's SFTP Dropbox by 5:00 PM ET on February 14, 2024. The link to the SFTP Dropbox is: <https://haylorfreyercooninc.moveitcloud.com/>

Each vendor that confirms proposal submission will receive login credentials. Questions can be addressed to:

Name: Alex Nelson

Title: Account Manager, Haylor, Freyer, & Coon, an Alera Group Company

Address: 300 S. State Street, Syracuse, NY

Telephone: 607-591-6474

E-mail address: anelson@haylor.com

Format of Proposals and Submission

The Vendor shall submit 1 PDF or MS Word copy of its RFP response into the SFTP Dropbox. Proposal files are to be clearly labeled.

Proposals received after the Proposal Deadline date and time will not be considered. Fax, mail, and e-mail responses will not be considered.

Proposal Content

Vendors must submit the following information:

1. **Adherence to Minnesota State Terms and Conditions:** A statement of the objectives, goals, and tasks to show or demonstrate the vendor's view and understanding of the nature of the contract.
2. **Work Plan:** A description of the deliverables to be provided by the vendor along with a detailed work plan that identifies the major tasks to be accomplished and be used as a scheduling and managing tool, as well as the basis for invoicing.
3. **Qualifications of Vendor and its Personnel:** An outline of the company's background and experience with examples of similar work done by the carrier and a list of personnel who will manage the health plan, detailing their training, and work experience. Resumes or other information about personnel should not, if possible, contain personal telephone numbers, home addresses or home email addresses. If it is necessary to include personal contact information, please clearly indicate in the proposal that personal contact information is being provided.
4. **Accessibility:** A completed response to the linked [Voluntary Product/Service Accessibility Template\(s\)](#)[®](VPAT) for all software, hardware, and websites as applicable (guidance available in the 'Products' tab). The response must contain adequate information to evaluate the responsiveness to the accessibility standards (i.e. a completed [VPAT](#) or equivalent).
5. **Cost/Value:** Identify the annual cost for the International Student Health Insurance Program, including adding dependents to the plan.

Terms of Payment

Payment shall be made by Minnesota State promptly after Vendor's presentation of invoices for services performed and acceptance of such services by an authorized representative of Minnesota State. All services provided by the Vendor pursuant to the resulting contract shall be performed to the satisfaction of Minnesota State, as determined at the sole discretion of its authorized representative, and in accordance with all applicable federal, state and local laws, ordinances, rules and regulations. The Vendor shall not receive payment for work found by Minnesota State to be unsatisfactory or performed in violation of any applicable federal, state or local law, ordinance, rule or regulation.

Required Documents and Forms

1. Affidavit of Non-Collusion. **All** vendors must complete the [Affidavit of Non-Collusion](#) and submit it with the response.
2. Conflicts of Interest. Vendor must provide a list of all entities with which it has relationships that create, or appear to create, a conflict of interest with the work that is contemplated in this request for proposals. The list should indicate the name of the entity, the relationship, and a discussion of the conflict.
3. Workforce Certificate. For all businesses with **40 or more employees** and a contract is estimated to be in **excess of \$100,000**, vendors are required to complete the Minnesota Department of Human Rights [Workforce Declaration Page](#) and submit your certification with the response (including extension options).
4. Equal Pay Certification. For all businesses with **40 or more employees** and a contract is estimated to be in **excess of \$500,000**, vendors are required to complete the Minnesota Department of Human Rights [Equal Py Declaration Page](#) or claim exemption prior to contract execution. Submit your certification with the response (including extension options).
5. Preferences for TG/ED/VO Businesses and Individuals. If applicable, eligible certified TG/ED/VO businesses will receive preference in the evaluation of its cost proposal as outlined below. Submit your certification with the response.

Selection Process

The selection process includes key constituents from Minnesota State System. This group will evaluate the proposals and make the final decision.

RFP Evaluation Factors

The following factors and their identified weight will be used by Minnesota State to evaluate the responses:

No.	Evaluation Factors	Weight
1.	Adherence to Minnesota State Terms and Conditions	20%
3.	Price [OR Price in relation to level of service to be provided]	20%
4.	Qualifications of Vendor and its personnel (experience of personnel who are committed to work on the contract will be given greater weight than that of the company)	20%
5.	Completeness, thoroughness and detail of response as reflected by the proposal's discussion and coverage of all elements of work listed above	20%
6.	Accessibility	20%
	Total	100%

Minnesota State reserves the right to name a date which all responding Vendors will be invited to present demonstrations or participate in an interview.

Minnesota State does not agree to reach a decision by any certain date although it is hoped the evaluation and selection will be completed by the date identified in the Selection and Implementation Timeline.

A proposal may be rejected if it is determined that a Vendor's ability to work with the existing infrastructure will be too limited or difficult to manage.

Supplier Diversity

In accordance with Board Policy 5.14, Minnesota State is committed to enhancing and optimizing business and contracting opportunities that promote economic growth and prosperity in the communities we serve. We are committed to developing mutually beneficial relationships with historically underutilized minority-owned, women-owned, and disability-owned business enterprises. The goal is to ensure that diverse suppliers that satisfy our procurement and contractual standards have opportunities to provide goods and services system-wide. Suppliers are encouraged to complete and submit the [Supplier Diversity Form](#) with their RFP, which will be used to confirm eligibility based on their status and/or commitment to meeting the stated diversity goal for the specific project.

Preference to Small TG/ED/VO Businesses and Individuals

In accordance with Minnesota Rules, part 1230.1810 and Minn. Stat. §16C.16, the basis of award is that of a certified prime TG, ED, and VO business or individual will receive a six percent (6%)

preference. Preferences are not cumulative; the total percentage of preference granted on a contract may not exceed the highest percentage of preference allowed for that contract. The points are applied to the final cost of the evaluation of the project. Eligible, verified, small businesses currently listed in the [Directory of Certified TG/ED/VO](#) are eligible for the preference.

Vendors interested in becoming a certified should refer to the [Office of Equity in Procurement](#) with the State of Minnesota.