



**NEW MEXICO HEALTH INSURANCE EXCHANGE (NMHIX)**

**REQUEST FOR PROPOSAL**

**FOR AN**

***Individual Marketplace and Customer Engagement Center***

RFP No. 2019/001

**Amendment 1 Issued:**

*March 15, 2019*

The following are amendments to the Individual Marketplace and Customer Engagement Center RFP. Additional language is marked in **RED**.

1. **Section 4.1 is amended to read:**

Offeror must provide 11 USB flash drives with all contents of the Proposal (including all attachments, exhibits, etc.) in PDF format. The Proposal must conform to the order shown in the Response Checklist (Attachment E). **At the Offeror's discretion, the Offer may submit a 12th USB flash drive with redacted information for public disclosure. Redacted documents must clearly identify redacted sections.**

2. **Section 4.4.2 and Attachment A-2 are amended to read:**

Prime Offeror: Two from current Individual **and SHOP** Marketplace clients. One of the two references must be from a terminated client. If Offeror does not have a reference from a terminated client, then submit an additional reference from a current client.

3. **Attachment D is amended to read:**

EVENT	DATE
RFP Awarded	May 17, 2019
Contract Executed and Implementation Start Date	July 1, 2019
Phase 1 DDI	July 1, 2019 through August 31, 2019
Phase 2 DDI	September 1, 2019 through October 31, 2019
Phase 3 DDI	<b>June 1, 2020 through January 31, 2021</b>
<b>Initial IVV Sign Off</b>	<b>August 31, 2020</b>
Data Migration	January 1, 2020 through December 31, 2020
<b>Final IVV Sign Off</b>	<b>January 31, 2021</b>
Soft Launch for Select Users	October 1, 2020
Open Enrollment	November 1, 2020 through TBD
Maintenance & Operations	January 1, 2021 through December 31, 2023

4. **Attachment A-3-1, BSRM EE74**

EE74 is deleted.

5. **Attachment A-3-4, BSRM PM12 is amended to read:**

Allow Insurance Issuers the ability to provide premium information as part of the catalog in a batch upload.

6. **Attachment A-3-7, Question #11 is amended to read:**

The Offeror must provide the ability to rollover to an alternate / backup site during unplanned outages; planned maintenance, within a timely manner, does not require rollover/backup site.

7. **Attachment A-3-9, BSRM WP22 is amended to read:**

Enable users to link to issuer provider directories.

8. **Attachment A-3-9:**

The page limit for Attachment A-3-9 question is five pages.

9. **Attachment A-4 Price Proposal is amended to read:**

Offeror must **agree** to provide 15,000 hours of IT services that are **unrelated** to ongoing maintenance and remediation of system flaws. **Those hours will be reimbursed based upon the rates listed in the “Hourly Fees” tab in the cost proposal.**

The following is new language related to routine versus non-routine modifications that will be included in the contract.

### **Processes for documents routine versus non-routine modifications**

#### ***No Cost Impact: Routine Changes***

Routine changes made in the ordinary course of the Contractor’s provision of services defined within this RFP, such as changes to operating procedures, schedules, equipment configurations, shall be made at no additional cost to beWellnm. Examples of routine changes that are included in the routine maintenance of the technology and customer engagement center and are to be performed at no additional cost to the State are:

1. Activities necessary for beWellnm to function in compliance with all applicable state and federal laws
2. Activities necessary to comply with new industry standards and operating rules associated with those standards
3. Activities necessary for the system to meet the performance requirements detailed in this RFP
4. Activities necessary for ongoing maintenance and operations

#### ***Included Modification Pool***

A Modification Pool will be established with up to 15,000 hours available for the three-year term of the contract for work on beWellnm-approved projects (referred to herein as “Reimbursable Modifications”). These hours will be paid, to the Contractor, at the flat hourly rate specified in the Contract. These hours will be used, in accordance with the requirements below, based on the resource hours worked regardless of that resource’s position or experience level.

In the event the Modification Pool hours are exhausted, an amendment to the Contract will be required before additional Modification Pool hours can be expended in that contract year. In no event may a Reimbursable Modification be for work that is otherwise considered a No Cost Routine Change.

#### ***Requirements for Accessing Modification Pool Hours for Reimbursable Modifications***

1. The project management, change management, and system development life cycle processes will apply to all proposed Reimbursable Modifications.
2. beWellnm will inform Contractor, through the approved Change Management process, of a change in policy, procedure, program, rule, regulation, law or other triggering event that may

require a Reimbursable Modification to change to the Contractor's system and/or its business support services. Reimbursable Modifications may also be proposed by the Contractor and approved by beWellnm in accordance with the Change Management process.

3. All proposed Reimbursable Modifications must be initiated through a change request.
4. All change requests are defaulted to No Cost Routine Change requests until beWellnm approves changing the status to a Reimbursable Modification change through the change control process. Determination of such status including Contractor dispute of status shall not delay the implementation of the change request.
5. For changes that are Reimbursable Modifications, the Contractor shall provide an estimate for the number of hours needed to complete the change. At the completion of requirements and design, the Contractor shall provide a revised final estimate. Both estimates shall include the staffing level by resource type and other appropriate detail supporting the estimate, as requested by the State
6. BeWellnm is dependent on the Contractor for providing products and services that fully comply with the requirements and deliverables set forth in this RFP and subsequent contract. BeWellnm approval of Contractor work product associated with the responsibilities, requirements and deliverables does not in any way relieve the Contractor from full financial responsibility for Contractor work product that does not meet beWellnm requirements, as set out in the Contract.

#### ***Modification Pool Use Report***

Detailed staff reporting is essential for beWellnm, its Project Management staff or IV&V contractors to monitor project staffing, as well as to validate billing information solely in regards to the time and materials portions of the contract. To support these objectives, the Contractor shall provide a report each month of all approved Reimbursable Modifications. At a minimum, the following fields must be included in the report in tabular detail format:

- Change Request ID
- Change Request Title
- Resource Name
- Resource Type
- Approved Change Modification Hours Worked for line

Reports for each month shall be due by the 10th calendar day of the following month (or the immediate next business day). Any detail on report format or expectations not addressed here will be determined during the Project Planning phase. Any component which does not match the agreed upon resource types or rates, inaccuracy or insufficient detail on the report preventing full validation may cause delay or rejection of invoicing.

10. **Attachment A-4 Price Proposal is amended to delete the requirement to provide pricing information related to multi-tenant and multi-contributor functionality. BeWellnm remains interested in pursuing these functionalities; however, upon further reflection, we believe that it is premature to request pricing proposals.**

Below is an amended Price Proposal:



cost proposal  
amended 03152019.



**NEW MEXICO HEALTH INSURANCE EXCHANGE (NMHIX)**

**REQUEST FOR PROPOSAL**

**FOR AN**

***Individual Marketplace and Customer Engagement Center***

RFP No. 2019/001

**Amendment 2 Issued:**

*March 19, 2019*

The following are amendments to the Individual Marketplace and Customer Engagement Center RFP. Additional language is marked in **RED** and deleted language is marked with strikethrough text. Attachment A-3-1 is amended as follows:

### **ATTACHMENT A-3-1: ELIGIBILITY AND ENROLLMENT**

Eligibility and Enrollment (E&E) processing is a core function of the Individual Marketplace. A major component of transition from the FFM to becoming an SBM is having technology supporting the E&E functions. The Offeror must provide a solution that has an E&E component with functionality that is able to perform, at a minimum, the following:

- Pre-Screening and Anonymous Shopping
- Account Creation
- Application Completion
- Electronic Verifications
- Medicaid Assessments and Account Transfers to and from the Human Services Department (HSD)
- Eligibility Determinations for Advanced Premium Tax Credit (APTC) and Cost Sharing Reduction (CSR) Subsidies
- Shopping, with or without subsidies, and Plan Selection, including plan comparison and decision support tools
- Enrollment and integration with premium billing functions
- Account Updates
- Annual Renewals

A workflow demonstrating an eligibility and enrollment (E&E) model is found embedded in the document:

[see original RFP for embedded document]

This simplified E&E model is intended to provide a high-level view of the workflow, not capture all anticipated processes. Offerors must consider the following elements of the beWellnm vision, the state's infrastructure and external constraints when submitting their proposal.

The Offeror's system will need to interact and integrate with New Mexico's public assistance eligibility system (known as ASPEN) operated by HSD. BeWellnm seeks a solution that has minimal impact on the ASPEN system and operations of HSD. At a minimum, an Offeror's solution must be able to send outbound account transfers to and receive inbound account transfers from the ASPEN system using the same business rules, data formats, and transfer protocols as its current integration with the FFM. Offerors may propose alternate solutions that improve account transfer processes, with the goal of maintaining applicant account information, including application information and associated documents, into each system.

HSD intends to establish real-time eligibility functions in their eligibility system for Medicaid. Offerors should propose solutions that leverage such real time functionality to receive a determination of Medicaid eligibility (in place of an assessment of eligibility).

BeWellnm is dedicated to ensuring a seamless customer experience, and Offerors must describe in detail how the solution supports a "no wrong door" approach, including the use of the single streamlined

application entered either through the ASPEN system or the proposed beWellnm portal. BeWellnm is interested in solutions that support households with members in a QHP and other public programs, such as Medicaid, CHIP, and Medicare.

BeWellnm will use verification services from the Federal Data Services Hub (FDSH) to validate consumer entered information, in accordance with federal requirements. The proposed system must be able to, at a minimum, generate and process the following types of verification services from the FDSH:

- SSA Composite
- Verify Lawful Presence
- Verify Federal Tax Income and current income

The state's connection to the FDSH is owned and maintained by HSD, and today is used only for account transfers with the FFM. The proposed solution must include vendor recommendations and requirements for configuration of the interface with FDSH, through HSD's connection. Offerors must also propose alternate suggestions for beWellnm's management of its connection to the FDSH, including: (1) a separate, direct connection to the FDSH (if federally allowed) and (2) transfer and maintenance of the FDSH connection to beWellnm from HSD. Proposals must discuss the impact to the project timeline for each solution.

~~The state's connection to the FDSH is owned and maintained by HSD, and today is used only for account transfers with the FFM. The proposed solution must include vendor recommendations and requirements for configuration of the interface with the FDSH, through HSD's connection. Offerors must also propose alternate suggestions for beWellnm's management of its connection to the FDSH, including: (1) a separate, direct connection to the FDSH (if federally allowed) and (2) Transfer and maintenance of the FDSH connection from HSD. Proposals must discuss impact to the project timeline for each solution.~~

The offeror's technical proposal, based on the offeror's experience, must proactively identify any missing requirements or constraints, or any requirements or constraints in need of modification or clarification. The offeror must also proactively identify areas of risk and offer solutions for mitigation.





**NEW MEXICO HEALTH INSURANCE EXCHANGE (NMHIX)**

**REQUEST FOR PROPOSAL**

**FOR AN**

***Individual Marketplace and Customer Engagement Center***

**RFP No. 2019/001**

**Request for Proposal**

**Issued:**

*March 1, 2019*

**Proposals Due:**

*April 1, 2019*

**4 P.M. Mountain Daylight Time**

## Table of Contents

<b>1. Background Information</b>	<b>4</b>
1.1. Background on the New Mexico Health Insurance Exchange	4
1.2. Purpose of the RFP	5
1.3. Key Terms	5
<b>2. Administrative Information</b>	<b>6</b>
2.1. Procurement Administrator	6
2.2. Restriction on Communications	6
2.3. Questions, Requests for Clarification, and Suggested Changes	6
2.4. Optional Pre-Proposal Conference	6
2.5. Acknowledgement of Receipt of Request for Proposals Form	6
2.6. Amendment and Withdrawal of this RFP	7
2.7. Amendment and Withdrawal of Proposals	7
2.8. Submission of Proposals	7
2.9. Finalist Interviews	7
2.10. Award Notice and Acceptance Period	7
2.11. Key Dates	7
2.12. Costs of Preparing the Proposal	8
2.13. No Commitment to Contract	8
2.14. Rejection of Proposals	8
2.15. Subcontractors	8
2.16. Reference Checks	9
2.17. Information from Other Sources	9
2.18. Proposal Clarification Process	9
2.19. Disposition of Proposals	9
2.20. Confidentiality	10
2.21. No Contract Rights until Execution	10
2.22. Choice of Law and Forum	10
2.23. Protests	10
2.24. Conflict of Interest	12
2.25. Contract Terms and Conditions	12
2.26. Contract	12
<b>3. General Scope of Work</b>	<b>13</b>
3.1. Overview	13

3.2. Qualifications	14
<b>4. Submission Instructions and Requirements</b>	<b>15</b>
4.1. RFP Deliverables	15
4.2. Format	15
4.3. Cover Letter	15
4.4. RFP Response	15
<b>5. Proposal Evaluation Process</b>	<b>18</b>
<b>ATTACHMENT A: CONTENT OF PROPOSAL</b>	<b>19</b>
ATTACHMENT A-1: QUALIFICATIONS AND EXPERIENCE	19
ATTACHMENT A-2: REFERENCES	20
ATTACHMENT A-3: SCOPE OF WORK	21
ATTACHMENT A-3-1: ELIGIBILITY AND ENROLLMENT	22
ATTACHMENT A-3-2: FINANCIAL MANAGEMENT AND BILLING	27
ATTACHMENT A-3-3: CUSTOMER ENGAGEMENT CENTER	30
ATTACHMENT A-3-4: PLAN MANAGEMENT	33
ATTACHMENT A-3-5: NOTICING	35
ATTACHMENT A-3-6: MAILROOM	37
ATTACHMENT A-3-7: TECHNOLOGY AND ADMINISTRATION	39
ATTACHMENT A-3-8: PRIVACY AND SECURITY	45
ATTACHMENT A-3-9: WEB PORTAL UX	52
ATTACHMENT A-4: PRICE PROPOSAL	54
<b>ATTACHMENT B: ACKNOWLEDGEMENT OF RECEIPT OF REQUEST FOR PROPOSAL</b>	<b>55</b>
<b>ATTACHMENT C: QUESTION AND ANSWER TEMPLATE</b>	<b>56</b>
<b>ATTACHMENT D: HIGH LEVEL IMPLEMENTATION TIMELINE</b>	<b>57</b>
<b>ATTACHMENT E: PROPOSAL CHECKLIST</b>	<b>58</b>
<b>ATTACHMENT F: SAMPLE CONTRACT (WITH EXHIBITS)</b>	<b>59</b>
<b>ATTACHMENT G: DESIGN, DEVELOP, AND IMPLEMENT &amp; MAINTENANCE AND OPERATIONS REQUIREMENTS</b>	<b>60</b>

## 1. Background Information

### 1.1. Background on the New Mexico Health Insurance Exchange

The New Mexico Health Insurance Exchange, also known as beWellnm or NMHIX, was created in 2013 with the enactment of SB 221, the “New Mexico Health Insurance Exchange Act” (the “Act”, NMSA 59A-23F). The Act established beWellnm as a non-profit public corporation. BeWellnm is the State entity charged with implementation of a state health insurance exchange, in accordance with the federal Affordable Care Act.

BeWellnm’s mission is to provide qualified individuals and employers in New Mexico with increased access to health insurance. BeWellnm’s vision is to improve the quality of life for New Mexicans, especially when it comes to their health, their access to health care providers, and their financial security.

BeWellnm is governed by a 13-member board of directors that was appointed in April 2013. BeWellnm has now concluded its sixth open enrollment period which began on November 1, 2018 and finished on December 15, 2018.

In March 2015, the beWellnm board of directors decided to discontinue pursuing its own Individual Exchange information technology platform and established that beWellnm would operate as a State Based Exchange utilizing the Federal Platform (SBE-FP). BeWellnm received acknowledgement from CMS of its updated operating model; beWellnm still operates under that model. As an SBE-FP, beWellnm conducts outreach and education, operates a call center, contracts for plan management with the Office of Superintendent of Insurance, and runs the Small Business Health Options (SHOP) program, which opened in 2014.

Due primarily to an inflexible system, rising costs, with forecasted increases, for leasing healthcare.gov, and limited access to state-level data the Board of Directors elected in September 2018 to pursue a full state-based marketplace to be operational during the open enrollment period in 2020 for plan year 2021. A high-level proposed project timeline is included in Attachment D.

BeWellnm Individual and SHOP enrollment as of January 2019 is as follows:

Product	January 2019 Enrollment
Individual Enrollment	45,001
SHOP Employers	143
SHOP Enrollment	837

New Mexico Open Enrollment 2019 and 2018 data is as follows:

Open Enrollment 2019				
Number of Submitted Applications	Individuals Applying for Coverage on Submitted Applications	Individuals Determined Eligible to Enroll in an Exchange Plan	Individuals Determined Eligible to Enroll, with Financial Assistance	Individuals Determined or Assessed Eligible for Medicaid/CHIP by the Exchange

Available in March 2019		45,001	Available in March 2019	
Open Enrollment 2018				
Number of Submitted Applications	Individuals Applying for Coverage on Submitted Applications	Individuals Determined Eligible to Enroll in an Exchange Plan	Individuals Determined Eligible to Enroll, with Financial Assistance	Individuals Determined or Assessed Eligible for Medicaid/CHIP by the Exchange
47,991	68,259	58,913	43,226	9,579

## 1.2. Purpose of the RFP

The purpose of this Request for Proposals (“RFP”) is to contract with a qualified Contractor to develop, supply, implement, host, maintain, and provide end user support to Individual Marketplace operations, including technology, financial management and billing, customer engagement center, and mailroom functions, and best in class account management.

BeWellnm seeks a proven solution, ideally one that has operated as a federally compliant state-based marketplace. As described here, beWellnm seeks a flexible, modern, customer-oriented solution to better carry out the mission of providing access to affordable health insurance. Ideally, the solutions and services will support a multi-tenant platform.

## 1.3. Key Terms

- **Tenant** means a member of a group of users belonging to or associated with a single organization, who share common access to software. A tenant may have specific privileges.
- **Shared Services** means a single instance of an application that is designed for concurrent use by multiple tenants. The application’s configuration and performance for one tenant does not limit or compromise the performance of another tenant.
- **Multi-Tenant Platform** means a flexible, customizable technology platform that can accommodate multiple tenants with multiple program designs, provide shared services, and maintain privacy and security firewalls across tenants.
- **Multi-Contributor/Premium Aggregation** means a solution that can accept insurance premiums payments from multiple contributors. The solution will aggregate all premium sources into a single premium to send to issuers.
- **Mixed Eligibility Household** means a household with individuals who meet eligibility for two or more health care programs such as Medicaid, Individual Marketplace subsidies, employer coverage, etc.

## **2. Administrative Information**

### **2.1. Procurement Administrator**

The Procurement Administrator for this project is:

Kevin Swinson  
Director of Technology Operations  
beWellnm  
7601 Jefferson St NE, Suite 160  
Albuquerque, NM 87109  
505-314-5200  
[PROPOSALS@nmhix.com](mailto:PROPOSALS@nmhix.com)

*(Please include "Individual Marketplace and Customer Engagement Center RFP" in the subject of any emails)*

### **2.2. Restriction on Communications**

From the issue date of this RFP, until beWellnm announces its Notice of Intent to Award, all communications related to this RFP must be with the Procurement Administrator listed in Section 2.1. All such communications must be submitted in written form via email to [PROPOSALS@nmhix.com](mailto:PROPOSALS@nmhix.com). The Procurement Administrator will respond only to written questions regarding the procurement process and this RFP. Oral questions will not be accepted. Offerors may be disqualified if they, or their representatives (i.e., investors, legal representatives, lobbyists, etc.) directly or indirectly contact any employee or affiliate of beWellnm other than the Procurement Administrator, including the Board of Directors and members of the Evaluation Committee, regarding this RFP.

### **2.3. Questions, Requests for Clarification, and Suggested Changes**

Offerors may submit written questions and requests for clarifications regarding this RFP to the Procurement Administrator by the due date in Section 2.11 "Key Dates". Offerors are required to complete Attachment C, Questions & Answers Template for questions, clarifications, and suggested changes. Each column, except for the last column ("NMHIX Response"), must be completed to the extent possible.

BeWellnm is not obligated to provide answers to written questions. If beWellnm decides to answer a question or adopt a suggestion that modifies this RFP, beWellnm will issue an amendment or clarification to this RFP to all interested Offerors. Written answers to potential Offerors' questions must become part of the RFP. It is the sole responsibility of the Offeror to review responses to Offerors' submitted questions in the event that the amendment does not include all elements of the published questions and answers (Q&A).

### **2.4. Optional Pre-Proposal Conference**

BeWellnm will hold a pre-proposal conference according to the schedule in Section 2.11. The pre-proposal conference is not mandatory. Offerors can submit proposals without attending the pre-proposal conference; however, attendance is highly encouraged to learn more about the vision beWellnm has for the Individual Marketplace and Customer Engagement Center.

### **2.5. Acknowledgement of Receipt of Request for Proposals Form**

Potential Offerors must return, by email, the "Acknowledgement of Receipt of Request for Proposals Form" (Attachment B) to have their organization placed on the procurement distribution list. The form must be signed by an authorized representative of the organization, dated and returned to the Procurement Administrator according to the schedule of dates in Section 2.11. Submit the form to

[PROPOSALS@nmhix.com](mailto:PROPOSALS@nmhix.com).

The procurement distribution list will be used for the distribution of written responses to questions. Failure to return the Acknowledgement of Receipt form must constitute a presumption of receipt and rejection of the RFP, and the potential Offeror's organization name must not appear on the distribution list.

## **2.6. Amendment and Withdrawal of this RFP**

BeWellnm reserves the right to amend, delay, or withdraw the RFP at any time and for any reason. Amendments and or notices of withdrawal will be sent to the list of interested Offerors.

## **2.7. Amendment and Withdrawal of Proposals**

Offerors may amend or withdraw their Proposals at any time before the Proposal submission deadline listed under Section 2.11 "Key Dates." The amendment must be in writing, signed by the Offeror, and received by the time set for the receipt of Proposals. Offerors must notify the Procurement Administrator in writing prior to the submission deadline if they wish to withdraw their Proposals.

## **2.8. Submission of Proposals**

The Procurement Administrator must receive all components of the Proposals by the deadline listed in Section 2.11. It is Offeror's responsibility to ensure that the Proposal is received prior to the deadline. BeWellnm will use the date and time stamp upon receipt by beWellnm to determine if the proposal was received by the deadline. Proposals received after the deadline will be rejected.

## **2.9. Finalist Interviews**

At the sole discretion of the Evaluation Committee, some Offerors may be asked to participate in oral interviews, presentations, and/or demonstrations prior to the selection of an Offeror. This process is intended to allow Offerors to demonstrate their proposed solutions and clarify any elements of their Proposal for the beWellnm Evaluation Committee. Any cost associated with interviews, presentations, and/or demonstrations will be entirely the responsibility of the Offeror. The presentation may occur at beWellnm's offices, via the Internet, or at another location as specified by beWellnm. **Submission of an RFP response does not guarantee an Offeror will be invited to Finalist Interviews.**

## **2.10. Award Notice and Acceptance Period**

A "Notice of Intent to Award" will be sent to the apparent successful Offeror. Negotiation and execution of the Contract must be completed promptly and by such time as designated by beWellnm. If the apparent successful Offeror fails to negotiate and execute a final agreement by that date, beWellnm, in its sole discretion, may cancel the intent to award and negotiate with another Offeror beWellnm believes meets this RFP's requirements and will provide the best value to beWellnm. Unsuccessful Offerors will be notified of the conclusion of the procurement once a contract is executed or at such other time as designated by beWellnm.

## **2.11. Key Dates**

The following table lists the Key Dates for this RFP. These dates are subject to change. If the submission date changes, an amendment will be issued.

### Key Dates

EVENT	DATE
RFP Released	March 1, 2019
Pre-Proposal Conference (attendance optional)	March 11, 2019 2:00 p.m. MDT
Offeror Questions Due	March 11, 2019 4:00 p.m. MDT
Acknowledgement of Receipt Form	March 11, 2019 4:00 p.m. MDT
Q&A Released	March 15, 2019
RFP Responses Due	April 1, 2019 4:00 p.m. MDT
Optional Finalist Presentations	Week of April 22, 2019 (est.)
Optional Best and Final Offer (BAFO) Request	Week of April 22, 2019 (est.)
Notice of Intent to Award	May 18, 2019 Contingent upon Board Approval
Protest Filing Period	Within 15 calendar days after the Contract award and execution
Contract Start Date	July 1, 2019 (est.)

#### **2.12. Costs of Preparing the Proposal**

The costs of preparation and delivery of the Proposal are solely the responsibility of the Offeror. Costs incurred by the Offeror in responding to the RFP, including developing and delivering responses, presentations, demonstrations, site visits and /or other related activities, are the sole responsibility of the Offeror and will not be reimbursed by beWellnm.

#### **2.13. No Commitment to Contract**

BeWellnm reserves the right to reject any or all Proposals received in response to this RFP at any time prior to the execution of the Contract. Issuance of this RFP in no way constitutes a commitment by beWellnm to award a contract.

#### **2.14. Rejection of Proposals**

BeWellnm may reject outright and not evaluate any Proposal that does not comply with the mandatory terms of this RFP.

#### **2.15. Subcontractors**



The awarded Offeror, or Prime Contractor, is solely responsible for fulfillment of the Contract. BeWellnm will make payments only to the Prime Contractor. The Prime Contractor will not subcontract any portion of the services to be performed under the Contract without the prior expressed written approval of beWellnm. Any changes to subcontractors must also be approved by beWellnm. In the event beWellnm approves any subcontractor, the Prime Contractor will remain fully responsible for complying with the terms and obligations of the Contract.

The Prime Contractor must accept full responsibility for coordinating and controlling all aspects of the Contract, including support or activities to be performed by any subcontractor. The Prime Contractor will be responsible for successful performance of all subcontractors. The Prime Contractor shall be the sole point of contact regarding contractual matters related to subcontractors and payment of any and all charges related to work completed.

The Contractor must include in their Proposal and submit Letters of Intent to subcontract with the Proposal response pursuant to Sections 4.4.1.

Any use of subcontractors by the Contractor will not obligate beWellnm as a party to the subcontract, nor create any right, claim, or interest for the subcontractor against beWellnm, its agents, employees, representatives, or successors. The parties agree that there are no third party beneficiaries, intended or otherwise, to the Contract.

## **2.16. Reference Checks**

BeWellnm will contact submitted references to assist in the evaluation of the Proposal to verify information contained in the Proposal and to discuss the Offeror's qualifications and the qualifications of any subcontractor identified in the Proposal.

## **2.17. Information from Other Sources**

BeWellnm reserves the right to obtain and consider information other than that included in an Offeror's proposal, including references, if the Evaluation Committee determines the information may be of assistance in its evaluation of the proposal. The Evaluation Committee may make such investigations as necessary to determine the ability of the potential Offeror to adhere to the requirements specified within this RFP. Such information may include, but is not limited to, the Offeror's capability and performance under other contracts, the qualifications of any subcontractor identified in the Proposal, the Offeror's financial stability, past or pending litigation, and other publicly available information. Information from other sources that is considered in the evaluation of any proposal must be made part of the procurement file and must be available to all members of the Evaluation Committee.

## **2.18. Proposal Clarification Process**

BeWellnm reserves the right to contact an Offeror after the submission of Proposals for the purpose of clarifying a Proposal or correcting technical irregularities in a proposal. This contact may include written questions, interviews, or site visits. BeWellnm will not consider information received from or through the Offeror if the information materially alters the content of the Proposal or the type of services the Offeror is offering to beWellnm. An individual authorized to legally bind the Offeror must sign responses to any request for clarification. Failure to comply with requests for additional information may result in rejection of the Proposal.

## **2.19. Disposition of Proposals**

All Proposals become the property of beWellnm and will not be returned to Offeror but must remain subject to the confidentiality provisions of this RFP.

## **2.20. Confidentiality**

Proposals will be kept confidential until the contract is executed. At that time, all proposals and documents pertaining to the proposals will be open to the public, except for the material that has been clearly marked and in fact is proprietary or confidential. BeWellnm will not disclose or make public any pages of a proposal on which the Offeror has stamped or imprinted “proprietary” or “confidential,” subject to the following requirements. Blanket labeling of the entire document as “confidential” or “proprietary” is not permitted. Proprietary or confidential data must be readily separable from the proposal in order to facilitate eventual public inspection of the non-confidential portion of the proposal. Confidential data is normally restricted to confidential financial information concerning the Offeror's organization and data that qualifies as a trade secret in accordance with the Uniform Trade Secrets Act, NMSA 1978, §§ 57-3A-1 to 57-3A-7. The price of products offered, or the cost of services proposed must not be designated as proprietary or confidential information.

If a request is received for disclosure of data for which an Offeror has made a written request for confidentiality, beWellnm will examine the Offeror's request and make a written determination that specifies which portions of the proposal should be disclosed. Unless the Offeror takes legal action to prevent the disclosure, the proposal will be so disclosed. The proposal must be open to public inspection subject to any continuing prohibition on the disclosure of confidential data.

BeWellnm will own all right, title, and interest in and to, and all ideas presented in any Proposal, and must therefore have the right to use any such ideas.

## **2.21. No Contract Rights until Execution**

No Offeror must acquire any legal or equitable rights through this RFP or any action or inaction by beWellnm unless and until the Contract has been fully executed by the successful Offeror and beWellnm.

## **2.22. Choice of Law and Forum**

This RFP and the Contract must be governed by the laws of the United States and of the State of New Mexico, without regard to principles of conflicts of law. Any and all litigation or actions commenced in connection with this RFP must only be brought in a federal or state court of competent jurisdiction in the State of New Mexico.

## **2.23. Protests**

### **2.23.1 Protest**

Any Offeror who believes it is aggrieved in connection with this solicitation or award of a Contract hereunder may protest to beWellnm.

The protest must be in writing and must be addressed to the Protest Administrator, who must be a management level employee of beWellnm, and who, if possible, has not been involved in the decision-making process of the RFP. The protest must be submitted to the Protest Administrator at:

Protest Administrator  
Individual Marketplace and Customer Engagement Center RFP  
7601 Jefferson St. NE, Suite 120  
Albuquerque, NM 87109

The protest must be submitted within fifteen (15) calendar days after knowledge of the facts or occurrences giving rise to the protest, provided that no protest must be considered timely unless submitted within 15

days of the contract award, meaning the date the contract is executed by all parties.

A protest must include the following:

- The name and address of the protestant;
- The RFP number;
- A statement of the grounds for the protest;
- Appropriate supporting exhibits, evidence, or documents to substantiate any claim; and
- The ruling requested.

The Protest Administrator may take any action reasonably necessary to resolve a protest, including but not limited to the following:

- issue a final written determination summarily dismissing the protest;
- obtain information from any person involved in the procurement or from a third party;
- require parties to produce for examination information or witnesses under their control;
- require parties to express their positions on any issues in the proceedings;
- require parties to submit legal briefs on any issues in the proceeding;
- establish procedural schedules;
- regulate the course of the proceedings and the conduct of any participants;
- receive, rule on, exclude, or limit evidence;
- take official notice of any fact that is among the traditional matters of official or administrative notice;
- conduct hearings; and
- take any action reasonably necessary to compel discovery or control the conduct of parties or witnesses.

The Protest Administrator must issue a written determination of the protest which must include the reasons for any action taken.

### **2.23.2 Reconsideration**

Any Offeror who disagrees with the Protest Administrator's determination may request reconsideration. The request for reconsideration must be filed within seven (7) calendar days of the determination and must contain a detailed statement of the factual and legal grounds upon which reversal or modification of the determination is warranted, specifying any errors of law made or information not previously considered.

The Protest Administrator may take any action reasonably necessary to resolve the request for reconsideration, including the actions above, and may consult a third-party, independent of beWellnm, for advice, counsel, and recommendation. The Protest Administrator must promptly issue a written determination of the request for reconsideration.

The written determination of the Protest Administrator regarding a request for reconsideration must be final.

## **2.24. Conflict of Interest**

By submitting a proposal in response to this RFP, an Offeror warrants that it presently has no interest and must not acquire any interest, direct or indirect, which would conflict in any manner or degree with the performance or services solicited. The Offeror must certify compliance with requirements of the Governmental Conduct Act, Sections 10-16-1 through 10-16-18, NMSA 1978, regarding contracting with a governmental entity. The Offeror also certifies compliance with all federal provisions related to conflicts of interest, including but not limited to those contained in 45 C.F.R. 92.36 and the Affordable Care Act.

## **2.25. Contract Terms and Conditions**

### **2.25.1. Initial Term**

The contract will have two phases:

#### **2.25.1.1. Phase I: Design, Development and Implementation (DDI)**

The term of the DDI phase will be from July 1, 2019 to January 31, 2021.

#### **2.25.1.2. Phase II: Maintenance and Operations (M&O)**

The initial term of Phase II is from January 1, 2021 through December 31, 2023.

### **2.25.2. Additional Terms**

The resulting contract may be extended for an additional term or terms by mutual agreement of the parties. The compensation paid under the resulting contract for any additional terms and any amendments thereto must be determined on an annual basis.

## **2.26. Contract**

**Offerors must review the Contract in Attachment F before responding to this RFP.** Offerors must be expected to enter into an agreement with beWellnm largely conforming to the Sample Contract, which includes contract reporting deliverables and Performance Guarantees with associated metrics and penalties. The Offeror's RFP response will be incorporated into the Contract's Scope of Work.

BeWellnm reserves the right to negotiate with any Offeror provisions in addition to those contained in the sample contract. The contents of this RFP, as revised and/or supplemented, and the successful Offeror's proposal will be incorporated into and become part of any resultant contract.

BeWellnm discourages exceptions to contract terms and conditions. Exceptions may cause a Proposal to be rejected as nonresponsive when, in the sole judgment of the Evaluation Committee, the Proposal appears to be conditioned on the exception, or correction of what is deemed to be a deficiency, or an unacceptable exception which would require a substantial proposal rewrite to correct is proposed.

Should an Offeror object to any of the terms and conditions in the sample contract strongly enough to propose alternate terms and conditions in spite of the above, the Offeror must propose specific alternative language in its proposal by redlining the sample contract. BeWellnm may or may not accept the alternative language. General references to the Offeror's terms and conditions or attempts at complete substitutions that are not acceptable with beWellnm will result in disqualification of the Offeror's proposal.

Offerors must provide a brief discussion of the purpose and impact, if any, of each proposed change followed by the specific proposed alternate wording.

### **3. General Scope of Work**

#### **3.1. Overview**

BeWellnm is seeking to implement an Individual Marketplace platform, Billing System, Mailroom, and Customer Engagement Center that meet the following functional requirements. More detail on requirements are included in Attachment A-3-1 through A-3-9.

##### **3.1.1. Individual Marketplace Technology and Service Requirements**

- User authentication/authorization
- Anonymous pre-screening of eligibility
- Anonymous plan comparison
- Eligibility determination, including calculation of advance premium tax credit (APTC) and cost-sharing reduction (CSR) subsidies
- Plan comparison/consumer decision support
- Individual Qualified Health Plan (QHP) and Stand Alone Dental Plan (SADP) enrollment during open enrollment period (OEP) and special enrollment period (SEP)
- Verification of special enrollment period (SEP)/qualifying life event (QLE) eligibility
- Data persistence
- Electronic data interchange (EDI) with state Medicaid agency
- EDI with insurance carriers (820's & 834's)
- EDI with Federal Data Services Hub (FDSH)
- Interface with EDE vendors
- Plan preview for carriers during recurring data correction windows
- Immigration status and Native American/Alaskan Native validation

##### **3.1.2. Customer Engagement Center**

- Consumer messaging
- Telephonic enrollments Certified Assistors
- Supports Website Chat responses
- Provides Language support
- Appeals processing
- Consumer complaint resolution
- Customer relations management (CRM)
- Broker Dashboard- Book of Business Portal

##### **3.1.3. Financial Management and Billing**

- Premium billing and invoicing
- Premium payment processing

- Reconciliation
- 1095-A production, delivery and reporting
- Premium aggregation and remittance to carriers
- 820 carrier remittance processes
- Other financial management and accounting activities, including month-end financial reporting of premiums receivable and due to issuers

### **3.2. Qualifications**

An Offeror **must** meet the following qualifications for beWellnm to consider its proposal; otherwise its proposal will be rejected and not evaluated:

- BeWellnm must receive the Offeror's response by the due date in Section 2.11.
- Offeror must, in partnership with a subcontractor, or alone, have experience implementing and offering the services outlined in the RFP to establish an ACA compliant health insurance exchange.

## 4. Submission Instructions and Requirements

### 4.1. RFP Deliverables

Offeror must provide **11 USB flash drives** with all contents of the Proposal (including all attachments, exhibits, etc.) in PDF format. The Proposal must conform to the order shown in the Response Checklist (Attachment E).

Page limits are provided for applicable sections of the RFP response. Information provided in the required attachments (including, flowcharts, diagrams, etc.) will not count towards the page limits. BeWellnm will **not review** pages that exceed the page limit.

### 4.2. Format

Proposals must be submitted with single spaced text in 12-point font with one-inch margins. Proposals must be sent to the Procurement Administrator as outlined in Section 2.1. **All proposals must be received by the date and time set forth in Section 2.11.** All submitted responses will receive a confirmation when received.

Proposal response templates are found in Attachment A-3-1 through A-3-9. Offerors must use these Exhibits in their responses.

### 4.3. Cover Letter

Provide a cover letter signed by an officer of the organization who has authority to execute a contract if the Offeror is awarded a contract by the Board of Directors. In addition, the Cover Letter must include the following:

- 4.3.1. The person who is responsible for the RFP response and who will be beWellnm's point of contact
- 4.3.2. The responsible person's address, phone number, and email address
- 4.3.3. Attest to Offeror's eligibility to respond to the RFP
- 4.3.4. Include the certifications required in Section 2.24

### 4.4. RFP Response

The Offeror must respond to all questions and required submissions described in Section 4.4. The Offeror must use the templates provided in Attachment A-1 through A-4 in their response.

The Offeror's response must be articulated in a succinct and direct manner. The responses must refrain from statements not directly related to the question and general statements must be supported by factual examples or proof points. **To ensure responses are concise, there will be strict page limits. Page overage may be a factor for disqualification and any content that exceeds the page limit will not be considered in scoring.**

#### 4.4.1. Qualifications and Experience (Attachment A-1) (5 pages excluding attachments and list of subcontractors)

The Offeror is required to demonstrate that the organization is capable of providing services for beWellnm to implement a best in class Individual Marketplace and Customer Engagement Center. Offeror is required to respond to the questions below in the body of Attachment A-1. These questions are repeated in Attachment A-1 for the Offeror's convenience.

1. Provide a summary of Offeror's products, services and industries/markets served. In the

description also include the locations of Offeror's headquarters and other offices, the year the Offeror's company was formally established, its number of employees and ownership structure.

2. Describe the Offeror's financial condition and (if applicable) its parent and affiliates. Describe any changes in ownership or restructuring that have occurred in the past three years. If anticipated, describe any future, significant changes to the Offeror's size, product and service offerings, and industries/markets served. Additionally, attach to the proposal the Offeror's two most recent audited financial statements.
3. Within the past five years, has the Offeror, an officer or principal of the Offeror been involved with any business litigation or other legal proceedings? If yes, please provide the following in an attachment: the date when the litigation or legal proceeding was initiated, the party that initiated the litigation or legal proceeding, a short description of the rationale behind the litigation or legal proceeding, and current status or disposition.
4. Provide an organizational chart for the Offeror that includes the reporting structure of individuals who will work on the implementation and post-implementation services of the proposed individual marketplace and customer engagement center. Specify individuals that will be onsite for implementation.
5. Detail the Offeror's experience working with state-based marketplaces and carriers operating within those marketplaces. Provide the following in an attachment: the name of every client which has contracted with the Offeror for marketplace-related information technology solutions, including call center, premium billing, and mail room, the contract dates, and a short description of the scope of services for each contract.
6. Attach a list of Offeror's proposed subcontractors. The list must include the subcontractor primary contact name, company, physical address, telephone number, email address, length of contract and expiration, renewal options and services provided.

**Attach a completed Letter of Intent to Subcontract for each of the subcontractors listed.**

#### **4.4.2. References (Attachment A-2)**

References must be related to services proposed in the Offeror's response. Greater weight will be applied to references from State-Based Marketplaces or with government agencies and quasi-governmental agencies operating a state-based marketplace. References from current or former beWellnm employees and board members will not be considered. Each reference must include the client's contact name, company, physical address, telephone number, email address, length of contract, and services offered. The following are the required references:

- Prime Offeror: Two from current Individual Marketplace clients. One of the two references must be from a terminated client. If Offeror does not have a reference from a terminated client, then submit an additional reference from a current client.
- Subcontractor: Each subcontractor responsible for providing core components of the scope of work must provide one reference from a current client.

#### **4.4.3. Solution and Services (Attachments A-3-1 through A-3-9)**

In this section of the proposal, Offerors will address the Scope of Work articulated in Section 3.1 and Attachments A-3-1 through A-3-9 of this RFP. The Offeror must use the following Attachment in their response. The topics that must be addressed are:



- Attachment A-3-1: Eligibility and Enrollment
- Attachment A-3-2: Financial Management and Billing
- Attachment A-3-3: Customer Engagement Center
- Attachment A-3-4: Plan Management
- Attachment A-3-5: Noticing
- Attachment A-3-6: Mailroom
- Attachment A-3-7: Technology and Administration
- Attachment A-3-8: Privacy and Security
- Attachment A-3-9: Web Portal UX

Each Attachment is organized with:

- Introduction to the required/desired solution
- Narrative questions to be answered by the Offeror
- Business and Systems Requirements Matrix (BSRM) to be completed by the Offeror
- Required attachments to enhance Offeror's response
- Required reporting

#### **4.4.4. Price Proposal (Attachment A-4)**

Provide a price Proposal for all tasks included in the Scope of Work. The Proposal must include all fees and charges (including applicable taxes) for the provision of services. Respondents must provide a breakdown of all fees and costs as outlined in Attachment A-4.

The price Proposal must be inclusive of all taxes. The Contractor must be responsible for payment of any tax liability to the appropriate taxing authority. No additional payments must be made to Contractor, or must be made on Contractor's behalf, related to any tax liability.

## 5. Proposal Evaluation Process

All responsive proposals received by the proposal submission deadline will be evaluated by the Evaluation Committee. There will be a two-part evaluation. The first part will involve scoring of the technical proposal, pricing, and references.

Part 1	100% Total
Technical	70%
Pricing	20%
References	10%
Part 2	10% Total
Finalist Interviews	Up to a 10% increase to Part 1 Score

After the technical, pricing, and references scoring, beWellnm may invite the top two Offerors to conduct an in-person demonstration of their proposed solutions platform capabilities. Because of the importance of key personnel to a successful implementation and ongoing support, beWellnm may interview Offerors' proposed key personnel in person. If the third highest Offeror's score is within 5% of the second highest Offeror, then beWellnm may extend the onsite demonstration and interviews to a third offeror.

The following factors will be used to evaluate the proposal response, pricing, references, and the Finalist Interviews.

Proposal Section	Evaluation Criteria
Technical	<ul style="list-style-type: none"> <li>• Responsiveness to the requirement</li> <li>• Demonstrated experience providing solutions/services required by beWellnm</li> <li>• Innovative solutions/services</li> <li>• Number of modifications needed to implement the requirements</li> <li>• Ability to be an effective partner for beWellnm</li> </ul>
Price	<ul style="list-style-type: none"> <li>• Price proposals will be evaluated using the following formula:  <math display="block">\frac{\text{Lowest cost proposal}}{\text{Cost for proposal under evaluation}} \times \text{Possible Points} = \text{Awarded Points}</math> </li> </ul>
References	<ul style="list-style-type: none"> <li>• Strength of recommendations</li> </ul>
Finalist Interviews	<ul style="list-style-type: none"> <li>• Demonstration of solution/services supports Offeror's ability to execute on their proposal</li> <li>• Quality of the account team that will be assigned to beWellnm</li> </ul>

## ATTACHMENT A: CONTENT OF PROPOSAL

### ATTACHMENT A-1: QUALIFICATIONS AND EXPERIENCE (Limit 5 pages, excluding attachments and subcontractor listing)

**Provide the following information. Refer to the checklist for where the Offeror must place attachments.**

1. Provide a summary of Offeror's products, services and industries/markets served. In the description also include the locations of Offeror's headquarters and other offices, the year the Offeror's company was formally established, its number of employees and ownership structure.
2. Describe the Offeror's financial condition and (if applicable) its parent and affiliates. Describe any changes in ownership or restructuring that have occurred in the past three years. If anticipated, describe any future, significant changes to the Offeror's size, product and service offerings, and industries/markets served. Additionally, attach to the proposal the Offeror's two most recent audited financial statements.
3. Within the past five years, has the Offeror, an officer or principal of the Offeror been involved with any business litigation or other legal proceedings? If yes, please provide the following in an attachment: the date when the litigation or legal proceeding was initiated, the party that initiated the litigation or legal proceeding, a short description of the rationale behind the litigation or legal proceeding, and current status or disposition.
4. Provide an organizational chart for the Offeror that includes the reporting structure of individuals who will work on the implementation and post-implementation services of the proposed individual marketplace and customer engagement center. Specify individuals that will be onsite for implementation.
5. Detail the Offeror's experience working with state-based marketplaces and carriers operating within those marketplaces. Provide the following in an attachment: the name of every client which has contracted with the Offeror for marketplace-related information technology solutions, including call center, premium billing, and mail room, the contract dates, and a short description of the scope of services for each contract.
6. Attach a list of Offeror's proposed subcontractors. The list must include the subcontractor primary contact name, company, physical address, telephone number, email address, and services provided.

Complete the Table below for each subcontractor.

**Attach a completed Letter of Intent to Subcontract for each of the subcontractors listed.**

Subcontractor	
Name of Subcontractor	
Contact Name	
Physical Address	
Telephone Number	
Email Address	
Detailed description of proposed subcontractor services	
List of other contracts the Offeror has with the subcontractor	
Length of contractual relationship between the Offeror and subcontractor	

## ATTACHMENT A: CONTENT OF PROPOSAL

### ATTACHMENT A-2: REFERENCES

References must be related to services proposed in the Offeror's response. Greater weight will be applied to references from State-Based Marketplaces or with government agencies and quasi-governmental agencies operating a state-based marketplace. References from current or former beWellnm employees and board members will not be considered. Each reference must include the client's contact name, company, physical address, telephone number, email address, length of contract, and services offered. The following are the required references:

- Prime Offeror: Two from current Individual Marketplace clients. One of the two references must be from a terminated client. If Offeror does not have a reference from a terminated client, then submit a second reference from a current client.
- Subcontractor: Each subcontractor responsible for providing core components of the scope of work must provide one reference from a current client.

Complete the following tables (add more reference if required).

Reference #1	
Name of Reference	
Contact Name	
Physical Address	
Telephone Number	
Email Address	
Length of Contract	
Services Offered	
Active or Terminated Contract	
SHOP or Individual Exchange	
Reference #2	
Name of Reference	
Contact Name	
Physical Address	
Telephone Number	
Email Address	
Length of Contract	
Services Offered	
Active or Terminated Contract	
SHOP or Individual Exchange	
Reference #3	
Name of Reference	
Contact Name	
Physical Address	
Telephone Number	
Email Address	
Length of Contract	
Services Offered	
Active or Terminated Contract	
SHOP or Individual Exchange	

## ATTACHMENT A: CONTENT OF PROPOSAL

### ATTACHMENT A-3: SCOPE OF WORK

In this section of the proposal, Offerors will address the Scope of Work articulated in Section 3.1 of this RFP. The Offeror must use the following Attachments in their response. The topics that must be addressed are:

- Attachment A-3-1: Eligibility and Enrollment
- Attachment A-3-2: Financial Management and Billing
- Attachment A-3-3: Customer Engagement Center
- Attachment A-3-4: Plan Management
- Attachment A-3-5: Noticing
- Attachment A-3-6: Mailroom
- Attachment A-3-7: Technology and Administration
- Attachment A-3-8: Privacy and Security
- Attachment A-3-9: Web Portal UX

Each Attachment is organized with:

- Introduction to the required/desired solution (**do not repeat in the response; this is for informational purposes only**)
- Narrative questions to be answered by the Offeror (**include in the response**)
- Business and Systems Requirements Matrix (BSRM) to be completed by the Offeror (**complete and include in the response as an embedded document**)
- Required attachments to enhance Offeror's response (**include in the response**)
- Required reporting (**complete and include in the response**)

The Offeror's response must follow the order of Attachment A-3-1 through A-3-9. If the response requires supplemental information in the form of diagrams, workflow, documents, please include them at the end of Offeror's response according to Attachment E, Table of Contents. Note: these supplemental documents will not count towards the page limits.

## ATTACHMENT A: CONTENT OF PROPOSAL

### ATTACHMENT A-3-1: ELIGIBILITY AND ENROLLMENT

Eligibility and Enrollment (E&E) processing is a core function of the Individual Marketplace. A major component of transition from the FFM to becoming an SBM is having technology supporting the E&E functions. The Offeror must provide a solution that has an E&E component with functionality that is able to perform, at a minimum, the following:

- Pre-Screening and Anonymous Shopping
- Account Creation
- Application Completion
- Electronic Verifications
- Medicaid Assessments and Account Transfers to and from the Human Services Department (HSD)
- Eligibility Determinations for Advanced Premium Tax Credit (APTC) and Cost Sharing Reduction (CSR) Subsidies
- Shopping, with or without subsidies, and Plan Selection, including plan comparison and decision support tools
- Enrollment and integration with premium billing functions
- Account Updates
- Annual Renewals

A workflow demonstrating an eligibility and enrollment (E&E) model is found embedded in the document:



This simplified E&E model is intended to provide a high-level view of the workflow, not capture all anticipated processes. Offerors must consider the following elements of the beWellnm vision, the state's infrastructure and external constraints when submitting their proposal.

The Offeror's system will need to interact and integrate with New Mexico's public assistance eligibility system (known as ASPEN) operated by HSD. BeWellnm seeks a solution that has minimal impact on the ASPEN system and operations of HSD. At a minimum, an Offeror's solution must be able to send outbound account transfers to and receive inbound account transfers from the ASPEN system using the same business rules, data formats, and transfer protocols as its current integration with the FFM. Offerors may propose alternate solutions that improve account transfer processes, with the goal of maintaining applicant account information, including application information and associated documents, into each system.

HSD intends to establish real-time eligibility functions in their eligibility system for Medicaid. Offerors should propose solutions that leverage such real time functionality to receive a determination of Medicaid eligibility (in place of an assessment of eligibility).

BeWellnm is dedicated to ensuring a seamless customer experience, and Offerors must describe in detail how the solution supports a "no wrong door" approach, including the use of the single streamlined

application entered either through the ASPEN system or the proposed beWellnm portal. BeWellnm is interested in solutions that support households with members in a QHP and other public programs, such as Medicaid, CHIP, and Medicare.

- SSA Composite
- Verify Lawful Presence
- Verify Federal Tax Income and current income

The state's connection to the FDSH is owned and maintained by HSD, and today is used only for account transfers with the FFM. The proposed solution must include vendor recommendations and requirements for configuration of the interface with FDSH, through HSD's connection. Offerors must also propose alternate suggestions for beWellnm's management of its connection to the FDSH, including: (1) a separate, direct connection to the FDSH (if federally allowed) and (2) transfer and maintenance of the FDSH connection to beWellnm from HSD. Proposals must discuss the impact to the project timeline for each solution.

The state's connection to the FDSH is owned and maintained by HSD, and today is used only for account transfers with the FFM. The proposed solution must include vendor recommendations and requirements for configuration of the interface with the FDSH, through HSD's connection. Offerors must also propose alternate suggestions for beWellnm's management of its connection to the FDSH, including: (1) a separate, direct connection to the FDSH (if federally allowed) and (2) Transfer and maintenance of the FDSH connection from HSD. Proposals must discuss impact to the project timeline for each solution.

The offeror's technical proposal, based on the offeror's experience, must proactively identify any missing requirements or constraints, or any requirements or constraints in need of modification or clarification. The offeror must also proactively identify areas of risk and offer solutions for mitigation.

## **1. Narrative Response (15-page limit)**

In the response to this RFP, the Offeror must respond in detail to the following overarching eligibility and enrollment questions.

- 1.1 Data Migration from FFM: The Offeror is responsible for data conversion/migration of existing beWellnm consumers who are enrolled in a QHP via the FFM. The Offeror must describe its approach to migrating the data from the FFM into the proposed solution.
  - 1.1.1 BeWellnm desires the migration of existing consumers from the FFM to the proposed solution, while maintaining consumer account information. Describe the dependencies and requirements for such a migration, including any required consumer follow-up activities (such as re-verification of user accounts or resetting of user passwords).
  - 1.1.2 BeWellnm desires multiple data migrations with the first migration to be completed by April 1, 2020 with a final reconciled data set completed by December 31, 2020. Describe how the final reconciled data set is completed including quality control checks.
  - 1.1.3 Migrated user accounts must be ready for eligibility re-verification and auto re-enrollment for the first available plan year even if no action is performed by the migrated consumer. Describe the vendor's strategy for ensuring the readiness of migrated user accounts for eligibility re-verification and auto re-enrollment, including any requirements or dependencies not defined in this RFP.
  - 1.1.4 Describe the Offeror's approach for data migration from the FFM that will facilitate a smooth transition with minimal risk and disruption and ensuring data integrity. Provide a

process flow or diagram that includes the migration design. Include any results from previous testing with the Centers for Medicare & Medicaid Services (CMS).

## 1.2 Auto-enrollment:

- 1.2.1 Describe the Offeror's proposed approach to performing auto-enrollment for each situation that could benefit from an auto-enrollment service. Please be sure to list out each scenario the Offeror proposes to utilize auto-enrollment.

## 1.3 Integration with HSD:

- 1.3.1 Describe the Offeror's experience and ability to interface with a State Medicaid Agency. The Offeror must describe in detail:
  - 1.3.1.1 The system's functionality for making correct Medicaid eligibility assessments, and the offeror's experience with Medicaid eligibility assessments or determinations.
  - 1.3.1.2 The system's functionality for reconciling Medicaid and QHP enrollments.
  - 1.3.1.3 The system's functionality for performing account transfers to the State Medicaid Agency, and receiving account transfers from a State Medicaid Agency, including processes to avoid requesting duplicative information and reentry from applicants.
- 1.3.2 Describe how the system supports modular, or progressive, integration with HSD system to bolster the "no wrong door" vision.
  - 1.3.2.1 Describe how the system would support integration with a real-time Medicaid eligibility determination function in the HSD system.
- 1.3.3 Describe the Offeror's experience or approach to providing a holistic account view of mixed eligibility household that may have eligibility with multiple programs or systems. Response must include how solutions support additional integration (i.e., shared landing page, account creation, etc.)
- 1.3.4 Describe how the solution may support shopping and enrollment in non-QHP product, such as a plan offered through a Medicaid buy-in program and vision.

## 1.4 Verification Sources:

- 1.4.1 Describe the Offeror's experience and ability to interact with the FDSH through a connection owned by an external agency as well as one owned by the Exchange.
- 1.4.2 Describe the Offeror's experience and ability to own and establish a connection with the FDSH.
- 1.4.3 Describe the Offeror's approach and capabilities for verifying and updating mailing addresses using official US Postal Address management services.
- 1.4.4 Describe the Offeror's experience and ability to accept and store Federal Tax Information (FTI) as part of the verification and eligibility determination process.
- 1.4.5 Describe the Offeror's experience and approach to performing identity proofing throughout the account creation, application, and verification processes.
- 1.4.6 Describe Offeror's process for handling incarceration status and disputes, including any processes for obtaining information from state and county correctional systems.

## 1.5 Insurance Carrier Interactions:



- 1.5.1 Describe the Offeror’s approach to tracking, communicating with, and remaining in sync with Insurance Carriers and Consumers who partake in direct enrollment with an Insurance Carrier, but are eligible for APTC.
- 1.5.2 Describe how the solution works with and/or supports Enhanced Direct Enrollment (EDE).
- 1.5.3 Describe how the solution supports third party enrollment tools, such as Health Sherpa.
- 1.6 APTC and CSR determination
  - 1.6.1 Describe the system’s functionality for APTC and CSR determinations. Include functionality for individuals that opt to receive a lower amount or declines the APTC.
  - 1.6.2 Describe the system’s functionality to retain historical data supporting APTC and CSR calculations.
  - 1.6.3 Describe the process for terminating an individual’s APTC when it is determined they are eligible for Medicaid or Medicare or report changes in income that impacts the APTC or CSR calculation.
  - 1.6.4 Describe the functionality for exemptions, including exemptions for Native American populations.
- 1.7 Renewal
  - 1.7.1 Describe the Offeror’s capabilities around Passive Auto Renewal from the Individual Exchange, explain the mechanisms in place to achieve this goal.
  - 1.7.2 Describe Offeror’s solution and process for an existing consumer in the system initiating a renewal application versus a new consumer navigating the site for the first time.
- 1.8 Opportunity to Describe Additional Solutions
  - 1.8.1 The requirements outlined in the BSRM (found embedded in Section 2 below) lists capabilities and functionalities that beWellnm deems critical to the success of the solution, however the Offeror is encouraged to propose a solution that exceeds the requirements and adds value to beWellnm and the consumers of New Mexico. Describe how Offeror’s solution can exceed the requirements.

## 2. Business and Systems Requirements Matrix (BSRM)

Offeror is required to complete the BSRM in its entirety. Indicate the status Offeror’s configuration type status with requirements by placing an “x” in one of the following boxes:

Configuration	Acronym	Description
Out of Box	<b>OOB</b>	System already meets requirement. Indicates no configuration or modification or customization required by vendor/Customer.
Customer-Configurable	<b>CC</b>	Indicates the requirement is supported and can be configured by Customer business users without support from the Offeror or other programmers.

Configuration	Acronym	Description
Vendor-Configurable	<b>VC</b>	Indicates the requirement is supported and can be configured by the Offeror.
Modifiable	<b>M</b>	Indicates the requirement can be supported with some modifications by the Offeror.
Custom	<b>C</b>	Indicates the functionality necessary to meet the requirement would need to be custom-built.

If Offeror checks the any of the VC, M, or C boxes, please provide a description of steps needed to fully meet the requirement including Offeror's responsibility and description of the custom-build.

The BSRM is found in the embedded document:



Section A 3 1  
Eligibility Enrollment E

### 3. Required Attachments

Offer must submit the following attachments as part of the RFP Response.

- 3.1 Provide system diagrams and business process flows from its proposed system that demonstrate how the eligibility and enrollment functions listed above are supported, including determining APTCs and CSRs.
- 3.2 Process flows on how Offeror's solution will integrate with HSD, including a process flow using real-time Medicaid eligibility determination.
- 3.3 Provide system diagrams and process flows on how the data migration process happens.
- 3.4 Provide a crosswalk of system functionality for eligibility and enrollment to federal requirements found in 45 CFR 155.
- 3.5 User training materials.

## **ATTACHMENT A: CONTENT OF PROPOSAL**

### **ATTACHMENT A-3-2: FINANCIAL MANAGEMENT AND BILLING**

BeWellnm will build upon its experience in the SHOP marketplace and relationships with State and Federal agencies to offer exceptional premium billing services to allow the issuers to focus on their members. In addition, at some point in the future, beWellnm may need a solution where the system can accept premium contributions from multiple sources. The Offeror's solution will ideally either have that functionality or be capable of developing it. Offeror's narrative response must describe the extent to which these systems are (i) currently implemented as opposed to planned; and (ii) integrated (or planned to be integrated) with other systems, internal and external.

#### **1. Narrative Response (10-page limit)**

In the response to this RFP, the Offeror must respond in detail to the following overarching premium billing questions.

1. Describe Offeror's experience providing billing premium services for a State Based Marketplace (SBM). Please identify the state and provide the number of policyholders invoiced in each SBM.
2. Describe Offeror's financial management process flow, including generation of premium bills, posting of payments (include all payment methods supported) for initial binder premium as well as subsequent month premiums' payments, premium aggregation, and premium remittance to issuers. Include a premium billing flowchart.
3. Describe the system processing controls that ensure the integrity of the balances due when enrollment changes are processed after the monthly premium bills have been generated.
4. Provide detailed descriptions of internal controls which ensure that premium billings are accurate. Provide a description of roles and responsibilities of staff responsible for this function and techniques employed.
5. Describe Offeror's system security surrounding the cash collection process. Provide a listing of offeror's system user roles and the standard level of access granted to each user role. Also provide a matrix that demonstrates the standard level of access granted to all other roles.
6. Offeror must explain their approach for transitioning lock box services, credit card payment services, and bank account ownership/operations, while ensuring quality of payment posting. Describe how disruptive impact on open enrollment can be minimized.
7. BeWellnm is evaluating whether or not it would be feasible to pay brokers commission at the point of premium remittance to carriers. If offeror has a solution for this functionality, please describe that functionality.
8. Offeror must provide a SOC 1, Part 2 report or a SOC 2, Part 2 report, and PCI Compliance Report for any existing state-based exchanges.
9. Offeror should explain any experience they have had with multi-contributor payment aggregation implementations and provide details of this solution.

## 2 Business and Systems Requirements Matrix (BSRM)

Offeror is required to complete the BSRM in its entirety. Indicate the status Offeror's configuration type status with requirements by placing an "x" in one of the following boxes:

Configuration	Acronym	Description
Out of Box	<b>OOB</b>	System already meets requirement. Indicates no configuration or modification or customization required by vendor/Customer.
Customer-Configurable	<b>CC</b>	Indicates the requirement is supported and can be configured by Customer business users without support from the Offeror or other programmers.
Vendor-Configurable	<b>VC</b>	Indicates the requirement is supported and can be configured by the Offeror.
Modifiable	<b>M</b>	Indicates the requirement can be supported with some modifications by the Offeror.
Custom	<b>C</b>	Indicates the functionality necessary to meet the requirement would need to be custom-built.

If Offeror checks the any of the VC, M, or C boxes, please provide a description of steps needed to fully meet the requirement including Offeror's responsibility and description of the custom-build.

The BSRM is found in the embedded document:



Section A 3 2  
Financial Management

## 3 Required Attachments

Offer must submit the following attachments as part of the RFP Response.

- 3.1 Detailed flowcharts and operation manuals of Offeror's organization's existing or planned systems to meet the requirements in the BSRM, addressing at a minimum – the functional areas listed below.
  - 3.1.1 Premium billing
  - 3.1.2 Premium aggregation and remittance
  - 3.1.3 820 carrier remittance processes
  - 3.1.4 Notification and confirmation of file exchange
  - 3.1.5 Report generation and transmission
  - 3.1.6 Edits, corrections, and adjustments due to retroactive eligibility changes or other reasons
  - 3.1.7 Financial management and accounting activities
  - 3.1.8 User training materials

- 3.2 A diagram depicting the modularity and separation between enrollment and receivables functions in the offeror's system architecture.
- 3.3 If offeror has implemented individual exchange premium billing functionality in another SBM, provide a copy of the most recent SOC 1, Part 2 report. Also provide a copy of offeror's PCI compliance report.

## **ATTACHMENT A: CONTENT OF PROPOSAL**

### **ATTACHMENT A-3-3: CUSTOMER ENGAGEMENT CENTER**

BeWellnm is seeking a qualified vendor to provide technology and staffing solutions for a customer engagement center. We seek a vendor that brings a high level of integration and interoperability with the Individual Marketplace technology platform to support key stakeholders, including consumers, agents, brokers, and enrollment counselors. The solutions offered by the vendor should offer a superior consumer experience, cultural sensitivity and competency, and the ability to fully comply with 45 CFR Part 155.

The customer engagement center must be physically located in New Mexico to maximize the advantages of proximity to beWellnm and to the customers who will be served by the center. Offeror must demonstrate the ability of its staff to understand and meet the needs of New Mexican consumers.

#### **1. Narrative Response (20-page limit)**

In the response to this RFP, the Offeror must respond in detail to the following overarching customer engagement center questions.

- 1.1 Describe how the components of the Offeror’s solution – e.g., CRM, Call Center, Ticketing System, staffing model – work together to support beWellnm’s vision and mission for customer engagement.
  - 1.1.1 Describe how the solution provides an enhanced consumer experience through multiple channels (phone, fax, inbound and outbound mail, e-mail, chat) supported by contact center technologies, functionalities, and requirements included in the BSRM.
  - 1.1.2 Describe how Offeror’s Call Center solution will interface with other Call Centers, such as HSD’s, issuers’, and carriers’ Call Centers for effective customer service.
- 1.2 Describe how the solution would support a “warm transfer” or handoff, if required by beWellnm.
  - 1.2.1 Describe how the solution will interface with chat functionality in conjunction with the beWellnm website.
- 1.3 Describe how the Offeror’s system supports the complaints and appeals processes. Include discussion of the components that are built into the product for complaints and appeals and which components would require beWellnm manual processes.
- 1.4 Describe how the Offeror’s complaints and appeals processing solution ensures document management to support traceability throughout the process and required reporting.
- 1.5 Describe how the solution supports integration with other external systems, or, if necessary, may be configured to expand integration with external systems.
- 1.6 Describe how the solution is configured to support multiple user types with multiple permissions or levels of access. Offeror’s response must include discussion of roles-based authentications to support lowest level of access and permissions to ensure segregation of duties and regulatory compliance.
- 1.7 Describe the Offeror’s ability to support and staff the consumer engagement center during open enrollment period (OEP) and special enrollment period (SEP). Hours of operation are anticipated to be 8:00 A.M. to 6:00 P.M. M.S.T. during SEP and 24 hours/7 days a week during OEP. Include details about process and timeline for recruiting staff in order appropriately

support call volume during OEP. Describe how Offeror's operations support various call center volumes.

- 1.8 Describe the Offeror's process for certifying and training new staff on the completion of telephonic enrollments, including initial onboarding and ongoing feedback mechanism.
- 1.9 Describe the Offeror supports survey tools, either built in or integrated with a 3<sup>rd</sup> party tool such as Survey Monkey.
- 1.10 Describe the Offeror's ability to record all phone conversations and archive other forms of communication including chat functions and make those records available for the purpose of training, continuous monitoring, quality control, support of complaints and grievances, appeals, and audits. The solution must enable long-term archiving and retrieval of consumer communications. Confirm the Offeror's ability to meet CMS' standards for archival.
- 1.11 Describe the ability to provide dedicated lines for agents/brokers and certified enrollment counsellors/assisters.
- 1.12 Describe Offeror's approach to training, Exchange certification and roster administration for Agents and Brokers using Offeror's solution.
- 1.13 Discuss whether the solution incorporates a dedicated Agent / Broker portal or Role-based views within the same portal. Discuss the advantages and disadvantages of each.
- 1.14 Discuss how Offeror proposes to manage the Agent / Broker association with an individual consumer using portal and CRM tools. Topics to discuss include, but are not limited to consent and representation, managing the book of business and CRM associations.
- 1.15 While not a requirement at this stage, discuss Offeror's experience with and capability to operate a Help on Demand-like real-time consumer assistance referral system for matching consumers with agents and brokers.
- 1.16 The requirements outlined in the BSRM (found embedded in Section 2 below) lists capabilities and functionalities that beWellnm deems critical to the success of the solution, however the Offeror is encouraged to propose a solution that exceeds the requirements and adds value to beWellnm and the consumers of New Mexico. Describe how Offeror's solution can exceed the requirements.

## 2. Business and Systems Requirements Matrix (BSRM)

Offeror is required to complete the BSRM in its entirety. Indicate the status Offeror's configuration type status with requirements by placing an "x" in one of the following boxes:

Configuration	Acronym	Description
Out of Box	<b>OOB</b>	System already meets requirement. Indicates no configuration or modification or customization required by vendor/Customer.
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Configuration	Acronym	Description
Vendor-Configurable	<b>VC</b>	Indicates the requirement is supported and can be configured by the Offeror.
Modifiable	<b>M</b>	Indicates the requirement can be supported with some modifications by the Offeror.
Custom	<b>C</b>	Indicates the functionality necessary to meet the requirement would need to be custom-built.

If Offeror checks any of the VC, M, or C boxes, please provide a description of steps needed to fully meet the requirement including Offeror's responsibility and description of the custom-build.

The BSRM is found in the embedded document:



Section A 3 3  
Customer Engagemer

### 3. Required Attachments

Offer must submit the following attachments as part of the RFP Response.

- 3.1 Provide a diagram that depicts the processes identified in Section 1.5 above. If there are actual examples of use cases, please include them.
- 3.2 The response must include a diagram depicting each contact channel and how each technology component supports all customer engagement center functions.
- 3.3 Provide a diagram or workflow to describe Offeror's complaints and appeals processing and integration/coordination with beWellnm.
- 3.4 Provide examples of Offeror's training materials on the system.



## ATTACHMENT A: CONTENT OF PROPOSAL

### ATTACHMENT A-3-4: PLAN MANAGEMENT

As beWellnm assumes the role of a state-based exchange, our technology platform will need to support several plan management functions. These are not new requirements and beWellnm desires a seamless transition from plan management functionality from the federal platform to ours.

#### 1. Narrative Response (5-page limit)

In the response to this RFP, the Offeror must respond in detail to the following overarching plan management questions.

- 1.1 Describe Offeror's experience working with System of Electronic Rates and Forms Filing (SERFF) templates and loading and validating Carriers' plans and rates? Please include the number of carriers and plans, organized by state, if relevant.
- 1.2 Describe the process of receiving, loading and validating Carrier plans and rates, starting with notification that new SERFF templates are available through sign-off with the Carriers.
- 1.3 Describe the detailed steps of the process to work with Carriers to validate their Plans and Rates.
- 1.4 How does Offeror propose to collaborate and coordinate with beWellnm and other partners (e.g., Carriers, OSI, etc.) for receipt, loading, and validation of Carrier rates?
- 1.5 Describe approach(es) that could be used with Carriers to receive plan and rate information for consumer shopping on an Exchange that do(es) not include use of SERFF templates and indicate if the approach(es) are currently used by Offeror's organization or others, if known. Please discuss potential applicability of such approach(es) for a Medicaid buy-in model offering Medicaid plans through the Individual Exchange or other similar Plans.

#### 2 Business and Systems Requirements Matrix (BSRM)

Offeror is required to complete the BSRM in its entirety. Indicate the status Offeror's configuration type status with requirements by placing an "x" in one of the following boxes:

Configuration	Acronym	Description
Out of Box	<b>OOB</b>	System already meets requirement. Indicates no configuration or modification or customization required by vendor/Customer.
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Modifiable	<b>M</b>	Indicates the requirement can be supported with some modifications by the Offeror.

Configuration	Acronym	Description
Custom	C	Indicates the functionality necessary to meet the requirement would need to be custom-built.

If Offeror checks the any of the VC, M, or C boxes, please provide a description of steps needed to fully meet the requirement including Offeror's responsibility and description of the custom-build.

The BSRM is found in the embedded document:



Section A 3 4 Plan  
Management BSRM\_F

## ATTACHMENT A: CONTENT OF PROPOSAL

### ATTACHMENT A-3-5: NOTICING

This section is intended to describe the capabilities of the system as it relates to generating notices. In the attached BSRM, there are requirements related to the notification engine and user experience. Specific notifications are detailed further in other areas such as Financial Management, Eligibility and Enrollment & Plan Management. The information to be provided in those notices are specified in those respective BSRM areas.

#### 1. Narrative Response (5-page limit)

In the response to this RFP, the Offeror must respond in detail to the following overarching Noticing questions.

- 1.1 Describe Offeror's experience with developing notification engines and the complexities of such engines. Detail the various types of notifications the system generated (i.e. pop-up/real-time notifications, mailed notifications, electronic notifications, etc.).
- 1.2 Describe the document formats for notifications delivered to consumers electronically or via mail. Indicate security protocols used when delivering notifications which may include confidential information.
- 1.3 Describe how consumers may be encouraged to enroll in paper-less notifications.
- 1.4 Describe how notification types will have unique IDs, naming conventions and will be time stamped.
- 1.5 Please indicate how notices will be archived and associated with those consumers accounts who receive the notice to allow for efficient retrieval of documents to support audit requests.
- 1.6 Define retention periods and disposal procedures for the various types of notices to include provision for permanent preservation of archived material and secure disposal of information at the end of the retention period.

#### 2 Business and Systems Requirements Matrix (BSRM)

Offeror is required to complete the BSRM in its entirety. Indicate the status Offeror's configuration type status with requirements by placing an "x" in one of the following boxes:

Out of Box	<b>OOB</b>	System already meets requirement. Indicates no configuration or modification or customization required by vendor/Customer.
Customer-Configurable	<b>CC</b>	Indicates the requirement is supported and can be configured by Customer business users without support from the Offeror or other programmers.
Vendor-Configurable	<b>VC</b>	Indicates the requirement is supported and can be configured by the Offeror.

Modifiable	<b>M</b>	Indicates the requirement can be supported with some modifications by the Offeror.
Custom	<b>C</b>	Indicates the functionality necessary to meet the requirement would need to be custom-built.

If Offeror checks the any of the VC, M, or C boxes, please provide a description of steps needed to fully meet the requirement including Offeror's responsibility and description of the custom-build.

The BSRM is found in the embedded document:



Section A 3 5  
Noticing BSRM\_Final.x

### 3 Required Attachments

Offer must submit the following attachments as part of the RFP Response.

- 3.1. Provide examples of notices Offeror generates for current clients.

## ATTACHMENT A: CONTENT OF PROPOSAL

### ATTACHMENT A-3-6: MAILROOM

In our current state, beWellnm performs **minimal** mailroom and printing services because these activities are the responsibility of the Federal Exchange. However, beWellnm operates a SHOP platform where e-mail is the primary communication method. Our Outreach and Education Department conducts outbound mail campaigns, often using targeted lists and receives minimal paper mail from our customers.

In our future state as an SBM, beWellnm needs more robust mailroom operations, which will be integrated into the Offeror's technology solutions to achieve efficient operations. BeWellnm will also separately procure printing services, with which the Offeror will need to integrate. BeWellnm desires the following functionalities:

- **Electronic Document Management** – ability to capture, produce, and manage electronic documents, including electronic document resulting from scanning of paper documents.
- **Document Timestamp/ID**- Document ID, generation timestamp, Member-id on each printed page.
- **Flier Insert** – Ability to insert flier into outbound mail for Outreach and Education purposes, “April is Skin Cancer awareness months...”
- **Pre-Printed Paper Stock** vs. Ability to print Color, Logo, postage on Envelope stock.
- **Postal Zip Sort** – Ability to take advantage of reduced postal rates for Pre-Sort for Post Office.
- **E-Statements** – Support ‘Contact Method of Choice’, printing or e-mailing as appropriate.

#### Mailroom Services Requirements

beWellnm desires the following mailroom services:

- Ability to process all In-Bound Mail and Faxes, electronic documents
- Digitization of each document
- Accept the member's assigned ID number and use it throughout the mail, printing, and digitization process. This will involve using a standard naming convention and allowing viewing and processing by staff
- BeWellnm will be able to manually refile documents if they were incorrectly attached to a different member
- Ability to log digitized documents, with Date Received timestamp, Document ID, Member-ID
- Secure document destruction once a digitized document is verified
- Ability to back-fill legacy documents into member image archive

BeWellnm wants the digitized documents to be integrated into the CRM so there is the ability to view an electronic copy of all mail and faxes sent to beWellnm over time. The CRM document look up must allow for viewing:

- Documents that were created in the system

## 1. Narrative Questions (5-page limit)

As part of Offeror's response to questions 1.1 through 1.3, please indicate if the solutions are out of the box or will need to be developed. If development is needed, please describe for each question the type of development needs.

- 1.1 Describe how Offeror currently performs mailroom functions, suggesting a roadmap to achieving an integrated workflow between all technology solutions, mailroom, and outside printing services.
- 1.2 Does the Offeror propose to subcontract mailroom operations or are they part of an integrated solution? If so, what functions will be subcontracted and how will those operations be integrated into the overall solution? Specifically address how the mailroom operations will integrate with an outside printing vendor.
- 1.3 Describe the Offeror's experience in optimizing mailroom operations and efficiencies, such as return mail processing, different postage strategies, and security.
- 1.4 Describe the Offeror's experience promoting online or email communications, moving away from paper processing.

## 2 Business and Systems Requirements Matrix (BSRM)

Offeror is required to complete the BSRM in its entirety. Indicate the status Offeror's configuration type status with requirements by placing an "x" in one of the following boxes:

Out of Box	<b>OOB</b>	System already meets requirement. Indicates no configuration or modification or customization required by vendor/Customer.
Customer-Configurable	<b>CC</b>	Indicates the requirement is supported and can be configured by Customer business users without support from the Offeror or other programmers.
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Modifiable	<b>M</b>	Indicates the requirement can be supported with some modifications by the Offeror.
Custom	<b>C</b>	Indicates the functionality necessary to meet the requirement would need to be custom-built.

If Offeror checks the any of the VC, M, or C boxes, please provide a description of steps needed to fully meet the requirement including Offeror's responsibility and description of the custom-build.

The BSRM is found in the embedded document:



Section A 3 6  
Mailroom BSRM\_Final

## ATTACHMENT A: CONTENT OF PROPOSAL

### ATTACHMENT A-3-7: TECHNOLOGY AND ADMINISTRATION

BeWellnm desires a solution that is designed, built and deployed using enterprise architecture best practices. BeWellnm desires a solution that has been successfully deployed as a state based individual marketplace or ACA compliant marketplace, but that will be configurable to specific New Mexico needs. Although not a requirement for this RFP, the Modularity Condition within the Enhanced Funding Requirements: Seven Conditions and Standards is a good example of one such best practice.

*This condition requires the use of a modular, flexible approach to systems development, including the use of open interfaces and exposed application programming interfaces (API); the separation of business rules from core programming; and the availability of business rules in both human and machine-readable formats...*

*Modularity is breaking down systems requirements into component parts. Extremely complex systems can be developed as part of a service-oriented architecture (SOA). Modularity also helps address the challenges of customization. Baseline web services and capabilities can be developed for and used by anyone, with exceptions for specific business processes handled by a separate module that interoperates with the baseline modules. With modularity, changes can be made independently to the baseline capabilities without affecting how the extension works. By doing so, the design ensures that future iterations of software can be deployed without breaking custom functionality.*

**The Offeror must read the DDI and M&O Exhibit in Attachment G.** This will be the approach that beWellnm takes with implementing the Individual Marketplace and Customer Engagement Center. The response to the following sections should address items from the DDI and M&O document that impact Offeror's answers below.

#### 1. Narrative Response (20-page limit)

In the response to this RFP, the Offeror must respond in detail to the following requirements.

- 1.1 The Offeror must provide a technical overview of its proposed technical solution in accordance with the standards governing Health Insurance Marketplaces.
  - 1.1.1 The Offeror must describe the overall architecture of its proposed solution including the system's adherence to industry standard hardware, software, security, and communications protocols. The description must include the internal architecture, as well as how it enables system changes and new user requirements. The description must include points of interface with external systems.
  - 1.1.2 The Offeror must also describe how components of the software solution and architecture are kept current and supported to avoid becoming obsolete.
- 1.2 The Offeror will describe how the proposed solution meets beWellnm's specified Technical and Administrative Requirements. These requirements include, but are not limited to, identity access and management, system hosting, as well as continuity of operations and disaster recovery.
- 1.3 The Offeror must describe how the proposed solution complies with the requirements of Section 508 of the Rehabilitation Act requiring that websites provide specific usability features for individuals with disabilities and how the proposed solution provides multiple modalities for consumers to access a world-class experience when interacting with the Marketplace.
- 1.4 For any subcontracted component, the Offeror must include a detailed explanation of how the

various components work together, including data interchange, workflow automation, and reporting across components.

- 1.4.1 The Offeror must provide detailed information regarding the level and type of integration required for any subcontracted functional components comprising the proposed solution.
- 1.4.2 The Offeror must also provide all information regarding whether and to what degree the proposed set of components has been previously successfully implemented as described.
- 1.5. Describe Offeror's approach to meeting the DDI and M&O requirements in Attachment G. Offeror must outline their relevant experience and approach to completing the tasks as outlined in this section, specifically identifying recommendations for designing, developing and implementing the migration from the FFM technology platform to Offeror's proposed solution. If there are unidentified risks with beWellnm's approach, please identify those risks and methods of risk mitigation.
- 1.5 As part of their proposal, the Contractor shall present their approach to working with the PMO and IV&V vendors. The Contractor shall discuss the following:
  - 1.5.1 Describe Offeror's experience working in a multi-vendor environment with IV&V and PMO contractors on projects of similar size and scope; specifically, elaborate on the nature of your interactions with IV&V and PMO contractors, the deliverables subject to IV&V contractor review which you produced during the course of those projects, other information provided to IV&V contractors during the course of those projects, and any improvements you built into your solution implementation protocols based on your work with IV&V contractors.
  - 1.5.2 Describe Offeror's experience participating in and supporting IV&V contractor-led readiness assessments and approach to facilitating readiness assessments.
- 1.6 Any third-party software used within the system for which beWellnm would need to obtain licenses must be defined by the Offeror. BeWellnm requires the Offeror to include its costs for all third-party software and associated licenses in the cost proposal. The Offeror must indicate what third-party software products and version levels are currently supported and required for the proposed system. The Offeror must state and ensure that the proposed system, system configuration and solution do not require hardware, operating system, or other components that are no longer licensed and/or supported. The Offeror must also describe how the third-party software is kept current.
- 1.7 The Offeror must address the following overarching questions in their response:
  - 1.7.1 Describe how the Offeror's solution meets the requirement to provide a modular, flexible system.
  - 1.7.2 Describe how the Offeror's solution makes use of open interfaces and exposed APIs.
  - 1.7.3 Describe how the Offeror's solution separates business rules from core programming and whether business rules are available in both human and machine-readable formats.
  - 1.7.4 Describe the Offeror's System Development Life Cycle (SDLC) methodologies or similar processes and discuss how the SDLC supports the design, development and implementation of a modular, flexible system.
  - 1.7.5 Describe how Offeror's modular system and approach to system development would support continued integration with external system, in particular State of New Mexico's eligibility system.



- 1.7.6 Describe best practices that Offeror's organization uses in the development of its systems.
- 1.7.7 Discuss how Offeror approached scaling Offeror's system to meeting beWellnm estimated volumes, required transactional speed, data storage requirements etc. and discuss how Offeror will refine Offeror's estimates for database needs, storage, connectivity to beWellnm and its stakeholders to ensure the solution is sized appropriately and can meet the Performance Guarantees surrounding system response time.
- 1.8 BeWellnm is exploring the opportunity to be a "Regional Individual Marketplace" as contemplated in the ACA. Therefore, beWellnm desires a technology solution that can host multiple tenants with core common functionality with the flexibility to customize the technology to meet each tenant's insurance offerings and regulatory environment. BeWellnm is interested in how the Offeror will be able become the technology engine for a regional health insurance exchange.
  - 1.8.1 If the Offeror has a multi-tenant solution in operation, please describe the solution and how Offeror will implement it for beWellnm. If the Offeror doesn't have a multi-tenant solution, how will the Offeror design it?
  - 1.8.2 Please discuss how Offeror will install patches or system upgrades when all tenants may not be able to accommodate the changes at the same time. For example, updating the database or installing a release that no longer supports an older version of a browser that a tenant is not ready to abandon.
  - 1.8.3 Describe how Offeror will configure the rules engines for a specific tenant with no effect on the other users of the system.
  - 1.8.4 Discuss Offeror's approach to performing data fixes on a tenant by tenant basis.
  - 1.8.5 Discuss how Offeror will guarantee the performance of the system for any one tenant is not affected by any other tenant.
  - 1.8.6 Discuss Offeror's approach to ensuring from a technology basis that a security breach of one tenant does not affect any other tenant.
  - 1.8.7 Please a list of the major risks associated with this future integration and provide suggestions on how to mitigate these risks.
- 1.9 Describe Offeror's Disaster Recovery and Continuity of Business capabilities. If applicable, provide an actual example of a situation where the Offeror's Disaster Recovery Plan was activated and the results, both successes and lessons learned.
  - 1.9.1 Describe how Offeror's Disaster Recovery Plan and capabilities will be customized for a multi-tenant solution?

### **Solution Compliance with Federal and Other Applicable Standards**

In the proposal, the Offeror must indicate to what degree the proposed solution is compliant with the standards listed in 1.10 through 1.14 listed below. IT system development projects supported through the Marketplace must comply to the fullest extent possible with standards in wide use within the United States' health system and with standards endorsed or adopted by the United States' Secretary of Health and Human Services (HHS). The Offeror must confirm its solution's compliance with all the standards listed in the most current version CMS HHS Guidance for Marketplace and Medicaid IT Systems. The Offeror's proposed solutions must comply with the applicable representative standards below. The Offeror must address its compliance with the standards in the narrative part of the response to this RFP.

- 1.10 Health Insurance Portability and Accountability Act (HIPAA). Per federal guidance, IT projects undertaken by States in support of the ACA must comply with all relevant HIPAA standards, including protection of personal health information (PHI). In response to this RFP, the Offeror must describe how the proposed solution supports the application of appropriate controls to provide security and protection of individuals as well as patient privacy.
- 1.10.1 The Offeror must include details regarding compliance with HIPAA, national standards for electronic health care transactions and code sets, and security and privacy of individually identifiable health information. A statement declaring that the Offeror complies with HIPAA is not sufficient.
- 1.11 National Information Exchange Model (NIEM). One of the chief recommendations from the Health Information Technology (HIT) Policy Committee and the HIT Standards Committee per sections 1104 and 1561 of the ACA is that States collaborate using NIEM and unified forms to facilitate the enrollment process, common data exchange, develop interoperable secure standards and protocols for enrollment. BeWellnm intends to utilize the NIEM for interactions with federal verification sources and with State systems, as applicable.
- 1.11.1 The Offeror must describe how the proposed solution enforces and implements NIEM standards as part of its system deployment.
- 1.12 SDLC Frameworks. The Offeror must follow standard industry SDLC frameworks and practices, including early and continuous delivery of error-free, fully tested software, regular collaboration between business subject matter experts and developers, as well as iterative functionality reviews to assure that beWellnm's business needs are met. If requested, during development and implementation, the Offeror will support and participate in the applicable Milestone and/or Gate reviews. CMS has traditionally required a formal process for each review with required products and deliverables to determine project completeness. If beWellnm's federal partners request that such process be followed for transition from the FFM, the Offeror must supply all appropriate documentation to support the relevant project stage gate review and must be provided at least three (3) weeks prior to the CMS review. The Offeror may be required to assist in formal reviews and presentations to CMS personnel.
- 1.12.1 The Offeror must describe its experience with complying SDLC or similar processes. Include in the description Offeror's experience with identifying a risk in compliance and how the Offeror is able to successfully mitigate risk.
- 1.13 **Accessibility.** Per CMS Guidance, enrollment, and eligibility systems, including State based marketplaces that screen for and determine eligibility for Insurance Affordability Programs, must be designed to meet the diverse needs of users (e.g., consumers, state personnel, other third-party assisters) without barriers or diminished function or quality. Systems must include usability features or functions that accommodate the needs of persons with disabilities, including those that use assistive technology.
- 1.13.1 The Offeror must describe: 1) how the proposed solution complies with policies requiring that Websites provide specific usability features for individuals with disabilities; 2) how the proposed solution provides multiple modalities for consumers to access a world-class experience when interacting with the Marketplace; and 3) if the user interface of the proposed solution is Americans with Disabilities Act (ADA) Sections 508 and 405 compliant and adheres to the W3C Web Content Accessibility Guidelines.

- 1.14 Describe Offeror's approach to provide account management and broader organizational support. This should include onsite support, escalation points, joint operating committee meetings, subcontractor oversight, response turnaround times, etc. BeWellnm has a high expectation of service levels to ensure that our consumers have an optimal experience.

## 2 Business and Systems Requirements Matrix (BSRM)

Offeror is required to complete the BSRM in its entirety. Indicate the status Offeror's configuration type status with requirements by placing an "x" in one of the following boxes:

Configuration	Acronym	Description
Out of Box	<b>OOB</b>	System already meets requirement. Indicates no configuration or modification or customization required by vendor/Customer.
Customer-Configurable	<b>CC</b>	Indicates the requirement is supported and can be configured by Customer business users without support from the Offeror or other programmers.
Vendor-Configurable	<b>VC</b>	Indicates the requirement is supported and can be configured by the Offeror.
Modifiable	<b>M</b>	Indicates the requirement can be supported with some modifications by the Offeror.
Custom	<b>C</b>	Indicates the functionality necessary to meet the requirement would need to be custom-built.

If Offeror checks the any of the VC, M, or C boxes, please provide a description of steps needed to fully meet the requirement including Offeror's responsibility and description of the custom-build.

The BSRM is found in the embedded document:



Section A 3 7 TA  
BSRM\_Final.xlsx

## 3 Required Attachments

Offer must submit the following attachments as part of the RFP Response.

- 3.1 Hosting Plan
- 3.2 Diagram of the System Architecture
- 3.3 Workflows between proposed subcontractors
- 3.4 Implementation Plan
- 3.5 Disaster Recovery Plan

- 3.6 Diagram of current or planned multi-tenant technology solution
- 3.7 Key Personnel resumes. Note the following are required staffing positions and Offeror must attach actual staff resumes for each of the positions: Executive Sponsor/Customer Relationship Owner, Account Manager, Project manager, DD&I Manager, Maintenance and Operations manager, Test/QA Manager, Data Analyst/Reporting Analyst, and Privacy & Security Manager.
- 3.8 Submit up to three samples of IVV readiness assessment artifacts from prior projects, redacted only to the prevent disclosure of information deemed proprietary and confidential.
- 3.9 List of all available reports that 1) they system produces and 2) that are deliverables provided from the Offeror to current clients.

## ATTACHMENT A: CONTENT OF PROPOSAL

### ATTACHMENT A-3-8: PRIVACY AND SECURITY

BeWellnm is required to provide a safe and secure environment for our customers, employees, infrastructure and data. It is imperative that we continue to protect:

- Customers privacy and all of their personally identifiable data
- Our employees, their personal data and their physical safety
- beWellnm IT infrastructure, including third party vendors, from outside attacks
- All data while at rest and in transit
- The state's current connection or any new connection (as needed) to the Federal Data Services Hub (FDSH) and any data we send or receive through the FDSH.
- beWellnm connections to New Mexico data sources including, but not limited to: Insurance carriers, the Human Services Department (HSD) and the Office of Superintendent of Insurance (OSI) IT systems.

BeWellnm will expect to meet and exceed federal and state requirements for privacy and security in our support of the Individual Marketplace. As a part of this RFP, the successful Offeror will become an integral part of the beWellnm security enterprise and as such, must provide and support beWellnm in maintaining a high standard security posture to meet and exceed federal and state privacy and security requirements.

The Centers for Medicare and Medicaid Services (CMS) has provided a set of guidance, templates and supporting documents known as the Minimum Acceptable Risk Standard for Exchanges (MARS-E) Version 2.0. MARS-E compliance and ongoing security management is a key responsibility for beWellnm and the Individual Marketplace Offeror. The Offeror will be responsible for aligning with beWellnm standard operating procedures for privacy and security and meeting all federal and state requirements related to privacy and security - **always defaulting to the more stringent standard.**

#### 1. Basic Requirements (refer to Attachment D, Exhibit D for completed contractual standards)

As a summary of Offeror responsibilities related to Privacy and Security that are further detailed in the contract, the following represent core areas of Privacy and Security that the Offeror must meet.

##### 1.1 Continuing and Ongoing Regulatory Compliance

- 1.1.1 The Contractor must be responsible for ensuring that the Individual Marketplace solution (the "solution") meets all industry, state, and federal security standards. The Contractor must meet or exceed State of New Mexico and beWellnm security standards and policies. To ensure ongoing compliance, the Offeror is required to conduct ongoing internal monitoring and assessments of the overall solution and operations.
- 1.1.2 With the migration from the FFM for the Individual Marketplace to a State Based Marketplace (SBM), beWellnm, HSD and the Offeror will work with CMS to ensure that Authority to Connect (ATC) continues. The Offeror agrees to meet the terms of the CMS requirements to obtain and maintain ATC to the FDSH by ensuring MARS-E compliance, including the potential to move the state's single connection from HSD to beWellnm.

##### 1.2 System Security and Privacy Plan

The Offeror must develop, deliver, maintain and execute a system security and privacy plan. The system

security and privacy plan must be reviewed and updated annually based on an annual risk assessment. The Contractor must fully describe how the solution will prevent unauthorized physical and network access.

### 1.3 Information Security Risk Assessments

- 1.3.1 The Offeror must provide an Information Security Risk Assessment that conforms to CMS/CCIIO standards. The Information Security Risk Assessment must identify risks and possible mitigation strategies associated with information security components and supporting infrastructure. On an ongoing basis, the Offeror must ensure that the system must be subject to a Security Impact/Risk Assessment prior to any updates to the system being moved into production. The Offeror should provide beWellnm with the impact/risk assessment as a part of the normal system development lifecycle and defect/bug correction process.

### 1.4 Privacy Impact Assessment

The Contractor must prepare an assessment of all personally identifiable information (PII) contained within the solution. The privacy impact assessment (PIA) will require the Contractor to identify what kind of PII is contained in the solution, what is done with that information, and the steps taken to ensure that information is protected. The Offeror is responsible for the initial PIA and will support beWellnm in yearly submissions of the PIA as required by CMS.

#### 1.4.1 Protection of Data

- 1.4.1.1 The Offeror must protect the physical security and restrict any access to PII or beWellnm data in the Offeror's possession or used by the Offeror in the performance of these services, which must include, but is not limited to beWellnm's records, documents, files, software, equipment or systems.
- 1.4.1.2 The Offeror must provide a secure method for sending print jobs emanating from the system to a third-party print vendor. The print file must have limitations on who from beWellnm or the Offeror can generate and send the file and provide encryption to protect the file in transit to any third-party print vendor.
- 1.4.1.3 In providing services in this RFP, Offeror must comply with the beWellnm's Standard operating procedures for Security and Privacy including Privacy Policy and Procedures, Website Privacy Policy, Security Management Policy, and Incident Response Policy & Procedures. Administrative, Physical, and Technical Safeguards
- 1.4.2.1. The Offeror must implement administrative, physical, and technical safeguards that reasonably and appropriately protect the confidentiality, integrity, and availability of PII and that prevent use or disclosure of such data.
- 1.4.2.2. The Offeror must provide physical safeguards protecting the physical location of the beWellnm solution and any disaster recovery/contingency sites.
- 1.4.2.3 The solution must provide role-based security providing the minimum access required by any user to accomplish their assigned tasks or job function.
- 1.4.2.4 The Offeror must protect from inappropriate use or disclosure of any password, user ID, or other mechanism or code permitting access to any systems, databases, or IT resources, and must give beWellnm prior notice of any change in personnel or

other representatives whenever the change requires a termination or modification of any such password, user ID, or other security mechanism or code, to maintain the integrity of the system, database, or IT resource.

1.4.2.5 The Offeror must administer privacy and security training for any employees working with beWellnm on this project. Training must occur upon initial employment and then at least on a yearly basis. If security incidents or potential issues arise during the course of operations, the Offeror will provide refresher training to all employees, addressing the identified security weakness and reminding all employees of the privacy and security policies, procedures and processes.

1.4.2.6 The Offeror must conduct or enable beWellnm (or their designated third-party vendor) to conduct system penetration testing using industry standard products on at least a bi-annual basis. A report of all findings must be generated and shared with beWellnm security staff and as necessary, a corrective action plan or plan of actions and milestones must be developed to address any findings.

1.5 The Offeror must describe how its system ensures security for Internet access, including recommended maintenance and upgrade strategies.

#### 1.6 Incident Identification, Mitigation and Reporting

1.6.1 The Offeror must take appropriate action to identify, report and mitigate any breach or attempted breach of the system or inappropriate access to data. The Offeror must take all appropriate action necessary to: 1) retrieve, to the extent practicable, any PII used or disclosed in the non-permitted manner or involved in the Security Incident or Security Breach, 2) mitigate, to the extent reasonably practicable, any harmful effect of the non-permitted use or disclosure of the PII or of the Security Incident or Security Breach known to the Offeror and 3) take such further action as may be required by any applicable state or federal law concerning the privacy and security of such PII. Including the above requirement for reporting of the incident consistent with NIST and MARS-E 2.0 standards. The Offeror must report to beWellnm, orally and/or in writing, the nature of the non-permitted use or disclosure or Security Incident or Security Breach, the harmful effects known to the Offeror, all actions it has taken or plans to take to resolve the issue.

1.6.2 At a minimum, the following information must be reported to beWellnm in the event of a security breach or inappropriate access of data: the date of the Event or, if unknown, the estimated date; the date of the discovery of the Event; the nature of the Event (e.g., cause, contributing factors, chronology of events) and the nature of the PII involved (e.g., types of identifiers such as name, address, age, social security numbers or account numbers; or medical or financial or other types of information); the number of Individuals involved or, if unknown, a reasonable estimate (categorized by the type of PII involved, if applicable) with a description of how the exact or estimated number of Individuals was determined; the nature and scope of the Offeror's investigation; and the harmful effects of the Event known to the Offeror, and all of Offeror's taken or planned mitigation actions and their results.

#### 1.7 Access to PII Data by Consumers

1.7.1 The Offeror must cooperate with beWellnm to provide to an individual the individual's PII that Offeror maintains through simple and timely means that allow the Individual to access and obtain their PII in a readable form and format.

- 1.7.2 The Offeror must document all disclosures of PII and other data access that would be necessary to respond to an individual's request for an accounting of all disclosures.
- 1.7.3 The Offeror must take reasonable steps to cooperate with beWellnm to provide individuals with a means to dispute the accuracy or integrity of PII as maintained by the Offeror. This includes a process to have erroneous information corrected with proper evidence.
- 1.7.4 The Offeror must comply with any restriction on the use of disclosure of PII from beWellnm under any section of this RFP, Offeror will promptly (a) cease the use and disclosure of any such Individual's PII as specified in the notice; (b) comply with the limitations specified in the notice; and/or (c) comply with the restrictions specified in the notice, as applicable.
- 1.7.5 The Offeror must promptly create all documentation required to meet consumer notification requirements at the direction of beWellnm in any event where consumer notification related to privacy and security is required.

## **2. Narrative Response (20-page limit)**

In the response to this RFP, the Offeror must respond in detail to the following overarching privacy and security questions.

- 2.1 Describe Offeror's current training program for privacy and security. Describe how often Offeror conducts this training; which employees are subject to it and how often Offeror monitors ongoing compliance. Additionally, describe what remediation processes Offeror has for any incidents or discovered non-adherence to these policies and procedures by employees. Describe Offeror's approach to Privacy and Security training and how it will ensure that all staff involved in this agreement will be trained upon initial hire, annually and as needed must there be any privacy and security incidents.
- 2.2 For the solution proposed, for the relevant controls that Offeror have responsibility for, has Offeror conducted at least one (1) System Security Plan Audit? If so, please provide any identified weaknesses or suggested improvements (findings) from that audit without revealing anything confidential about current client(s) for whom Offeror conducted the review. Please detail what control groups were found to have weaknesses and what the severity of those weaknesses were. Describe Offeror's experience conducting internal privacy and security self-assessments and how Offeror proposes to conduct the required MARS-E audit of controls on at least an annual basis.
- 2.3 Describe how vendor systems and infrastructure receive, process, transmit, create, and store personally identifiable information (PII) and personal health information (PHI) in accordance with applicable CMS and other federal security standards such as 45 CFR 155.260, HIPAA, PCI, NIST 800-53, and MARS-E 2.0.
- 2.4 Prior to the system moving into production, the solution must receive formal authorization to operate (ATO) and Authority to Connect (ATC) to the Federal Data Services Hub (FDSH), including passing all required security reviews. Please describe Offeror's experience with preparing for and gaining ATO/ATC and how Offeror will approach this for the New Mexico Individual Marketplace implementation.
- 2.5 Federal Final Data Use/Data Exchange/ Interconnection Security Agreements: The Offeror must develop data usage, data Exchange and/or interconnection security agreements as a part of the implementation and submit to CMS/CCIIO. These documents must be agreements between the Offeror and third parties for use of personal health information (PHI) and personally identifiable



information (PII) data and to ensure secure data exchange in accordance to, at a minimum, the following: the Affordable Care Act, Section 1561, HIPAA, and the IRS Office of Safeguards (which outlines the IRS' expectations for safeguarding federal tax information (FTI) in any instance where that agency intends to receive, store, process, or transmit FTI). On an annual basis, the Contractor is required to update and resubmit federal data use, data Exchange and interconnection security agreements to CMS/CCIIO.

2.5.1 Please describe Offeror's experience in gaining federal approval for these items and Offeror's approach that will be used in New Mexico to conduct yearly formal security audits, assessments and updates to required documentation ensure continuing compliance.

2.6 Incident Management and Reporting Requirements: The Offeror is responsible for privacy and security incident identification, tracking, reporting and monitoring. Offerors must discuss their experience and proposed approach to meeting the incident management and reporting requirements by addressing the following:

2.6.1 Discuss any privacy or security incidents Offeror has had in the past 3 years. What was the nature of the event(s) and how were they addressed?

2.6.2 Describe Offeror's approach and any IT solutions provided as a part of this bid to identify, track and report any privacy or security incident impacting beWellnm customers, beWellnm staff or the Offeror's staff. Describe Offeror's approach to consumer notification of any privacy or security incidents.

2.6.3 Describe Offeror's proposed process to prevent privacy and security incidents and how the proposed team will identify, track and report such incidence to beWellnm.

2.7 Data Segregation – Please describe how Offeror will ensure beWellnm data is segregated and protected from being accessed by other customers using the proposed solution. What components of the solution are shared with other customers and how will beWellnm data be securely maintained both at the primary site and any proposed disaster recovery site?

2.8 Ongoing Monitoring of System Security – describe any system penetration testing conducted on the platform over the past 3 years. If Offeror has conducted penetration testing, discuss what product(s) Offeror used and proposes to use for this project, what findings there were and discuss how Offeror will either conduct Offeror's own penetration testing at least bi-annually or will work with beWellnm or their designated vendor to conduct penetration testing, report findings and provide a mitigation plan for weaknesses if any are detected.

2.9 Identification of PII and PHI and securing it during a disaster – please discuss Offeror's ability to map all e-PHI and PII data elements in proposed system and discuss current procedures or proposed procedures for accessing necessary e-PHI/PII in the event of an emergency and how Offeror would continue to protect the data if the need to move to Offeror's disaster recovery site was necessary.

2.10 Discuss how Offeror's solution meets or will meet security and privacy requirements established by the IRS (e.g., publication 1075) to ensure proper and confidential handling and

storage of FTI data – specifically discuss how the solution prevents co-mingling of FTI and other data.

- 2.11 Describe Offeror’s proposed System Development Life Cycle (SDLC) methodology, specifically as it relates to performing a privacy/security risk assessment or impact assessment prior to finalizing any updates to the system and moving them into production.

### 3 Business and Systems Requirements Matrix (BSRM)

Offeror is required to complete the BSRM in its entirety. Indicate the status Offeror’s configuration type status with requirements by placing an “x” in one of the following boxes:

Configuration	Acronym	Description
Out of Box	<b>OOB</b>	System already meets requirement. Indicates no configuration or modification or customization required by vendor/Customer.
Customer-Configurable	<b>CC</b>	Indicates the requirement is supported and can be configured by Customer business users without support from the Offeror or other programmers.
Vendor-Configurable	<b>VC</b>	Indicates the requirement is supported and can be configured by the Offeror.
Modifiable	<b>M</b>	Indicates the requirement can be supported with some modifications by the Offeror.
Custom	<b>C</b>	Indicates the functionality necessary to meet the requirement would need to be custom-built.

If Offeror checks the any of the VC, M, or C boxes, please provide a description of steps needed to fully meet the requirement including Offeror’s responsibility and description of the custom-build.

The BSRM is found in the embedded document:



Section A 3 8 Privacy  
and Security BSRM\_Fir

### 4 Required Attachments

Offer must submit the following attachments as part of the RFP Response.

- 4.1 Existing Privacy and Security policies and procedures, including a Privacy and Security Plan
- 4.2 Results from the most recent three years' worth of penetration testing conducted on the solution.
- 4.3 Sample of training materials used to train staff on privacy and security.
- 4.4 Any open findings or in process of being mitigated findings from the most recent MARS-E 2.0 controls audit as found in any plan of actions and milestones (POAM) currently filed with CMS or a current client.

## ATTACHMENT A: CONTENT OF PROPOSAL

### ATTACHMENT A-3-9: WEB PORTAL UX

The goal of beWellnm for the Individual Marketplace portal(s) is to provide a seamless and streamlined consumer experience similar to that experienced by customers of top commercial service and retail companies offering their services online. The solution must have a user-friendly interface that is simple, intuitive, and efficient – and provides appropriate tools to assist consumers in the purchasing process. For instance, it must be capable of providing a single-session experience to enter required information, verify eligibility status, compare plans and select options; It must provide consumers a self-service access to a wide range of functionality to support obtaining health insurance in the most automated manner possible; It must provide tools for electronic interaction between consumers and agents / brokers, beWellnm, Certified Enrollment Counselors, etc.

#### 1. Narrative Response

In the response to this RFP, the Offeror must respond in detail to the following questions.

- 1.1 Discuss main functional design challenges and risks that Offeror has encountered on projects similar in scope and size.
- 1.2 Describe how Offeror will incorporate the user experience into the Web Portal design.
- 1.3 The requirements outlined in the BSRM (found embedded in Section 2 below) lists capabilities and functionalities that beWellnm deems critical to the success of the solution, however the Offeror is encouraged to propose a solution that exceeds the requirements and adds value to beWellnm and the consumers of New Mexico. Describe how Offeror's solution can exceed the requirements.

#### 2 Business and Systems Requirements Matrix (BSRM)

Offeror is required to complete the BSRM in its entirety. Indicate the status Offeror's configuration type status with requirements by placing an "x" in one of the following boxes:

Configuration	Acronym	Description
Out of Box	<b>OOB</b>	System already meets requirement. Indicates no configuration or modification or customization required by vendor/Customer.
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Custom	<b>C</b>	Indicates the functionality necessary to meet the requirement would need to be custom-built.

If Offeror checks the any of the VC, M, or C boxes, please provide a description of steps needed to fully meet the requirement including Offeror's responsibility and description of the custom-build.

The BSRM is found in the embedded document:



Section A 3 9 Web  
Portal BSRM\_Final.xlsx

#### ATTACHMENT A-4: PRICE PROPOSAL

Please complete the Price Proposal Matrix found in the embedded document below. The Offeror should include in its response to Attachment A-4, all the assumptions that factor into the pricing proposal in a narrative format. The factors should include all proposed technology features, staffing, and other assumptions to perform the Scope of Work in Section 3.1, Attachments A-3-1 through A-3-9, and Attachment G.

Offeror must include in their pricing the cost of providing 15,000 hours of IT services that are **unrelated** to ongoing maintenance and remediation of system flaws.



Cost Proposal.xlsx

## **ATTACHMENT B: ACKNOWLEDGEMENT OF RECEIPT OF REQUEST FOR PROPOSAL**

The Offer must complete the embedded document and return to the Procurement Administrator according to timeframes in Section 2.11. Failure to do will mean the potential Offeror will not be put on the Offeror list for distribution of future documents.



Attachment B -  
Acknowledge of Receipt

## **ATTACHMENT C: QUESTION AND ANSWER TEMPLATE**

The Question and Answer Template is founded in the embedded document. It must be received by Procurement Administrator within the timeframes outlined in Section 2.11.



Q&A Template.doc



#### ATTACHMENT D: HIGH LEVEL IMPLEMENTATION TIMELINE

The following is a high-level implementation timeline that the successful Offeror will be required to meet for an October 1, 2020 implementation for plan year beginning January 1, 2021.

EVENT	DATE
RFP Awarded	May 17, 2019
Contract Executed and Implementation Start Date	July 1, 2019
Phase 1 DDI	July 1, 2019 through August 31, 2019
Phase 2 DDI	September 1, 2019 through October 31, 2019
Phase 3 DDI	June 1, 2020 through August 31, 2020
Final IVV Sign Off	August 31, 2020
Data Migration	January 1, 2020 through December 31, 2020
Soft Launch for Select Users	October 1, 2020
Open Enrollment	November 1, 2020 through TBD
Maintenance & Operations	January 1, 2021 through December 31, 2023

## ATTACHMENT E: PROPOSAL CHECKLIST

The Offeror's Proposal submission must follow the order below. Complete the following Proposal Checklist and include it immediately after the Cover Letter.

PROPOSAL CHECKLIST	
Proposal Elements	Page Number
Cover Letter	
Proposal Checklist (Attachment B)	
Qualifications and Experience (Attachment A-1)	
References (Attachment A-2)	
Response: Eligibility and Enrollment (Attachment A-3-1)	
Response: Financial Management and Billing (Attachment A-3-2)	
Response: Customer Engagement Center (Attachment A-3-3)	
Response: Plan Management (Attachment A-3-4)	
Response: Noticing (Attachment A-3-5)	
Response: Mailroom (Attachment A-3-6)	
Response: Technology and Administration (Attachment A-3-7)	
Response: Privacy and Security (Attachment A-3-8)	
Response: Web Portal UX (Attachment A-3-9)	
Pricing Proposal (Attachment A-4)	
Required Supplemental Offeror Attachments from Attachment A-3-1 Section 3 (if applicable)	
Required Supplemental Offeror Attachments from Attachment A-3-2 Section 3 (if applicable)	
Required Supplemental Offeror Attachments from Attachment A-3-3 Section 3 (if applicable)	
Required Supplemental Offeror Attachments from Attachment A-3-4 Section 3 (if applicable)	
Required Supplemental Offeror Attachments from Attachment A-3-5 Section 3 (if applicable)	
Required Supplemental Offeror Attachments from Attachment A-3-6 Section 3 (if applicable)	
Required Supplemental Offeror Attachments from Attachment A-3-7 Section 3 (if applicable)	
Required Supplemental Offeror Attachments from Attachment A-3-8 Section 4 (if applicable)	
Required Supplemental Offeror Attachments from Attachment A-3-9 Section 3 (if applicable)	

## ATTACHMENT F: SAMPLE CONTRACT (WITH EXHIBITS)



Attachment F -  
NMHIX - Contractor Ii

## **ATTACHMENT G: DESIGN, DEVELOP, AND IMPLEMENT & MAINTENANCE AND OPERATIONS REQUIREMENTS**



Attachment G - DDI  
M&O Final.pdf