**STATE OF MAINE**

**Department of Health and Human Services**

*Office of the Commissioner*



**REQUEST FOR INFORMATION**

**RFI# 202003058**

**State-Based Marketplace Transition**

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| --- | --- |
| **RFI Coordinator** | *All communication regarding this RFI must be made through the RFI Coordinator identified below*.  **Name:** Tom Charette **Title:** Procurement Administrator  **Contact Information:** [thomas.charette@maine.gov](mailto:thomas.charette@maine.gov) |
| **Submitted Questions Due** | *All questions must be submitted to the RFI Coordinator identified above by:*  **Date:** March 30, 2020, no later than 11:59 p.m., local time |
| **Response Submission** | **Submission Deadline:** April 24,2020, no later than 11:59 p.m., local time  **Submit to:** [thomas.charette@maine.gov](mailto:thomas.charette@maine.gov) |

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# **PUBLIC NOTICE**

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**State of Maine**

**Department of Health and Human Services**

**RFI# 202003058**

**State-Based Marketplace Transition**

The State of Maine, Department of Health and Human Services, is seeking information regarding transition to a State-Based Health Care Coverage Marketplace.

A copy of the RFI, as well as the Question & Answer Summary and all other related documents to this RFI, can be obtained at the following website: http://www.maine.gov/dafs/bbm/procurementservices/vendors/rfis

Responses must be submitted to: [thomas.charette@maine.gov](mailto:thomas.charette@maine.gov) and be submitted by 11:59 pm, local time, on April 24, 2020.

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**RFI ACRONYMS/DEFINITIONS**

The following terms and acronyms shall have the meaning indicated below as referenced in this Request for Information:

|  |  |
| --- | --- |
| **Term/Acronym** | **Definition** |
| **Department** | Department of Health and Human Services |
| **FOAA** | Maine Freedom of Access Act |
| **IOS** | Integrated Online Services |
| **MAGI** | Modified Adjusted Gross Income |
| **OFI** | The Department’s Office for Family Independence |
| **OMS** | The Department’s Office of MaineCare Services |
| **RFI** | Request for Information |
| **RFP** | Request for Proposal |
| **State** | State of Maine |
| **Respondent** | Any individual or organization submitting a response to this RFI. |

1. **Automated Client Eligibility System (ACES):**

The Department’s application for social services program eligibility determinations and case maintenance activities. The ACES rules engine currently utilizes:

1. Oracle Policy Automation and Service Oriented Architecture;
   * 1. Oracle environments and data storage is currently Oracle 12c.
2. Siebel (currently 12c) for Statewide operational task assignment; and
3. Fortis document imaging solution.
4. **Enterprise Service Bus (ESB):**

A technology product for orchestrating a standards-based interface amongst technology products/components, without any custom modification to these interfacing technology products/components.

1. **Federal Data Services Hub (FDSH):**

A routing tool created and maintained by the Federal Centers for Medicare and Medicaid Services. The FDSH provides one connection to the common federal data sources needed to verify consumer application information.

1. **MaineCare:**

Maine’s Medicaid Program which provides free and low-cost health insurance coverage to qualified individuals.

1. **Modified Adjusted Gross Income (MAGI):**

A methodology used by the federal government to determine eligibility for advanced premium tax credits, cost-sharing reductions, the Children’s Health Insurance Program, and certain categories of Medicaid.

1. **Service Oriented Architecture (SOA):**

A style of software design where services are provided to the other components by application components, through a communication protocol over a network. A software design paradigm that privileges a collection of re-usable, modular components, and their inter-communication, as opposed to a monolithic, vertical product.

1. **State-Based Marketplace (Marketplace):**

A State-run platform offering qualifying health coverage for individuals, families, and in some cases small businesses.

1. **Supplemental Nutrition Assistance Program (SNAP):**

Provides nutrition benefits to supplement the food budget of needy families so they can purchase healthy food and move towards self-sufficiency.

1. **Temporary Assistance for Needy Families (TANF):**

Provides grant funds to states and territories to provide families with financial assistance and related support services.

**State of Maine - Department of Health and Human Services**

**RFI# 202003058**

**State-Based Marketplace Transition**

# **PART I INTRODUCTION**

## Purpose

This Request for Information (RFI) is an information gathering and market research tool, not a formal solicitation of a specific requirement (such as in a “Request for Proposals” document). The Department of Health and Human Services (Department) is seeking information regarding transition to a State-Based Health Care Coverage Marketplace from interested parties as defined in this RFI document. This is an opportunity for interested parties to help the Department better understand marketplace solutions and/or specific subject matter.

The State of Maine (State) is planning a transition to a State-Based Marketplace (Marketplace). For plan year 2021, the State anticipates operating a State-Based Marketplace – Federal Platform, meaning it will assume responsibility for marketing, outreach, and oversight of the Marketplace, but will continue to use the [HealthCare.gov](https://www.healthcare.gov/) platform for eligibility and enrollment processing, customer service, and related functions. For plan year 2022, subject to an assessment of feasibility, costs, and benefits to Maine residents, the State is considering a transition away from the [HealthCare.gov](https://www.healthcare.gov/) platform and to a Department-procured solution for Marketplace technology and customer support. This RFI is being issued to gather information for this assessment of the cost-effectiveness and viability of Maine’s transition to a State-run platform, and to solicit input from vendors and other stakeholders about the best means of achieving the State’s vision for its Marketplace.

## Background

The Department is the largest department in State government, with programs serving roughly one third (1/3) of the State’s population. One (1) of the Department’s key goals is to promote the health of all Maine residents, which includes ensuring all individuals have access to quality, affordable health coverage.

Through its Medicaid program, MaineCare, the Department provides coverage to more than three hundred thirty thousand (330,000) Maine residents. Responsibility for administering MaineCare is shared between the Office of MaineCare Services (OMS), which oversees the services provided to beneficiaries, and the Office for Family Independence (OFI), which manages eligibility and enrollment in the program.

In November 2017, voters in Maine approved a ballot initiative to expand MaineCare to low-income childless adults with income up to one hundred thirty-eight percent (138%) of the [Federal Poverty Level](https://www.healthcare.gov/glossary/federal-poverty-level-fpl/). The expansion became legally effective in July 2018 but was not fully implemented until Governor Janet Mills’ signed [Executive Order 01 FY 19/20](https://www.maine.gov/governor/mills/sites/maine.gov.governor.mills/files/inline-files/Executive%20Order%201.pdf). Since then, cumulatively more than sixty thousand (60,000) individuals have been covered by MaineCare under the expansion category.

In order to improve service for people enrolling in MaineCare, Temporary Assistance for Needy Families (TANF), and Supplemental Nutrition Assistance Program (SNAP), OFI has undertaken a comprehensive review of systems and processes to improve the application process for enrollees and improve application processing capacity. OFI is currently in the process of procuring proposals for the design, configuration, and implementation of a new Integrated Online Service (IOS) portal for the Department’s benefit assistance programs.  The IOS services will focus on providing a new user-centric integrated online service to support eligibility applications, recertifications, account management, and reporting of changes in an individual’s circumstances while meeting State and federal regulations and anticipating a future-state model that includes a State-Based Marketplace. The Department expects the new IOS will be streamlined across OFI’s benefit programs and provide self-service options and real-time data interfaces, resulting in improved customer satisfaction and increased use of the online service model.

The Department has also been increasing efforts to ensure public awareness of coverage options and to enroll eligible Maine residents. In the fall of 2019, in collaboration with the [Maine Health Access Foundation](https://mehaf.org/), the Department was awarded a grant by the [Robert Wood Johnson Foundation](https://www.rwjf.org/) to support an outreach and marketing campaign targeting the uninsured and promoting both Marketplace and the MaineCare expansion coverage. This campaign reflects the Administration’s focus on increasing coverage and reducing barriers to enrollment, as well as breaking down silos that make the process of signing up for coverage confusing and burdensome for consumers.

In order to further empower the State to strengthen its Marketplace and improve consumer experience, Governor Mills has included a proposal to transition to a State-Based Marketplace as part of the 129th Maine Legislature, Second Regular Session, [LD 2007 – An Act to Enact the Made for Maine Health Coverage Act and Improve Health Choices in Maine](https://www.mainelegislature.org/legis/bills/display_ps.asp?LD=2007&snum=129). This legislation proposes to house the Marketplace within the Department of Health and Human Services, while maintaining the Bureau of Insurance’s existing role in conducting plan management.

In 2020, three (3) health insurance carriers are offering plans to consumers Statewide through the Marketplace. During open enrollment for the 2020 plan year, approximately sixty-two thousand (62,000) individuals selected plans through the Marketplace – a decline of roughly thirteen percent (13%) in comparison to 2019. The decline in enrollment is primarily driven by movement of low-income Maine residents from Marketplace coverage to MaineCare, following the implementation of MaineCare expansion.

1. **Goal**

A major goal of Maine’s proposed transition to a State-Based Marketplace is to simplify and streamline the health care coverage application process for consumers, in order to reduce unnecessary barriers to coverage and other programs that enhance the health and well-being of Maine residents. Maine’s vision for its Marketplace is to:

1. Create or be part of a single point of entry or “no wrong door” system for individuals and families seeking health coverage, including MaineCare, and potentially those seeking SNAP, TANF, and other benefit programs administered by the Department;
2. Offer a user-centered, streamlined account creation and application process that meets or exceeds best practices for completion rates and times;
3. Provide effective tools to enhance the consumer shopping experience;
4. Ensure real-time eligibility determinations for programs whenever possible;
5. Reduce unnecessary administrative burden on customer assistance staff, allowing them to focus on complex cases that require individual intervention;
6. Provide a positive customer service experience, offering coordinated call center assistance, clear and consistent noticing (including for mixed coverage families), and self-service tools;
7. Retain the necessary flexibility to make ongoing enhancements to the Marketplace portal, including consumer shopping tools and small business shopping and enrollment functionality;
8. Include a flexible, self-service reporting platform to allow Marketplace management to analyze data and inform coverage outreach and policy; and
9. Minimize disruption to consumers and participating health insurance carriers during the transition period.

The Department does not intend to utilize general funds to establish or operate the Marketplace and expects to fund the start-up and ongoing costs of the Marketplace through a user fee no higher than the three percent (3%) rate charged by the Federally Facilitated Marketplace for plan year 2020. The Department also plans to significantly expand marketing and outreach efforts using revenue collected from the user fee.

The Department recognizes that this vision will take time to fully implement and is open to a phased approach to reaching its full potential.

## General Provisions

1. All contact with the State regarding this RFI must be made through the aforementioned RFI Coordinator. No other person/ State employee is empowered to make binding statements regarding this RFI.
2. This is a non-binding Request for Information. Therefore, no award shall be made as a result of the RFI process.
3. Issuance of this RFI does not commit the Department to pay any expenses incurred by a Respondent in the preparation of their response to this RFI. This includes attendance at personal interviews or other meetings and software or system demonstrations, where applicable.
4. Issuance of this RFI in no way constitutes a commitment by the State of Maine to issue a Request for Proposal (RFP).
5. All responses should adhere to the instructions and format requests outlined in this RFI and all written supplements and amendments, such as the Summary of Questions and Answers, issued by the Department.
6. All submissions in response to this RFI will be considered public records available for public inspection pursuant to the State of Maine Freedom of Access Act (FOAA) (1 M.R.S. §§ 401 et seq.): [State of Maine Freedom of Access Act](http://www.mainelegislature.org/legis/statutes/1/title1sec401.html)
7. All applicable laws, whether or not herein contained, shall be included by this reference. It shall be Proposer’s/Vendor’s responsibility to determine the applicability and requirements of any such laws and to abide by them.

# **PART II INFORMATION SOUGHT**

The Department seeks information regarding transition to a State-Based Health Care Coverage Marketplace and welcomes responses to this RFI, including creative suggestions and feedback to enhance and expedite all future processes while providing efficient, reliable and high-quality outcomes. Respondents are not required to submit responses pertaining to every question, but the Department encourages interested parties to respond to any or all relevant aspects of the RFI.

The Department seeks detailed yet succinct responses that demonstrate the Respondent’s experience and/or familiarity with the subject matter. **As this is not a competitive RFP process,** **Respondents must not provide any specific cost or customized pricing documentation in their response.**

When possible, provide specificity about a recommended approach and how technology and contracted services would support the eventual desired outcome of a State-Based Health Insurance Marketplace.

1. **General Information** 
   1. Identify the Respondent’s and/or organizations experiences related to the Health Care Coverage Market.
2. **Approach**
3. What combination of technology, services, processes, and overarching policy changes would be necessary to achieve the State’s vision for its Marketplace?
4. What other key considerations should the State be aware of now, in advance of an RFP?
5. **State-Based Marketplace Technology and Customer Service Solution**
6. How could the Marketplace-specific shopping and enrollment experience be improved relative to HealthCare.gov?
7. How could the Marketplace platform solution support new policy initiatives to improve coverage (e.g. clear choice designs as contemplated in LD 2007)?
8. How could the Department’s investments in technology capabilities be leveraged in the development of a Marketplace to simplify implementation, reduce implementation cost and/or better achieve the State’s goal of improved consumer experience? These investments include:
   * 1. Existing assets:

ACES Oracle Policy Automation rules engine

OFI Modified Adjusted Gross Income (MAGI) rules

Oracle Enterprise Service Bus (ESB) /Service Oriented Architecture (SOA)

1. Planned improvements:

Enhancements to the multi-program (Medicaid, SNAP, TANF) single application process

Federal Data Services Hub integrations

1. What enhancements should the Department consider for improving the experience of consumers interacting with both the Marketplace and other systems across the Department’s programs (e.g., unified account management)?
2. To improve timely processing during open enrollment and to reduce burden on OFI systems and staff, the Department is considering enabling the Marketplace platform to make MaineCare determinations. What are other benefits and drawbacks of this approach?
3. What data storage structure would best support the State’s intent to conduct advanced analytics to understand the consumer experience across programs, at both an individual and aggregate level?
4. What level of customer service representation would be needed to effectively serve Marketplace enrollees?
5. How could a customer service solution be structured to ensure as seamless an experience as possible for consumers accessing both Marketplace coverage and the Department’s other programs, acknowledging the need for specialized programmatic expertise?
6. **Implementation Considerations**

1. What operational (both structure and process) and policy impacts need to be considered during the transition to a state platform?
2. Given the relatively small size of the State’s Marketplace, how should limited resources be allocated to maximize enrollment and create seamless consumer experience?
3. How might the Department approach engaging a diverse set of internal and external stakeholders throughout the project to ensure the approach and the end product is responsive to user needs?
4. How might the Department take a phased approach to implementation to quickly produce consumer benefit while mitigating risk, preventing unnecessary disruption to consumers and Department staff, and containing development costs?
   1. For vendor responses, provide a summary timeline of how the solution could be phased across releases, including explanations of how consumer experience would be impacted throughout the recommended implementation phases.
   2. For vendor responses, describe the pricing structure (i.e. should the solution be a software contract, or cloud-based with a maintenance contract and whether a price per member, fixed cost, etc. should be utilized) for the proposed combination of technology and services including software distribution models (open source, deployment licensing, software as a service etc.) and the pricing mechanisms for the design, development and implementation stage; the training and testing stage; and the fully operational stage of the solution.
      1. Actual prices are not being requested, nor should be given, for any possible solution as part of this RFI process.

# **PART III KEY RFI EVENTS AND PROCESSES**

## Questions

**1. General Instructions**

1. It is the responsibility of each interested party to examine the entire RFI and to seek clarification, in writing, if they do not understand any information or instructions.
2. Interested parties should use **Appendix B** – Submitted Questions Form – for submission of questions.
3. The Submitted Questions Form must be submitted by e-mail and received by the RFI Coordinator, identified on the cover page of this RFI, as soon as possible but no later than the date and time specified on the RFI cover page.
4. Submitted Questions must include the RFI Number and Title in the subject line of the e-mail. The Department assumes no liability for assuring accurate/complete/on time e-mail transmission and receipt.

**2. Question & Answer Summary**

Responses to all questions will be compiled in writing and posted on the following website: http://www.maine.gov/dafs/bbm/procurementservices/vendors/rfis. It is the responsibility of all interested parties to go to this website to obtain a copy of the Question & Answer Summary. Only those answers issued in writing on this website will be considered binding.

## Submitting the Response

1. **Responses Due**

Responses must be received no later than the date and time listed on the RFI Cover page.

1. **Delivery Instructions**

Responses must be submitted to the RFI Coordinator, via e-mail, listed on the RFI Cover page.

1. **Response Format**

Responses to this RFI may be developed in a manner that suits the respondent. A list of key questions is included within the RFI and all submissions, regardless of format will be reviewed. Respondents are asked to be brief and to respond to as many questions as possible within the RFI. Number each response to correspond to the relevant question or instruction of the RFI to allow comparison and clarity.

# **PART IV REVIEW OF RESPONSES RECEIVED**

# **General Information**

1. The Department will review responses received for the purpose of gathering information and market research only. The Department will not score or rate responses received.
2. The Department reserves the right to communicate and/or schedule interviews/presentations with Respondents, if needed, to obtain clarification of information contained in the responses received and/or additional information to enhance marketing research efforts.

**APPENDIX A**

**STATE OF MAINE**

**Department of Health and Human Services**

## RESPONSE COVER PAGE

**RFI# 202003058**

**State-Based Marketplace Transition**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Lead Point of Contact - Name/Title:** | | |  | | |
| **Organization Name (if applicable):** | | |  | | |
| **Tel:** |  | | **Fax:** |  | |
| **E-Mail:** |  | | **Website:** | |  |
| **Street Address:** | |  | | | |
| **City/State/Zip:** | |  | | | |

**APPENDIX B**

**State of Maine**

**Department of Health and Human Services**

**SUBMITTED QUESTIONS FORM**

**RFI# 202003058**

**State-Based Marketplace Transition**

|  |  |
| --- | --- |
| **Organization/Responder’s Name:** |  |

|  |  |
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| **Question #** | **RFI Page Number and Specific Section**  **Related Question** |
| Format | Page #, Section  Question |
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*\* Provide the RFI Page Number and Specific Section in which the question relates to. If a question is not related to any section of the RFI, provide just the question.*

*\*\* Add additional rows, if necessary.*