

REQUEST FOR PROPOSAL

ENTITLED:

“Actuarial and Benefits Management Consulting (ABMC) Services”

Official Responses to Offerors' Questions

Question Number	RFP Page #	Section Reference	Question	Response
1	30	3.3.1	Please confirm if the GASB 75 results for NYSIF is included with the State or if they are two separate reports?	Yes, the GASB 75 report for NYSIF is a separate report from the State GASB 75 report.
2	31	3.4	Section b requires the quarterly report to be delivered on the 23rd day of the month following the last month of the quarter. Is it accurate to interpret this as July 23rd for the 2nd Quarter reporting? If so, data may not be available by this time to analyze and deliver a report. Will DCS consider the 23rd day of the second month following the close of a quarter? In other words, August delivery for the 2nd Quarter reporting as outlined in the chart on Page 32?	Per RFP Section 3.4, a(1)(b) a final copy of the required written report (“Quarterly Analysis Report”) must be submitted to the Department within fifty (50) calendar days from the end of the quarter under review.
3	55	8.1	Will the State consider removing the onshore requirement to allow for select support services to be provided outside the Continental United States of America?	No.
4	28	3.2	Please provide copies of the most recent premium rate development report (1a) and vendor proposal evaluation (1b).	The information requested is not necessary to respond to the RFP. The resulting Contractor will be provided with the necessary information to complete all annual premium development activities after Contract Award or Approval.

5	28	3.2	Please provide the number of anticipated meetings related to item 1d and 1e, and number of actual meetings for the two most recent years. Please confirm estimated meetings in person versus virtual in the last year and expected going forward.	Per RFP Section 3.2.1 the resulting Contractor is required to attend and participate in all meetings as deemed necessary by the Department. In prior years, annually, there were approximately four meetings held virtually with each of The Empire Plan's administrators and one full day in-person meeting, with a virtual option, to present rate proposals to OER, DOB and the JCHB. These numbers are provided for informational purposes only and may not reflect the number or types of meeting that will be required during the resulting Contract term.
6	29	3.3	Please provide a copy of the two most recent GASB 74 valuation reports (1a).	The information requested is not necessary to respond to the RFP. The resulting Contractor will be provided with the necessary information to complete all annual GASB valuation activities after Contract Award or Approval.
7	30	3.3	Please provide copies of the two most recent GASB 75 reports for NYS and all SUNY units. Please also provide copies of the most recent assumptions reports for NYS/SUNY/NYSIF, Participated Employers, and Participating Agencies.	The information requested is not necessary to respond to the RFP. See RFP Section 3.3 for the related reporting requirements. The resulting Contractor will be provided with the necessary information to complete all annual GASB valuation activities after Contract Award or Approval.
8	31	3.4	Please provide copies of the three most recent quarterly analysis reports (1b).	The information requested is not necessary to respond to the RFP. The resulting Contractor will be provided with the necessary information to complete all annual premium quarterly analysis activities after Contract Award or Approval.
9	33	3.5	Please provide the number of anticipated hours related to ad hoc consulting services, as well as a list of ad hoc projects and the number of associated actual hours and fees for the two most recent years.	The information requested is not necessary to respond to the RFP. The resulting Contractor is responsible, at the rates set forth in the Contractor's Financial Proposal, to provide the Ad hoc consulting services as described in Section 3.5 of the RFP.
10	N/A	N/A	Please provide fees charged by the current vendor for the services requested in this RFP by year.	The information is proprietary to the incumbent contractor and not required to respond to the RFP.
11	N/A	N/A	Are there any service issues with this current vendor that the Department would like to see addressed with this RFP process?	The question is not material to this RFP. Please refer to Section 3 of the RFP for Project Services requirements.

12	N/A	N/A	Are the Fixed All-Inclusive Annual Costs to be provided for the Premium Rate Development, GASB 74, and GASB 75 projects a per year (annual) cost, or the cost for the entire five-year term?	Per the <i>Premium Rate Development, GASB, and Quarterly Analysis Reporting Proposed Costs Form</i> (Attachment 16), Offerors must propose a Fixed All-Inclusive Annual Cost for each of the cited deliverables. The Fixed All-Inclusive Annual Cost for Premium Rate Development, GASB 74, and GASB 75 report deliverables remains constant for the duration of the Contract term.
13	6	1.4	How long have the vendor partners been in effect for each line of coverage? Medical, Rx, etc.	The information requested is not necessary to respond to the RFP. For a list of Empire Plan contracts, please refer to https://www.cs.ny.gov/pio/contractsandprocurements.cfm .
14	6	1.4	Are market evaluations anticipated that could change vendors in effect in 2028?	There are no anticipated changes to The Empire Plan vendors for 2028; however, the Department reserves the right and discretion to make any changes as deemed necessary.
15	31	3.4	Does the incumbent currently receive transactional claims detail in its development and review of quarterly reports? If yes, what is the frequency of updates (monthly or quarterly) of vendor detailed claims transactions to the actuary?	The incumbent does not currently receive transactional claims detail for the development and review of quarterly reports under RFP section 3.4.
16	N/A	General Contract Info	Please identify the current incumbent and indicate the length of their current engagement supporting NYSHIP.	The current incumbent is Aon Consulting Inc. The current contract term is 1/1/2023 through 12/31/2027.
17	N/A	General Contract Info	Can the State provide annual contract costs for the incumbent by major service category (Premium Rate Development, GASB Valuations, Quarterly Reporting, and Ad Hoc Consulting Services) for the most recent three contract years?	The information requested is not necessary to respond to the RFP.
18	N/A	General Contract Info	Can the State provide the approximate annual level of effort or total hours utilized by the incumbent during the most recent three years, broken out by labor category if available?	The information requested is not necessary to respond to the RFP.

19	N/A	Ad Hoc Consulting Services	Approximately how many ad hoc consulting requests were issued annually under the current contract during the most recent three years?	The resulting Contractor is responsible, at the rates set forth in the Contractor's Financial Proposal, for providing ad hoc consulting services, as described in Section 3.5 of the RFP, as required by the Department. The total number of ad hoc consulting services requests for the most recent three calendar years are as follows: 2023: 4 2024: 5 2025: 5 These numbers are provided for informational purposes only and may not reflect the number or types of ad hoc consulting requests that will be made during the resulting Contract term.
20	N/A	Ad Hoc Consulting Services	Can the State provide a breakdown of historical ad hoc requests by type?	2023: RFP Analysis; Quarterly Analysis. 2024: RFP Analysis; Quarterly Analysis; QTL & NQTL Testing. 2025: Quarterly Analysis; PBM-related reviews; Creditable Coverage Analysis. This breakdown is provided for informational purposes only and may not reflect the type of ad hoc consulting requests that will be made during the resulting Contract term.
21	N/A	Ad Hoc Consulting Services	What was the largest ad hoc assignment performed under the current contract?	The largest ad hoc assignment in terms of total hours performed under the current contract related to RFP Analysis. The resulting Contractor is responsible, at the rates set forth in the Contractor's Financial Proposal, for providing ad hoc consulting services, as described in Section 3.5 of the RFP, as required by the Department. The largest ad hoc assignment is provided for informational purposes only and may not reflect the type of consulting requests that will be made during the resulting Contract term.
22	N/A	Ad Hoc Consulting Services	The RFP indicates that certain ad hoc requests may require responses within 24 hours or two to three business days. Approximately how many such requests are received each year?	The RFP requires that Offerors are able to undertake and complete select Ad Hoc Projects within limited timeframes as defined in the RFP; however, there were no requests in the current contract period which required a response within 24 hours or two to three business days.

				This information is provided for informational purposes only and may not reflect the type of ad hoc consulting requests that will be made during the resulting Contract term.
23	N/A	Ad Hoc Consulting Services	Does the State anticipate that the selected contractor will maintain dedicated on-call resources to support emergency legislative, regulatory, or executive-level requests outside normal business hours?	A dedicated on-call resources to support emergency legislative, regulatory, or executive-level requests outside of normal business hours is not an RFP requirement. Please refer to Section 3.5 Ad Hoc Consulting Services in the RFP for program services requirements.
24	N/A	Ad Hoc Consulting Services	Can the State provide examples of recent ad hoc projects involving advanced primary care, provider network discount analyses, or total cost of care evaluations to better understand the expected scope and complexity of these assignments?	Recent ad hoc consulting service requests included machine-readable files, discount assessments, creditable coverage, RFP Analysis, and review of Empire Plan and dental discounts. The resulting Contractor is responsible, at the rates set forth in the Contractor's Financial Proposal, for providing ad hoc consulting services, as described in Section 3.5 of the RFP, as required by the Department. Recent project examples are provided for informational purposes only and may not reflect the type of ad hoc consulting requests that will be made during the resulting Contract term.
25	N/A	Premium Rate Development	Will the selected contractor receive claim-level experience data and enrollment files to develop premium estimates, or will analyses be based primarily on vendor-provided projections and supporting information?	The Contractor will not receive claims-level experience data. Analysis will be based on vendor provided data.
26	N/A	Premium Rate Development	Can the State provide current enrollment counts, covered lives, and annual claim expenditures associated with the major NYSHIP benefit programs that will be subject to annual premium development activities?	This information is not required to respond to the RFP. Please refer to Section 1.4 (Overview of the New York State Health Insurance Program) of the RFP. NYSHIP currently covers over 628,000 NYS, PA and PE Employees and Retirees. Eligible covered Dependents bring the total number of covered lives to about 1,212,000. The resulting Contractor will be provided with the necessary information to complete all annual premium development activities after Contract Award or Approval.
27	N/A	Quarterly Reporting & Ongoing Consulting	Can the State provide current participant counts for active employees, retirees, and dependents included within the GASB 74 and	This information is not required to respond to the RFP. As of 2025, participants count from NYS Agencies, NYSIF, SUNY and SUNY Construction Fund are as follows:

		Support	GASB 75 valuation populations?	Actives: 220,368 Retirees: 201,066 Dependents: 173,133
28	N/A	Quarterly Reporting & Ongoing Consulting Support	Are sample versions of recent GASB valuation reports available for review to better understand report structure, disclosure expectations, and supporting schedules?	No. The resulting Contractor will be provided with the necessary information to complete all annual GASB valuation activities after Award or Approval.
29	N/A	Quarterly Reporting & Ongoing Consulting Support	Approximately how many requests for audit support or follow-up valuation analysis are typically received annually following completion of the GASB reports?	This information is not required to respond to the RFP. Historically, on an annual basis, there were up to 10 requests for audit support or follow-up valuation analysis following completion of the GASB reports. The count of requests is provided for informational purposes only and may not reflect the annual number of audit support or follow-up valuation analysis requests, following completion of the GASB reports, during the term of the resulting Contract.
30	N/A	Quarterly Reporting & Ongoing Consulting Support	Can the State provide historical examples, report templates, or sample deliverables associated with the Quarterly Analysis Reporting Services requirements?	This information is not required to respond to the RFP. After Contract Award or Approval, the resulting Contractor may be provided with historical examples of documents associated with the Quarterly Analysis Reporting Services requirements.
31	N/A	Quarterly Reporting & Ongoing Consulting Support	Approximately how many recurring meetings, executive briefings, presentations, or stakeholder consultations are typically requested each year in support of the contract?	Please see response to Question 5.
32	N/A	Quarterly Reporting & Ongoing Consulting Support	Will the State require the vendor to attend any in-person meetings? How frequently will these occur?	Please see response to Question 5.
33	N/A	Pricing Proposal	The RFP states that ad hoc consulting fees will be evaluated using State-developed normalized hours by labor	No, the State-developed normalized hours by labor category will not be provided, the information requested is not necessary to respond to the RFP.

			category. Will those assumed hours be provided to offerors before proposal submission?	
34	N/A	Pricing Proposal	If normalized evaluation hours will not be disclosed, can the State provide historical annual labor-hour utilization by labor category for ad hoc services under the current contract?	No, the information requested is not necessary to respond to the RFP.
35	N/A	Pricing Proposal	Should all meetings, presentations, audit support, report revisions, project management activities, and travel expenses related to fixed-fee deliverables be included in the proposed fixed prices, or may such activities be billed separately when requested by the State?	Offeror's Premium Rate Development cost for fixed fee deliverables, as reflected in Offerors submitted "Premium Rate Development, GASB, and Quarterly Analysis Reporting Proposed Costs Form" Attachment 16, is fixed and inclusive of all expenses associated with the deliverable including meetings, presentations, audit support, report revisions, project management activities, and travel expenses related to the fixed fee deliverable.
36	N/A	Pricing Proposal	In the event that the scope of a fixed-fee deliverable materially expands beyond the assumptions reflected in the proposal, does the State anticipate utilizing contract amendments or change-orders to address significant increases in effort?	Material scope changes to a fixed-fee deliverable, as reflected in the resulting Contract would require a Contract amendment, subject to OSC approval. Any material deviations to the RFP project services requirements in the Offerors proposal may deem the Offerors proposal non-responsive.