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1	TOPIC	RFP SECTION REFERENCE	RFP PAGE NUMBER	QUESTION	AUTHORITY'S RESPONSE
2	Cloud Use Questionnaire	Attachment E	N/A	By "new users", do you mean your own internal users only? If not, please elaborate on the type of new users you are referring to.	Attachment E references both Commonwealth and non-Commonwealth users. The expectation of the Authority is that Offerors will use Commonwealth directory services for citizens, Commonwealth personnel, and business partners.
3	Communications and Correspondence	5.1.5	38	Does the information posted in the Procurement Library provide (telephony, images/documents, mailings, chat conversations, etc.) current and projected volumes and metrics? If not, please provide volumes & metrics to aid in the estimation process.	This information is not available to the Authority at this time.
4	Communications and Correspondence	5.1.5	38	Can you elaborate on the subject of the out-bound communications please? Is it your intent to proactively reach out to customers with outbound calls for a purpose outside of issue resolution? If yes, will the Selected Offeror be required to place such calls? If yes to both questions, are you able to provide sizing guidance for costing purposes around this at this time? Alternatively, what should Offerors assume about the sizing requirements associated with such reach-out?	The general purpose for outbound calls (and receiving in-bound calls) will be for issue resolution, but such communications could be for the purpose of supporting outbound communications for topics such as reminders of upcoming open enrollment, changes in policy or procedure initiated by the Federal government or the Commonwealth, etc. With this in mind, the Authority expects that Offerors will use their knowledge and experience with other states to project what out-bound communications levels might be expected for the Commonwealth.
5	Communications and Correspondence	5.1.5	38	All of our existing State Exchange customers provide their own translation services for all consumer-facing standardized UI and notification content, while the call center provides inbound call translation. Is it your intent to follow this model or would you prefer that the Selected Offeror translates all notices and standard software UI as well? If it is your intent to have Selected Offeror translate all content (notices and software) what languages other than English does Pennsylvania intend to support in the UI and/or for standardized consumer notifications? Also, would such translation be necessary for non-consumer users of the platform e.g. agents, administrators, etc.?	As specified in the RFP at 5.1.5, the "communications and correspondence shall support multiple languages as dictated by applicable State and Federal laws in both written form and verbal" and this includes at least taglines in the top 15 languages spoken in Pennsylvania Website content translated into any non-English language that is spoken by a limited English proficient population that reaches 10 percent or more of the population of Pennsylvania (45 C.F.R. §155.205(c)), as may be further specified by State or Federal law. While some states have chosen to follow the model where the state provides all translation services, this RFP requires the translation services to be performed by the Selected Offeror.
6	Communications and Correspondence	General	N/A	What introductory mailings does the Authority intend to do related to their outreach marketing efforts?	The Authority has not yet developed this information. The proposed solution should be able to accommodate outreach marketing efforts.
7	Consumer Assistance Center Phase One	6.5.1(b)(iv)	61	Does the information posted in the Procurement Library provide projected volumes for this ticket migration? If not, please provide volumes to aid in the estimation process.	The Authority does not have this information available to it from the FFE. The Authority expects the Offeror to make appropriate estimates based on the current Pennsylvania exchange population.
8	Consumer Assistance Center Requirements	5.3.2, 5.3.3, 5.4.2(f)	various	As it relates to generating invoices for carrier assessments, would you prefer the Technology Platform to generate invoices to the carriers for the purpose of assessing the Exchange Fee to carriers, or would you prefer the Platform to generate the data needed for the Exchange's accounting system to generate such invoices?	Per Section 9305 of Act 42, the Authority will or might be responsible for some form of account statements or billing, and these requirements address those potential requirements. Although consumer billing is outside of the scope of this RFP as it is anticipated that insurers will bill consumers for premium, the Authority expects the Selected Offeror to support the facilitation of insurers' processing of initial binder payments as well as reconciliation of effectuated and termed consumers on an ongoing basis. Further, the Selected Offeror would be responsible for providing reporting to the Authority, which the Authority would use for invoicing.
9	Consumer Assistance Center Requirements	5.3.4-3 and 6. 5.3.2-22	various	During the very last week of OEP (and the first two days), the consumer assistance center will see unusually high call volume (2x to 3x the levels during OEP). Which of the following describes your preferred service approach? (1) Run the Exchange for extended hours during this last week and grant over-time, but with the same general staffing levels as the rest of OEP. This is what most SBEs do, and is generally effective, but it requires that you overlook your SLAs during this limited period.(2) Hire additional personnel exclusively for those days - this will result in a better service experience for consumers but may not be worth the extra expenditure because the extra personnel are really needed only for a few days -- while their ramp-up and training may take several weeks. (3) No firm policy stance at this time, subject to mutual discussion with Selected Vendor.	The RFP seeks a proposal that will reflect the Offeror's best proposed solution. The Offeror will also be expected to work with the Exchange Authority to develop an optimal approach.

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10	Consumer Assistance Center Requirements	5.3.2	43	The size of the consumer assistance center that will be needed is very dependent on call arrival patterns, incoming call volume and average handle times of each call. Are you able to provide respondents access to such data at this time? Alternatively, please let us know if respondents should use their existing experience from other SBE states and state their assumptions in their proposal.	The Authority does not have this information available to it from the FFE. The Authority expects the Offeror to make appropriate estimates based on the current Pennsylvania exchange population. Accordingly, the RFP seeks a proposal that will reflect the Offeror's best proposed solution.
11	Consumer Assistance Center Requirements	5.3.3	44	How many Commonwealth staff users need access to the bidder's telecommunication system?	The Authority anticipates no more than 50.
12	Consumer Assistance Center Requirements	5.3.3(9)	45	Please indicate the expected hours of operations during Open Enrollment and non Open Enrollment.	The Authority anticipates that the hours of operation for the consumer assistance center will be 8:00 a.m. - 6:00 p.m. on Mondays through Fridays when outside of the OEP. During any OEP, the Authority anticipates that the hours of operation for the consumer assistance center will be 8:00 a.m. - 7:00 p.m. on Mondays through Fridays and 8:00 a.m. - 1:00 p.m. on Saturdays.
13	Consumer Assistance Center Requirements	5.3.3(9)	45	Please provide the complete hourly span of the operations workday. The business closing time is not included.	The Authority anticipates that the hours of operation for the consumer assistance center will be 8:00 a.m. - 6:00 p.m. on Mondays through Fridays when outside of the OEP. During any OEP, the Authority anticipates that the hours of operation for the consumer assistance center will be 8:00 a.m. - 7:00 p.m. on Mondays through Fridays and 8:00 a.m. - 1:00 p.m. on Saturdays.
14	Consumer Assistance Center Requirements	5.3.3(9)	45	The RFP states that the hours of operation should be Monday-Friday 8:00AM EST/EDT not including State holidays. What is the expected closing time? 5:00PM?	The Authority anticipates that the hours of operation for the consumer assistance center will be 8:00 a.m. - 6:00 p.m. on Mondays through Fridays when outside of the OEP. During any OEP, the Authority anticipates that the hours of operation for the consumer assistance center will be 8:00 a.m. - 7:00 p.m. on Mondays through Fridays and 8:00 a.m. - 1:00 p.m. on Saturdays.
15	Consumer Assistance Center Requirements	5.3.3(9)	45	Please define PID's expectations for the extended hours for the Open Enrollment Period and other critical time periods? Providing a baseline will be useful so that bidders can bid to the same level of Customer Assistance Center hours.	The Authority anticipates that the hours of operation for the consumer assistance center will be 8:00 a.m. - 6:00 p.m. on Mondays through Fridays when outside of the OEP. During any OEP, the Authority anticipates that the hours of operation for the consumer assistance center will be 8:00 a.m. - 7:00 p.m. on Mondays through Fridays and 8:00 a.m. - 1:00 p.m. on Saturdays.
16	Consumer Assistance Center Requirements	5.3.4	45	Please provide the Commonwealth's requirements for length of time to store call recordings, both short-term and long-term archival expectations.	The Selected Offeror's solution shall include the ability to accept telephonically recorded signatures and shall record the portion of the call that includes any verbal confirmations. Telephonic signatures shall be collected using WAV files, and shall be stored six years or until the completion or termination of the service agreement after which all WAV files will be turned over to the Authority or gaining contractor. The Selected Offeror shall be able to retrieve the WAV file within two days, at the request of the Authority. For all calls, the Selected Offeror must provide a solution that is capable of recording calls. All incoming and outgoing calls will be recorded for quality assurance, retained for 1 year, and made available for review by the Authority upon request. Specific calls may be retained indefinitely upon request by the Authority. All consumers must be notified they are being recorded at the beginning of the call.

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17	Cost	7.1	68	The requirement that the selected contractor will only be paid on an annual basis in arrears places significant financial burden on vendors and will prevent qualified bidders from submitting a proposal. In order to not unduly restrict competition, would the Commonwealth please change the payment mechanism? Specifically, we request that payments be made at least quarterly during operations as opposed to waiting until after year end so that contractors will have adequate cash flow to maintain quality service throughout the term of the contract. Given that this requirement as currently written is so restrictive that it will keep some bidders that have a history of successfully administering similarly sized contracts (including us) from submitting a proposal, we ask that this be addressed as soon as possible instead of waiting until the designated answer date.	Offerors should respond to and complete the cost matrix included as Attachment B of the RFP to allow for consistent and equitable cost scoring. However, the Authority will consider negotiating the terms of payments to the Offeror under the engagement as part of the BAFO process to potentially allow for more frequent and earlier payments, within the Authority's revenue and cashflow constraints identified in Section 7 of the RFP and Attachment B thereto.
18	Cost	7.1	68-69	Will the Commonwealth amend the payment provisions to allow for vendors to be paid on a more frequent basis than annually, starting with the January 2021 invoice? Requiring vendors to carry the full costs of operating the Exchange for an entire year—each year—places a significant financial burden on them and will dissuade qualified vendors from submitting a proposal for this project.	Offerors should respond to and complete the cost matrix included as Attachment B of the RFP to allow for consistent and equitable cost scoring. However, the Authority will consider negotiating the terms of payments to the Offeror under the engagement as part of the BAFO process to potentially allow for more frequent and earlier payments, within the Authority's revenue and cashflow constraints identified in Section 7 of the RFP and Attachment B thereto.
19	Cost	7.1	68-69	Does the Commonwealth expect that any of the expenses for either the technology platform or the consumer assistance center will be cost allocated with Medicaid, as is commonplace with other SBEs? If so, will the vendors be required to bill Medicaid directly? Or will the Authority pay the vendors for all expenses and then seek reimbursement from Medicaid?	No. The Authority's expenses and operations will be segregated from Medicaid, and it does not anticipate that the Selected Offeror will be required to bill Medicaid directly as part of the proposed solution.
20	Cost	7	68-69	The RFP states that invoicing for services will be done on an annual basis for services rendered in the prior plan year with the exception of Technology Platform Phases One and Two and Consumer Assistance Center Phases One and Two. This is not customary, particularly for ongoing operations costs, as the contractor will incur considerable ongoing costs to operate the program and will not be compensated for those costs for a year or more.	Offerors should respond to and complete the cost matrix included as Attachment B of the RFP to allow for consistent and equitable cost scoring. However, the Authority will consider negotiating the terms of payments to the Offeror under the engagement as part of the BAFO process to potentially allow for more frequent and earlier payments, within the Authority's revenue and cashflow constraints identified in Section 7 of the RFP and Attachment B thereto.
21	Cost	7	68-69	Will the Authority consider moving to monthly invoicing for ongoing operational costs?	Offerors should respond to and complete the cost matrix included as Attachment B of the RFP to allow for consistent and equitable cost scoring. However, the Authority will consider negotiating the terms of payments to the Offeror under the engagement as part of the BAFO process to potentially allow for more frequent and earlier payments, within the Authority's revenue and cashflow constraints identified in Section 7 of the RFP and Attachment B thereto.
22	Cost	Attachment B	86	Should the Authority decide to cancel the Agreement with Selected Offeror prior to term, can Offeror assume that you will provide equitable wind down compensation including pay-out of any unpaid DDI and TT costs as well as reasonable wind-down costs consistent with industry best practices (which may include transition and related services)?	In the event that there is a termination of the contract resulting from this RFP, all services rendered prior to the termination will be paid for by the Authority pursuant to the terms of this RFP, any BAFO relating to the payment terms, and the resulting contract.
23	Cost	1.7	10	We recognize the Authority is entering into a Firm, Fixed Price contract. Given that there will be significant interest in the SBE and there is no historical data from which bidders can base their bids, would the Authority permit all postage associated with mailings to be billed as a pass-through? If postage associated with mailings is charged to a pass-through, please confirm bidders are not to include this in price.	Pass through billing will not be permitted. The costs provided in the matrix provided in Attachment B must include all costs for the provision of the services. Offerors should be able to reasonably estimate postage based on the experiences they have had with other states, scaling as appropriate for Pennsylvania's size and population.

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24	Cost	7.1	68	We understand the funding challenges presented surrounding the start-up of the SBE and can appreciate the efforts made to ensure financial success. We look to partner with the Authority to find a way towards that success. Would the Authority be willing to indicate at this stage in the process that they would negotiate with the successful bidder on a funding strategy that makes sense for all parties involved?	Offerors should respond to and complete the cost matrix included as Attachment B of the RFP to allow for consistent and equitable cost scoring. However, the Authority will consider negotiating the terms of payments to the Offeror under the engagement as part of the BAFO process to potentially allow for more frequent and earlier payments, within the Authority's revenue and cashflow constraints identified in Section 7 of the RFP and Attachment B thereto.
25	Cost	7.1	68	The reality for many proven, qualified bidders is that the cash flow associated with the payment mechanism as currently structured is not feasible. Only the largest corporations in America have sufficient capital to achieve such a result. Unless it was the Authority's intention to exclude all but these large companies, can the payment structure be adjusted to reflect regular monthly payments to the contractor in connection with the timing of when they provide services?	Offerors should respond to and complete the cost matrix included as Attachment B of the RFP to allow for consistent and equitable cost scoring. However, the Authority will consider negotiating the terms of payments to the Offeror under the engagement as part of the BAFO process to potentially allow for more frequent and earlier payments, within the Authority's revenue and cashflow constraints identified in Section 7 of the RFP and Attachment B thereto.
26	Data Reporting Requirements	6.7.2 (ii)(b) and (iii)(a)	65	The date specified is 11/1/2017. As this date precedes the RFP, please confirm that it is correct or advise as to the correct date.	The date indicated in the RFP should be 11/1/2019, not 11/1/2017.
27	Data Reporting Requirements	6.7.2(ii)(b)	65	Please verify the date of 11/01/2017.	The date should be 11/1/2019.
28	Deliverables	6.1.1, 7.1, Appendix D	various	Since each carrier is responsible for collecting payments from its consumers, it follows that the carrier must generate consumer invoices/bills for the purpose of soliciting such payments. Can you please confirm this?	It is anticipated that the issuers will bill their enrollees.
29	General	N/A	N/A	Can the PID support SFTP (ftp over ssh) for secure data transmission?	Yes - SFTP can be supported by the Authority.
30	General	2.3	11	Given the short timeline for answers to questions to be posted and the bid submission date, would PID please consider answering questions as they come in, so that bidders do not have to wait until September 13 th to finalize their costs and solution?	Please note that an addendum to the RFP was issued on September 10, 2019 adding SBD requirements and extending both the formal Q&A period for the RFP and the time for the Authority's response thereto.
31	General	5.1.3	37	Can you elaborate or point vendors to documents that describe the regulations, mandates, or standards that the Commonwealth currently has that will impact this project?	All applicable standards, regulations and mandates are either referenced in or appended to the RFP.
32	General	5.1.4	37-38	The RFP assumes that the Selected Offeror must have the capacity for and provision the solution for a level of usage that is 20% higher than the current enrollment. Which of the following is a correct interpretation of your desires? (1) You seek respondents to proactively provision and cost the technology platform for a level of usage 20% higher than current enrollment but provision the consumer assistance center and mail/print operations for enrollment at current levels. (2) You seek respondents to proactively provision and cost all aspects of the solution (the technology platform, the consumer assistance center and the mail/print operations) for a level of usage that is 20% higher than current enrollment. (3) You seek respondents to have the capacity to provision any aspect of the solution for a level of usage that is 20% higher than current enrollment but not actually do so until they receive such instructions from you at a future date.	The intent of this provision of the RFP is to require that the Selected Offeror be able to provide a solution that has technology and services that can support demand at 20% over the capacities stated in Section 1.6. Additionally, if at some future date the Authority needs to permanently expand past that 20% cushion, the selected Offeror must be able to do so in a manner that minimizes cost and time (e.g. simply adding more CPU's, storage, staff, etc.). In addition, the proposed solution must allow for a temporary increase in capacity beyond the 20% cushion (e.g. add CPU's or staff for a limited period of time) without incurring permanent costs to the Authority.
33	General	General	N/A	One of the possible ways to connect to the FDSH gateway is to use the existing DHS gateway. In the event you choose to expand the use of the existing DHS gateway, then you will (as do other SBEs) very likely need to reimburse (to DHS) the expenses incurred by DHS in context of enhancing their gateway for use by you (the Authority), consistent with the various cost-sharing agreements you will need to establish, in accordance with CMS guidelines. It is our belief that such costs are outside the scope of this RFP itself. Please confirm if this is your understanding as well (in the event you choose this path).	This mechanism is outside the scope of this RFP.

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34	General	General	N/A	The best standard of decision support today allows users to choose for health plans that accept their provider. In order to make this work, any software platform needs a reliable, cleansed source of provider data. This RFP does not specify the need for a provider data to be used in the decision support system (which is fine if you intend to procure this separately). In our other implementations, the exchange procures such data from third party providers. Do you want selected Offeror to provide such data and include the costs in the proposal or should the offerors consider provider data out of scope (assuming that you will procure such data by yourself)?	The Authority has not yet determined its approach on this point. Accordingly, the RFP seeks a proposal that will reflect the Offeror's best proposed solution.
35	General	General	N/A	Can you describe the current (or proposed) reconciliation process between the following systems of record for enrollment, billing, and payments? Considering the Key Performance Indicator related to accuracy of subscriber bills how will the Authority ensure that carrier payments are processed and recorded in a timely manner to ensure that they will not impact the consumers experience?	Any current reconciliations are done via the Federal Exchange today and therefore would not be relevant to this procurement. As for proposed reconciliation processes with a new system, the Authority expects that Offerors would propose a process based on their pre-existing system that is currently in, or soon to be in, service in other states.
36	General	General	N/A	With payments going to carrier and not invoicing Offeror how will payments get entered into invoicing Offeror system to ensure invoices are generated with most up to date payment information? Does the Authority have KPI's with the On-Exchange Insurance Carriers to record timely payments to avoid balance forwards on invoices unnecessarily?	As indicated in other questions, the Authority expects that the Offeror will provide proposals that address the goal of having the carriers perform the invoicing/payment handling and that the carriers provide such related information to the Authority's systems and staff in order to enable customer support and overall reporting needs.
37	General	General	N/A	How many new QHPs traditionally enter the market each year?	The Authority expects the Offeror to make appropriate estimates based on the Pennsylvania exchange history.
38	General	General	N/A	How many existing QHPs traditionally exit the market each year?	The Authority expects the Offeror to make appropriate estimates based on the Pennsylvania exchange history.
39	General	Calendar of Events	3	Given the political and historic implications of the resulting contract, as well as the significant impact to Consumers that will result from the selected Contractor's work, would the Commonwealth please allow for a minimum of 10 days from the time answers are released to proposal submission? This additional time is necessary to allow bidders to fully incorporate scope and proposal revisions, and verify their price aligns with Commonwealth expectations.	Please note that an addendum to the RFP was issued on September 10, 2019 adding SBD requirements and extending both the formal Q&A period for the RFP and the time for the Authority's response thereto.
40	General	Calendar of Events	3	Please confirm that in the event the Commonwealth is unable to answer questions by the estimated answer date, an Addendum will be posted alerting bidders of an anticipated change in the calendar.	Please note that an addendum to the RFP was issued on September 10, 2019 adding SBD requirements and extending both the formal Q&A period for the RFP and the time for the Authority's response thereto.
41	General	Calendar of Events	3	What is the anticipated date of contract execution?	The contract will be executed after selection of a Offeror and the conclusion of any BAFO phase. Although there is no specific date that the Authority can designate for the anticipated execution date for the contract, it seeks to have the Selected Offeror begin providing services as soon as possible and will make every reasonable effort to expedite the execution and approval of the contract resulting from this RFP.
42	General	1.5.1	8	Please confirm the Contractor will not have any responsibilities for marketing and outreach. If so, please specify. Please identify any materials the Contractor is expected to develop, produce, or disseminate as a result of any marketing and outreach efforts.	The Authority will carry out all marketing and outreach functions for the SBE.
43	General	2.8	13	For documents submitted as an Appendix that already include page numbers, will the Commonwealth allow references to these page numbers (e.g., please see page 14 within Appendix A)?	Yes.
44	General	2.14	16	Will the Commonwealth please provide a new link that connects Vendors to the Terms and Conditions?	The corrected link has already been posted to eMarketplace where the solicitation was originally posted as of August 28, 2019. That page is available at the following link: http://www.emarketplace.state.pa.us/Solicitations.aspx?SID=6100048766

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45	General	4.1	25	Other than the three page limit for the Summary of Proposed Solution, please confirm there are no page limits for the proposal.	There are no other page limits. However, a concise yet comprehensive proposal devoid of generic marketing materials will be appreciated.
46	General	4.1.2	25	Please provide more guidance for this section. Is this related only to items as related to the RFP or in the Exchange in general?	Section 4.1.2 requests that the Offeror outline which entity (including subcontractors) is the supplier of each component of the proposed solution. This item only relates to the scope of this RFP imposed upon the Offeror. For example, premium billing is not within scope of this RFP for the Offeror and therefore the Offeror does not need to list this "component". However, eligibility determination is in scope and therefore must be listed.
47	General	Calendar of Events	3	Would the Commonwealth please consider a timely posting of date revisions to allow for bidders to adequately prepare their proposals? Bidders need several days for review and production after questions are answered to provide a compliant proposal that fully incorporates the Authority's vision, and under the current timeline will have to start producing their proposals in advance of Friday when the questions are expected to be answered.	Please note that an addendum to the RFP was issued on September 10, 2019 adding SBD requirements and extending both the formal Q&A period for the RFP and the time for the Authority's response thereto.
48	General Constraints	5.1.6(5)	39	Will the PID allow a network communication using an internet site secure VPN tunnel for accessing the referenced systems? Are the referenced systems web accessible?	Yes - a secured VPN tunnel can be established, and the systems are web accessible.
49	General Constraints	5.1.6(7)	39	The RFP is clear that the "Processing of consumer payment transactions, including binder payments, is expressly out of scope for this project. The proposed solution shall fully support the sole processing of consumer payment transactions by Pennsylvania's on-Exchange insurance carriers". Can you expand upon the business need for this requirement?	Per Section 9305 of Act 42, the Authority will or might be responsible for some form of account statements or billing, and these requirements address those potential requirements. Although consumer billing is outside of the scope of this RFP as it is anticipated that insurers will bill consumers for premium, the Authority expects the Selected Offeror to support the facilitation of insurers' processing of initial binder payments as well as reconciliation of effectuated and termed consumers on an ongoing basis. Further, the Selected Offeror would be responsible for providing reporting to the Authority, which the Authority would use for invoicing.
50	Mail Operations	5.4.1(d)	46	Please provide additional definitions and details on what types of documents/attachments would need to be inserted into outbound mailings.	This information is not available at this time, as the Authority has not yet determined what additional documents or information would be inserted with outbound mailings. However, Offerors should submit proposals that would allow for such capability.
51	Mail Operations	5.4.1(f)	46	Please provide any historical data available for outbound mailings via the US Post Office. Please include number of outbound mailings, type of mailing, number of pages, etc.	The Authority does not have this information available to it from the FFE. The Authority expects the Offeror to make appropriate estimates based on the current Pennsylvania exchange population.
52	Mail Operations	5.4.1(d)	46	What is the estimated number of campaigns that PA intends to do each year and will the Authority provide the artwork for any attachments or inserts the Authority requests to be printed and inserted in the outbound mail? Alternatively, if number is not known, please indicate if respondents may use their prior experience and state their assumptions.	The Authority has not yet determined this information. Accordingly, the RFP seeks a proposal that will reflect the Offeror's best proposed solution.
53	Mail Operations	5.4.1	46	What is the estimated number of printed materials that the Authority intends to print and mail each year? Alternatively, if number is not known, please indicate if respondents may use their prior experience and state their assumptions.	The Authority expects the Offeror to make appropriate estimates based on the current Pennsylvania exchange population, and based on their knowledge and experience with other SBE's.
54	Mail Operations	5.4.2(f)	47	What types of legacy documents do you intend to back-fill into the customer's document folder and what is the anticipated volume of backfill documents?	The Authority does not have this information available to it from the FFE. The Authority expects the Offeror to make appropriate estimates based on the current Pennsylvania exchange population.
55	Mail Operations	5.4.2(f)	47	Please provide more details surrounding the requirements to transfer legacy documents. Is this all related to a case? If not, please specify what needs to be transferred.	The Selected Offeror will be expected to ensure that any necessary information is transferred as part of the transition from the FFE to the SBE.
56	Open Enrollment Period	General	N/A	Please provide the specific dates for Open Enrollment that the Authority will implement once the transition to a SBE is fully complete.	As a state-based exchange, the Authority has the flexibility to set a longer enrollment period during a period of transition. As we will be in transition in 2021, Offerors can reasonably expect that the first OEP will extend past the 45 days to the end of December, and potentially beyond.

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57	Personnel	4.6.6	31	Section 4.6.6 specifies Vendor's team should be based in Harrisburg. Will the Authority be providing workspace for Vendor's key personnel and other team members?	The Authority will not provide workspace for use by any personnel associated with the Offeror.
58	Personnel	4.6(5) and 6	various	In our experience with the implementation and operation of SBE platforms in other states, we believe that the key personnel roles needed change between the DDI phase and the M&O phase. (1) Can you please clarify if it was your intent to retain all of the Key Personnel (as stated in the RFP and which seem oriented towards DDI) through the entirety of the contract period including the M&O period? (2) Alternatively, would you be open to specific suggestions from Responders in the response to optimize the structure of the team (after the DDI and TT period end and the M&O period begins) for M&O purposes? Please note that we seek to keep the key personnel team size the same, but re-orient its structure to optimize for M&O.	The RFP seeks a proposal that will reflect the Offeror's best proposed solution, including key personnel deployment.
59	Required Interfaces and Systems Integration	Appendix D	79	Appendix D references 835 ASC X12 transactions (ANSI 835 payment transactions). It is not referenced elsewhere in the RFP. Could you please elaborate the scenarios in which this transaction type would be used?	Please note that such transactions were included in error and will not be required for this RFP.
60	Required Non-Services	4.14	35	Please explain what is meant by this section. What are non-services?	Non-services are items that need to be provided in order to meet or exceed all requirements stated in the RFP and the related deliverables, tasks and timelines. This includes, but is not limited to, all software, hardware, facilities, physical materials, licenses, maintenance agreements or any other non-personnel items necessary to provide the functions listed in Sections 5 and 6.
61	Requirements for Non-Commonwealth Hosted Applications/Services	Appendix B, A(6)	71	How would a vendor meet this requirement if a public cloud vendor is utilized that does not disclose the physical address of its data centers?	At a minimum, the Selected Offeror should be able to provide the Authority with state or regional information. We understand for security reasons they may not want to share exact address.
62	Requirements for Non-Commonwealth Hosted Applications/Services	Appendix B, D(5)	73	Are vendors allowed to use disk-based backup technologies within a cloud hosted environment that replicate data across physical locations, but that don't use physical storage media (i.e. backup tapes)?	Yes, suppliers are allowed to use disk-based backup, replicated to another geographic site. Tapes are not required as long as they meet the Commonwealth's defined/required retention needs.
63	Service Level Agreements	Attachment F, 1.5.2	N/A	We understand that the consumer payment processing is out of scope (based on your statement in 5.1.6 #7). However, a billing function is referenced in different sections of the RFP, including in the proposed Service Level Agreement terms. Can you please clarify the specific scope of billing activities you envisage?	Per Section 9305 of Act 42, the Authority will or might be responsible for some form of account statements or billing, and these requirements address those potential requirements. Although consumer billing is outside of the scope of this RFP as it is anticipated that insurers will bill consumers for premium, the Authority expects the Selected Offeror to support the facilitation of insurers' processing of initial binder payments as well as reconciliation of effectuated and termed consumers on an ongoing basis. Further, the Selected Offeror would be responsible for providing reporting to the Authority, which the Authority would use for invoicing.
64	Service Level Agreements	Attachment F, 1.5.2	N/A	Our understanding is that all consumer facing billing (and payment processing, per 5.1.6 #7) functions for consumers who are enrolled through the SBM will be carried out by insurance carriers (issuers) as is currently the case with the FFM. Please confirm if our understanding is correct.	Per Section 9305 of Act 42, the Authority will or might be responsible for some form of account statements or billing, and these requirements address those potential requirements. Although consumer billing is outside of the scope of this RFP as it is anticipated that insurers will bill consumers for premium, the Authority expects the Selected Offeror to support the facilitation of initial binder payments with the carriers as well as reconciliation of effectuated and termed consumers on an ongoing basis. Further, the Selected Offeror would be responsible for providing reporting to the Authority, which the Authority would use for invoicing.

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65	Service Level Agreements	Attachment F, 1.5.2	N/A	Further, we believe that your reference to billing applies to the act of generating invoices corresponding to the monthly carrier assessments by the exchange. Is our understanding correct?	Per Section 9305 of Act 42, the Authority will or might be responsible for some form of account statements or billing, and these requirements address those potential requirements. Although consumer billing is outside of the scope of this RFP as it is anticipated that insurers will bill consumers for premium, the Authority expects the Selected Offeror to support the facilitation of initial binder payments with the carriers as well as reconciliation of effectuated and termed consumers on an ongoing basis. Further, the Selected Offeror would be responsible for providing reporting to the Authority, which the Authority would use for invoicing.
66	Service Level Agreements	Attachment F	N/A	We believe that the Exchange will provide carriers with accurate and timely updates to enrollment and APTC/CSR subsidy information through EDI 834, perform enrollment reconciliation with carriers to ensure data integrity and quality, report enrollment and premium information to CMS and IRS through monthly SBMI and IRS reports. If you believe that our understanding is missing any significant interchanges with either the carrier community or CMS, can you please let us know what it is?	The expectation is that the Selected Offeror would comply with all federal requirements relating to this functionality and provide any necessary services to effectuate that compliance.
67	Service Level Agreements	Attachment F, 1.5.2, 5.2.1	N/A	Specifically, which Exchange originated transaction, report or document does the word "statements" apply to in the following sentence in Section #6 SLAs: "Statements must accurately reflect amount owed per subscriber's plan selection for self and all dependents"?	Yes. The Authority does not currently have specific needs or specifications for subscriber or any other statements. However, should the need arise, the Authority expects proposals to contain the functionality, process, and service level agreements to support subscriber or other similar statements with a minimum of cost/time once identified and defined by the Authority.
68	SHOP	Attachment F	N/A	It is our understanding that SBMs are not required to run SHOP but provide basic functionality to assist small business owners to obtain coverage from carriers through direct enrollment. As such, the minimum statutory requirements that we are aware of are limited to basic online education, a list of carriers offering small business plans, and effective redirections to the carriers' sites for shopping and direct enrollment. Please confirm that our understanding is correct and this (minimum statutory) functionality is in scope. Alternatively, if you prefer that respondents provide a full-fledged SHOP, please provide greater guidance on you desires?	Correct. The Authority intends to comply with the minimum federal statutory and regulatory requirements vis-à-vis a SHOP, mirroring the current federal approach.
69	Service Level Agreements	Attachment F	N/A	Does the Commonwealth have any specific certification or licensing requirements for consumer assistance/call center representatives beyond HIPAA and other privacy/security certification noted in 5.4.1 i?	All consumer assistance/call center representatives will be required to comply with all applicable Federal and State laws and regulations, including HIPAA and HITECH, as necessary to assure the Authority's compliance with Section 9307 of Act 42. There are no additional specific certification or licensing requirements.
70	Service Level Agreements	Attachment F	N/A	Do you have a preferred closing time for the consumer assistance center or would you like for Offerors to bring forth best practices from other states in this regard?	The Authority anticipates that the hours of operation for the consumer assistance center will be 8:00 a.m. - 6:00 p.m. on Mondays through Fridays when outside of the OEP. During any OEP, the Authority anticipates that the hours of operation for the consumer assistance center will be 8:00 a.m. - 7:00 p.m. on Mondays through Fridays and 8:00 a.m. - 1:00 p.m. on Saturdays.
71	Service Level Agreements	Attachment F	N/A	Please confirm the Authority's definition of Eligibility-related documentation. Is this inclusive of all DMI documentation received?	Offerors should assume that Eligibility-related documentation includes all documentation needed to determine or confirm eligibility, in addition to any documents created by the Authority relating to eligibility determination.

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72	Service Level Agreements	Attachment F	N/A	Based on our experience, even smaller state's DMI documentation received from consumers amounts to 250,000 eligibility documents to be reviewed each year. We have to assume the volume in the Commonwealth of Pennsylvania is significantly higher. This data comes in big waves around cut-off dates. Given the time and costs involved in processing DMI, it is the practice of many exchanges to accept a sizeable backlog, particularly during OEP (that is cleared with a concentrated effort shortly thereafter). Are you open to such an approach or is it your intent for the SLA proposed to apply during the entire year, including OEP? (Either way is fine but applying the SLA during OEP will require a staffing model that is substantially more expensive for limited benefit.) For clarity, during OEP, consumers who have data matching issues that require documentation are given conditional eligibility and are allowed to enroll pending review of their DMI documentation. Consumers then have 90 days to submit the documents.	The Offeror should provide a compliant offer but is also encouraged to provide an alternative model that addresses the OEP issue.
73	Service Level Agreements	Attachment F	N/A	Please provide monthly or annual DMI volumes Offerors should assume in their pricing proposal.	The Authority expects the Offeror to make appropriate estimates based on the Pennsylvania exchange history, and based upon the Offeror's knowledge and experience from other states.
74	Service Level Agreements	Attachment F	N/A	There are a number of KPIs in section six that appear to be related to payment processing which we understood to be out of scope based on section 5.1.6.7. Please clarify what is and is not in scope related to financial management and what KPIs are associated with each task.	Per Section 9305 of Act 42, the Authority will or might be responsible for some form of account statements or billing, and these requirements address those potential requirements. Although consumer billing is outside of the scope of this RFP as it is anticipated that insurers will bill consumers for premium, the Authority expects the Selected Offeror to support the facilitation of initial binder payments with the carriers as well as reconciliation of effectuated and termed consumers on an ongoing basis. Further, the Selected Offeror would be responsible for providing reporting to the Authority, which the Authority would use for invoicing.
75	SHOP	1.5.2	5	(1) How many groups and enrollees use the SHOP in Pennsylvania today? (2) Given the lack of enrollment in SHOPs and relaxed CMS requirements, several states have relied on a carrier driven direct enrollment model. Is it your desire to do the minimum necessary to comply with statutory requirements related to the SHOP and follow the Direct Enrollment model with carriers, or is it your desire to host a full multi-carrier SHOP exchange?	Pennsylvania did not have any SHOP plans filed for 2020. The Authority intends to comply with the minimum federal statutory and regulatory requirements vis-à-vis a SHOP, mirroring the current federal approach. Although SHOP is not in scope for this RFP, the proposed solution should include a system that will allow that functionality to be added in the future.
76	SHOP	Appendix D, Attachment C	various	We believe that none of this requirement is intended to pertain to the SHOP. Is our understanding correct?	The Authority intends to comply with the minimum federal statutory and regulatory requirements vis-à-vis a SHOP, mirroring the current federal approach. Although SHOP is not in scope for this RFP, the proposed solution should include a system that will allow that functionality to be added in the future.
77	SHOP	1.5.2	5	The RFP mentions SHOP. Is SHOP in scope? If so how many groups?	The Authority intends to comply with the minimum federal statutory and regulatory requirements vis-à-vis a SHOP, mirroring the current federal approach. Although SHOP is not in scope for this RFP, the proposed solution should include a system that will allow that functionality to be added in the future.
78	SHOP	1.5.2	5	Can you please clarify the requirements for small businesses? Can you please elaborate on the approach and scope of your SHOP platform deployment?	The Authority intends to comply with the minimum federal statutory and regulatory requirements vis-à-vis a SHOP, mirroring the current federal approach. Although SHOP is not in scope for this RFP, the proposed solution should include a system that will allow that functionality to be added in the future.
79	Sign-Off Document	Attachment D	N/A	Please confirm that Attachment D will need to be completed at Contract Award and is not required to be submitted with the proposal.	That is correct.

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80	Specific Goals and Objectives	1.5.2	5	We are unaware of any activities currently being undertaken by exchanges with respect to claims handling. If there are any specific requirements that you believe apply, can you please elaborate? Otherwise, can you please confirm there are no duties related to claims processing?	The proposed solution will not require claims processing.
81	Technical Scoring	3.5.1	23	Please provide a scoring breakdown or weighting of the criteria provided in this section; i.e., what percentage of the total points available will be allocated to references versus experience or solution?	All scoring criteria will be weighted equally as part of the technical evaluation of the proposals.
82	Technical Scoring	3.6.1	24	Are the relative weights corresponding to each technical criteria listed in section 3.5.1 being provided to the respondents of the RFP?	All scoring criteria will be weighted equally as part of the technical evaluation of the proposals.
83	Technical Scoring	3.5	23	Please provide a breakdown of points or percentage/weight relative to each of the criteria listed in this section, as well as the total points available.	All scoring criteria will be weighted equally as part of the technical evaluation of the proposals.
84	Technology Platform Requirements	5.2.2	41	Of the existing consumers/QHP enrollees in the FFM, what percentage does the PID expect to need to actively re-enroll and select a new QHP?	The Authority expects the Offeror to make appropriate estimates based on the current Pennsylvania exchange population.
85	Technology Platform Requirements	5.2.1(7)	40	Section 5.2.1.7 identifies a technical platform requirement to support SHOP enrollment during open enrollment and special enrollment periods. a) Does the Commonwealth intend to offer an employee choice model? b) If so, will Vendor be expected to provide premium billing and aggregation functionality for SHOP only, as occurs in other SBEs offering employee choice? c) How many businesses do you anticipate the SHOP will serve in plan year 2021 and for each year of the contract thereafter?	The Authority intends to comply with the minimum federal statutory and regulatory requirements vis-à-vis a SHOP, mirroring the current federal approach. As such, the Authority does not anticipate implementing premium aggregation at this time, but is interested in any functionality already developed by the Offeror that would permit it, in the Offeror's proposed solution.
86	Technology Platform Requirements	5.2.1(20)	40	Please clarify the meaning of "All applicable Financial Management and Accounting." Because the RFP indicates that collection of consumer premium payments is not within the scope of this RFP, please specify the financial management and accounting functions the Authority is expecting vendor to deliver (i.e., does this requirement relate to the collection of the 3.5% assessment from the carriers, to premium billing and aggregation for SHOP, or to something else?)	See section 9305 of Act 42, which identifies all activities for which the Authority will be responsible.
87	Technology Platform Requirements	5.2.1(22) - 5.2.1(23)	40	Sections 5.2.1.22 - 5.2.1.23 reference form 1095. Please clarify whether the Commonwealth's expectation includes only 1095-As or includes other 1095s (such as 1095-Bs or 1095-Cs).	Given that Medicaid integration is out of scope for the procurement at this time, this requirement relates only to the 1095s for which an Exchange is responsible, that is, 1095-A's.
88	Technology Platform Requirements	5.2.1	40	Will the account data files that are migrated from the FFM have email addresses and/or text messaging opt in information? If yes, what percentage will have email and what percent have text messaging information?	The Authority does not have this information available to it from the FFE. The Authority expects the Offeror to make appropriate estimates based on the current Pennsylvania exchange population.
89	Technology Platform Requirements	5.2(19)	40	How many Commonwealth staff users need access to the bidder's CRM?	The Authority anticipates no more than 50.
90	Technology Platform Requirements	5.2.2	41	Please indicate if any data related to CRM, other than open tickets are required to be migrated from the FFM.	The Selected Offeror will be expected to ensure that any necessary information is transferred as part of the transition from the FFE to the SBE.
91	Technology Platform Phase One and Phase Two	6.2 and 6.3	54-59	Based on our experience working with CMS, carriers, and other stakeholders in our most recent state implementations, the timeline of the phases outlined in these sections of the RFP are unlikely to work with CMS and other stakeholder constraints. Are you open to us suggesting some changes in our response based on our experience?	The RFP seeks a proposal that will reflect the Offeror's best proposed solution. However, while the Offeror may propose revised interim dates, the final readiness dates are not subject to adjustment.
92	Terminology	1.1	5	Please confirm the planned dates for Open Enrollment. Is it the intention of the PID to stay with the 45 days or request an extension of those days for the 2021 OE Period?	As a state-based exchange, the Authority has the flexibility to set a longer enrollment period during a period of transition. As we will be in transition in 2021, Offerors can reasonably expect that the first OEP will extend past the 45 days to the end of December, and potentially beyond.