Request for Proposals
RFP-21-031-CM
Student and Athletic Accident Insurance

ADDENDUM NO. 1
Questions and Answers

Q1: What discounting (repricing) network or company does your current TPA utilize for medical claims? What do they charge for their services?

A1: The current TPA utilizes three different organizations to discount claims:

1) Data iSight (a MultiPlan company) for Referenced Base Re-pricing
2) First Health (an Aetna company) for PPO Network repricing
3) OccuNet for negotiations and network repricing

There is no charge to the School District for these services. These administrative costs of the program are included in premium rates.

Q2: Is the school board charged any administrative fees for this policy in addition to the premium listed in the chart provided in attachment 2 of the RFP? If so, can you please explain?

A2: No additional administrative fees are paid. All administrative costs of the program must be included in the premium rates.

Q3: Do we need to include commission or administrative fees for the consultant (Silver Insurance) referenced today? If so, please explain.

A3: Please see RFP Section 3.5. Siver Insurance Consultants does not accept any commissions and is paid for their services directly by the School District.

Q4: Could you please provide a claims report by provider?

A4: Provider specific data is not available.

Q5: Could you please provide a report showing your top 10 paid medical providers under the plan?

A5: Provider specific data is not available.

Q6: Could you please provide a copy of the monthly or quarterly reports current provided to you by your current TPA?

A6: The reports included in Attachment 2 of the RFP are the reports currently provided.

Q7: Is your sports medicine team currently utilizing any injuring tracking software? If so, what software are they using to track injuries?

A7: We are not aware of any injury tracking software used by the sports medicine team.

Q8: Does your sports medicine team file claims with your current TPA for athletic injuries? If so, do they file electronically or are they using a paper claim form?

A8: The sports medicine team files claims with the accident program for athletic injuries. They submit claims via both electronic portal, by email, fax and by US Mail.

Q9: Premium for the 2020-21 policy year seems to have dropped significantly from prior years. Was this due to a drop in enrollment in the program due to COVID impact to athletic and other activities? Were any refunds provided by the carrier due to cancelled or reduced activities?

A9: The drop in premium in the latter half of the 2019/2021 policy year and the 2020/2021 policy year were due to Covid's impact on activities. No refunds were provided.

Q10: Is the 2021-22 policy premium still in the process of being collected or is enrollment in the coverage reduced compared to prior years? Is that due to COVID or changes in the requirements to purchasing coverage?

A10: 2021/2022 policy year premium is still being collected. We anticipate that Covid will have an impact on enrollment for this policy year also.

Q11: Can you provide the rate history for the different coverage options for the past 5 years (2016 to present)?

A11: Please see attached.

Q12: Can you provide the enrollment history for past 5 years (2016 to present) for each category?

A12: Please see attached.

Q13: Can you provide detailed loss reports for the 2016 – 2021, by student by year? The report provided is showing claims for different treatment types.

A13: Please see attached.

Q14: Can you provide excel versions of the utilization reports that were already provided?

A14: Yes. Please see attached.

Q15: Have there been any individual claims in excess of $5,000, $10,000 and $25,000 over the life of the program?

A15: Yes. Please see attached.

Q16: Have there been any childcare claims?

A16: We are not aware of any claims that have been paid.

Health Special Risk, Inc.

Miami Dade Public Schools

Enrollment history 2017 to present

	2021/22 School Year							2020/21 School Year						
	Rates				Premiums			Rates				Premiums		
	Ath-lete	MD	Total	#	Athlete portion	MD portion	Total	Ath-lete	MD	Total	#	Athlete portion	MD portion	Total
ROSTER PROGRAM														
Football	**$71**	**$171**	**$242**	2,260	$160,460	$386,460	$546,920	**$71**	**$171**	**$242**	2,284	$162,164	$390,564	$552,728
Spring Football	**$20**	**$32**	**$52**	0		$0	$0	**$20**	**$32**	**$52**	1,418	$28,360	$45,376	$73,736
At School inc Athl and Activities	**$20**	**$20**	**$40**	6,832	$136,640	$136,640	$273,280	**$20**	**$20**	**$40**	9,349	$186,980	$186,980	$373,960
Total Rosters:				**9,092**	**$297,100**	**$523,100**	**$820,200**				**13,051**	**$377,504**	**$622,920**	**$1,000,424**
					-							-		

VOLUNTARY PROGRAM	2021/22 RATES	#	Total	2020/21 RATES	#	Total
Charter Schools:						
24 hour coverage	**$70.00**	50	**$3,500**	**$70.00**	25	**$1,750**
24 hour coverage cancelled		(2)	(140)		0	
At School Excluding Athletics (PK-6)	**$14.00**	358	**5,012**	**$14.00**	153	**2,142**
At School cancelled		0			0	
At School Excluding Athletics (7-12)	**$15.00**	70	**1,050**	**$15.00**	15	**225**
At School cancelled		(1)	(15)		0	0
At School Inc Ath & Activ NO FB	**$40.00**	114	**4,560**	**$40.00**	38	1,520
At School cancelled		(2)	(80)		(1)	(40)
Football	$242.00	0		$242.00	0	
Football cancelled		0			0	
Spring Football	$52.00	0		$52.00	0	
Spring Football cancelled		0			0	
Total Charter:		**587**	**$13,887**		**230**	**$5,597**
Public Schools:						
24 hour coverage	**$70.00**	1,039	**$72,730**	**$70.00**	586	**$41,020**
24 hour coverage cancelled		(62)	(4,340)		(68)	(4,760)
At School Excluding Athletics (PK-6)	**$14.00**	13,960	**195,441**	**$14.00**	8,324	**116,539**
At School cancelled		0			(48)	(672)
At School Excluding Athletics (7-12)	**$15.00**	2,873	**43,095**	**$15.00**	736	**11,042**
At School cancelled		(53)	(792)		(42)	(625)
Total Public:		**17,757**	**$306,134**		**9,489**	**$162,544**
Total Voluntary:		**18,344**	**$320,021**		**9,719**	**$168,141**
	Grand Total, All Programs:		**$1,140,221.00**	**Grand Total, All Programs:**		**$1,168,565.00**

Voluntary Enrollment Method

Online:	16,560	93%	12,199	91%
Paper:	1,296	7%	1,154	9%

Health Special Risk, Inc.

Miami Dade Public Schools

Enrollment history 2017 to present

	2019/20 School Year							2018/19 School Year						
	Rates				Premiums			Rates				Premiums		
	Athlete	MD	Total	#	Athlete portion	MD portion	Total	Athlete	MD	Total	#	Athlete portion	MD portion	Total
ROSTER PROGRAM														
Football	**$74**	**$180**	**$254**	2,851	$210,974	$513,180	$724,154	**$74**	**$180**	**$254**	2,918	$215,932	$525,240	$741,172
Spring Football	**$21**	**$33**	**$54**	0		$0	$0	**$21**	**$33**	**$54**	1,718	$36,078	$56,694	$92,772
At School inc Athl and Activities	**$21**	**$21**	**$42**	14,081	$295,701	$295,701	$591,402	**$21**	**$21**	**$42**	14,506	$304,626	$304,626	$609,252
Total Rosters:				**16,932**	**$506,675**	**$808,881**	**$1,315,556**				**19,142**	**$556,636**	**$886,560**	**$1,443,196**

VOLUNTARY PROGRAM	2019/20 RATES	#	Total	2018/19 RATES	#	Total
Charter Schools:						
24 hour coverage	**$73.00**	87	**$6,351**	**$73.00**	80	**$5,840**
24 hour coverage cancelled		(2)	(146)		57	4,149
At School Excluding Athletics (PK-6)	**$15.00**	718	**10,771**	**$15.00**	871	**13,065**
At School cancelled		(2)	(30)		(5)	(75)
At School Excluding Athletics (7-12)	**$16.00**	7	**114**	**$16.00**	167	**2,672**
At School cancelled		(1)	(16)		0	0
At School Inc Ath & Activ NO FB	**$42.00**	292	12,264	**$42.00**	313	13,125
At School cancelled		(2)	(84)		(8)	(315)
Football	$254.00	0	0	$254.00	0	0
Football cancelled		0	0		0	0
Spring Football	$54.00	0	0	$54.00	0	0
Spring Football cancelled		0	0		0	0
Total Charter:		**1,097**	**$29,224**		**1,475**	**$38,461**
Public Schools:						
24 hour coverage	**$73.00**	4,941	**$360,674**	**$73.00**	985	**$71,905**
24 hour coverage cancelled		65	4,765		(53)	(3,853)
At School Excluding Athletics (PK-6)	**$15.00**	24,592	**368,874**	**$15.00**	28,787	**431,799**
At School cancelled		(89)	(1,337)		(266)	(3,993)
At School Excluding Athletics (7-12)	**$16.00**	6,331	**101,296**	**$16.00**	8,139	**130,220**
At School cancelled		(39)	(624)		(63)	(1,008)
Total Public:		**35,800**	**$833,648**		**37,528**	**$625,070**
Total Voluntary:		**36,898**	**$862,872**		**39,003**	**$663,531**
Grand Total, All Programs:			**$2,178,428.00**	**Grand Total, All Programs:**		**$2,106,726.78**

Voluntary Enrollment Method

Online:	27,075	82%	20,261	52%
Paper:	5,977	18%	18,858	48%

Health Special Risk, Inc.

Miami Dade Public Schools

Enrollment history 2017 to present

	2017/18 School Year						
	Rates				Premiums		
	Ath-lete	MD	Total	#	Athlete portion	MD portion	Total
ROSTER PROGRAM							
Football	**$74**	**$180**	**$254**	2,867	$212,137	$516,009	$728,146
Spring Football	**$21**	**$33**	**$54**	1,792	$37,632	$59,136	$96,768
At School inc Athl and Activities	**$21**	**$21**	**$42**	14,610	$306,810	$306,810	$613,620
Total Rosters:				**19,269**	**$556,579**	**$881,955**	**$1,438,534**
					(243.00)		

VOLUNTARY PROGRAM	2017/18 RATES	#	Total
Charter Schools:			
24 hour coverage	**$73.00**	188	**$13,724**
24 hour coverage cancelled		(7)	(511)
At School Excluding Athletics (PK-6)	**$15.00**	610	**9,148**
At School cancelled		(3)	(45)
At School Excluding Athletics (7-12)	**$16.00**	136	**2,176**
At School cancelled		(1)	(16)
At School Inc Ath & Activ NO FB	**$42.00**	89	3,738
At School cancelled		(3)	(126)
Football	**$254.00**	0	1,016
Football cancelled		0	(476)
Spring Football	$54.00	0	0
Spring Football cancelled		0	0
Total Charter:		**1,009**	**$28,088**
Public Schools:			
24 hour coverage	**$73.00**	774	**$56,502**
24 hour coverage cancelled		(50)	(3,650)
At School Excluding Athletics (PK-6)	**$15.00**	26,934	**404,014**
At School cancelled		(161)	(2,415)
At School Excluding Athletics (7-12)	**$16.00**	7,223	**115,560**
At School cancelled		(58)	(928)
Total Public:		**34,662**	**$569,083**
Total Voluntary:		**35,671**	**$597,171**

Grand Total, All Programs: $2,035,704.89

Voluntary Enrollment Method

Online:	15,348	43%
Paper:	20,397	57%

Health Special Risk, Inc.

MIAMI DADE COUNTY SCHOOLS (MDCS) ACCIDENT INSURANCE RATES

Activity	Demographics	Rate
2017/18; 2018/19 & 2019/20 Policy Years (3)		
24 hour	PK-12	$73
At School, Excluding Athletics	PK-6	$15
	Middle & High	$16
At School, Including Athletics & Activities, Excluding Football	PK-12	$42
Charter Schools Football	Middle & High	$254
Charter Schools Spring Football		$54
2020/21 & 2021/22 Policy Years (2)		
24 hour	PK-12	$70
At School, Excluding Athletics	PK-6	$14
	Middle & High	$15
At School, Including Athletics & Activities, Excluding Football	PK-12	$40
Charter Schools Football	Middle & High	$242
Charter Schools Spring Football		$52