



New Mexico Medical Insurance Pool

**Request for Proposal: #2023001
For
Website Renovation**

Proposal Due: June 29, 2023

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INTRODUCTION

The New Mexico Medical Insurance Pool (Pool) is a non-profit entity created by the New Mexico Legislature in 1987, Sections 59A-54-1 to 59A-54-21, NMSA 1978 (the “Act”) for the purpose of offering health care coverage to New Mexico residents who are denied adequate health insurance or are considered uninsurable, and to act as New Mexico’s mechanism to obtain health insurance coverage for those eligible under the federal Health Insurance Portability and Accountability Act of 1996 (HIPAA). The Pool is not a state agency or instrumentality of the State.

The Pool provides health insurance coverage for enrollees primarily for Medicare-eligible applicants under age 65, and for those who are rejected by the insurance marketplace (primarily undocumented immigrants or those seeking coverage outside of open enrollment). The Pool currently has about 4,300 enrollees. The Pool serves as an important safety net for New Mexicans who need health insurance but have difficulty obtaining it through normal channels.

PURPOSE, DESCRIPTION, AND OBJECTIVES

The Pool’s website (see www.nmmip.org) was not renovated for many years and needs significant modernization and enhanced functionality. An initial renovation project (Phase One) was started in January 2023 with a limited budget that could not address all of the enhancements that are desired. Phase One focused mainly on modernizing the look and feel of the website and developing a user centric approach with the navigation. The contractor for Phase One was Real Time Solutions. The updated website is hosted by Amazon Web Services (AWS). It is configured to Amazon’s content delivery network, CloudFront.

Phase One was completed in April 2023. The purpose of this RFP is to select a contractor for Phase Two, which will expand upon the work done in Phase One and complete the renovation. In Phase Two, NMMIP would like to enhance the functionality of the website by adding new features including online applications, online premium payment, a secure file transfer site, the ability to store and update enrollee contact information, access to board meeting materials for board members and interested parties, coordination with the state’s Exchange and Medicaid program websites, and mobile access for these additional functions.

CONTRACT TERMS

NMMIP will negotiate contract terms upon selection, and a project will be awarded upon signing of an agreement or contract, which outlines terms, scope, budget and other necessary items. The provisions of this RFP and the contents of the successful responses are considered available for inclusion in final contractual obligations.

The contract will be awarded by August 15, 2023 and will terminate on December 31, 2024, with the potential for renewals up to a maximum of four years. Under this contract, designated aspects of the

website should be ready to go live by December 1, 2023, followed by additional enhancements and an ongoing service contract.

TIMELINE

The schedule of events for this process is shown in the table below. All times are in the Mountain Time Zone.

Event	Date
RFP Issued	June 1, 2023
Clarification Questions Submitted	June 1, 2023 through June 15, 2023
Intent to Bid (by email)	4:00 PM (Mountain) June 15, 2023
All Questions Answered	No Later Than June 16, 2023
Deadline for Proposals	4:00 PM (Mountain) June 29, 2023
Finalist Interviews (if necessary)	Week of July 19, 2023
Notice of Intent to Award Contract	August 1, 2023
Deadline for Protest Filing	August 15, 2023
Contract Effective Date	August 15, 2023

PROPOSAL INFORMATION

Intent to Bid

If you intend to submit a proposal in response to this RFP, please submit your intent to bid via email to Elizabeth Quirante at equirante@nmmip.org and Elizabeth Leif at ejleif@leif.net no later than 4:00 PM MT, June 15, 2023. The purpose of the intent to bid notice is so that we can notify potential bidders of any substantive changes to the RFP and answers to questions received from potential bidders. The intent to bid will not be binding.

Questions

Requests for additional information or questions about this RFP process must be submitted by email to Elizabeth Quirante at equirante@nmmip.org and Elizabeth Leif at ejleif@leif.net. Questions will be answered within a few days of their receipt and shared with all potential bidders. All questions submitted on or before 4:00 PM MT, June 15, 2023 will be answered by June 16, 2023. Questions received after that date will not be answered. Telephone questions will not be accepted.

Proposal Submission

Submit one paper copy and one flash drive containing electronic versions of the Technical Questionnaire, Cost Questionnaire, and all Attachments to the following address:

Elizabeth Quirante, Procurement Officer
 New Mexico Medical Insurance Pool
 500 Marquette Ave NW, Suite 280
 Albuquerque, NM 87102

Bid documents are to be received no later than 4:00 PM MT, June 29, 2023. Any proposals or clarifications of proposals (except as may be requested by the Board) received after this time and date will not be considered.

Offerors are required to respond to all questions and requests for information in the applicable sections contained in this RFP. Failure to respond to any requirement of this RFP may be the basis for rejection of the non-responding offeror's proposal.

The Pool reserves the right in its own discretion to change the above schedule without prior notice.

NMMIP Rights

Neither the State of New Mexico, the New Mexico Medical Insurance Pool, nor the Board of Directors is liable for any cost incurred by any offeror in responding to this RFP.

The Pool reserves the right to accept or reject any and all proposals. The Pool reserves the right to waive any or all informalities in technical or price proposals. The Pool may waive or modify provisions of the RFP at any stage of the negotiation process if the waivers or modifications do not substantially change the conditions of the RFP or an offer and do not provide a competitive advantage to any one offeror.

The Pool reserves the right to reject any or all bids, or parts thereof. The Pool also reserves the right to call for a best and final offer.

The Pool reserves the right to accept or reject any exception taken by an offeror to the terms and conditions of this RFP. The Pool may choose to negotiate a resolution of any exception.

All proposals, including the bid price for services, will be binding for a 120-day period following the deadline for receipt of the proposals unless the Pool chooses to call for the offeror's best and final offer. Offerors must confirm that bids will remain valid for 120 days after the deadline for submission. A call for best and final offers will only be requested of those offerors who are deemed to be acceptable or potentially acceptable by the Pool.

Prior to the time and date designated for receipt of original proposals, proposals submitted early may be modified or withdrawn only by notice to the Pool. Such notice shall be by email and in writing over the signature of the offeror or by signed fax. Such notice shall be worded so as not to reveal the amount of the original proposal.

Entities responding to this RFP should conspicuously designate trade secret information by including it in a separate electronic file, and should clearly mark all such pages "CONFIDENTIAL." The Pool will respect the trade secret status of that information and not disclose it either to the public or to other offerors. The Pool is subject to the State of New Mexico Procurement Code. Cost proposals shall not be designated as confidential and will be subject to public disclosure pursuant to the Procurement Code.

The Pool reserves the right to enter into negotiations with any, all or none of the offerors and award the transaction to any offeror in negotiations without prior notification to any other offerors.

Minimum Insurance Requirements

Offerors must agree to procure, maintain and keep in force for the duration of the contract insurance conforming to the minimum limits indicated below:

- Commercial General Liability Coverage - \$500,000 for each occurrence limit and \$1,000,000 aggregate limit.
- Fidelity Bond - \$500,000 for each occurrence and \$1,000,000 aggregate limit. The bond must insure against criminal conduct and fraud by the offeror and any of its employees.
- Professional Liability Errors & Omissions Insurance Coverage - \$5,000,000 aggregate limit. The Professional Liability policy deductible shall not be more than \$250,000 per occurrence. The policy shall cover actual damages and reasonable expenses incidental to such liabilities.

Offerors must agree to the following conditions with respect to the above insurance provisions:

- Successful offeror represents and warrants that the New Mexico Medical Insurance Pool shall be added as an additional insured on the offeror's Commercial General Liability, Fidelity Bond and Professional Liability policies and will provide amended proof of insurance within two weeks of the contract award date.
- Successful offeror represents and warrants that all policies and bonds will contain endorsements providing that the New Mexico Medical Insurance Pool shall be notified in writing of any policy or bond cancellation or material change in the policy or bond no later than the second day after the material changes takes effect.
- All required coverages shall be with insurance companies or carriers licensed to do business in the State of New Mexico.

WEBSITE AUDIENCE

There are multiple audiences for the NMMIP website, including the following:

- Potential enrollees, who would access the website to learn about the eligibility requirements, benefits provided, and cost.
- Applicants, who would access the website to complete and submit an application.
- Enrollees, who would access the website to read specific benefit information, pay premiums, and learn about changes in the program.
- Brokers, who would access the website to secure information about the program for their clients, and to access and complete online applications for eligible individuals.
- Board members, who would access the website to gain access to current and historical board documents and reports.
- NMMIP contracted administrators, who would have the ability to update information on the website such as new rate tables or new benefit documents.
- NMMIP staff, who would use the site to help support their work in providing customer service to the enrollees.

- Medical providers, who would use the website for access to a link to the provider portal for utilization management, and to verify benefits.
- The general public, who could access the website to learn about the NMMIP program.

SCOPE OF WORK

The contractor will make the following enhancements to the website, while maintaining the look and feel of the website and the navigation functionality:

- **Online Applications – Complete by 12/1/2023.** NMMIP currently provides access to applications on its website, but the applications must be printed and mailed to NMMIP's third party administrator. There are five versions of the application for different products and income levels, and they are available in English and Spanish. The applications can be found on the current NMMIP website www.nmmip.org. NMMIP staff will work together with the chosen contractor to identify changes to the current paper applications for the purpose of converting them to the online format. An identical paper format reflecting any changes will also need to be available for filing with the Office of the Insurance Commissioner and for applicants who choose not to use the online version.

The new functionality would allow an applicant to complete all or a portion of the application and submit it on the website. The online application must include the following features:

- The first page should provide the information necessary to determine the individual's eligibility for the program. There would be a series of yes/no questions that are used to determine eligibility and identify what type of coverage they are applying for (traditional, Medicare, low-income, newborn). Some of the questions would require the applicant to enter dates.
- Next would be a fillable form to collect basic applicant information, such as name, address, phone, birthdate, SSN (optional), emergency contact, a checkbox for NM residency, and a checkbox for tobacco use. See the current application on www.nmmip.org for complete details.
- After the basic applicant information has been entered, the applicant will be given an option to continue filling out the rest of the application on the website or seeking the assistance of a broker to help with its completion. The website will direct the applicant to a list of licensed brokers who can assist. At this point, there should be a way for the information already entered to be saved and resumed later for completion. If the applicant chooses to work with a broker, there will need to be a way for the broker to be authorized to view the applicant's application.
- There should also be a message directing the applicant or broker to the place on the website where they could download and print a paper copy of the application to be filled out manually and a way for them to upload the application to the website once it is completed, if they prefer that method rather than the online application.
- Instead of the current five paper applications, the online application will be combined into one and will ask questions to direct the applicant to the appropriate part of the application. The variations are as follows: (1) Full premium traditional plan (2) Full

premium Medicare carve-out plan (3) Low income traditional plan (4) Low income Medicare carve-out plan (5) Newborn of an enrolled NMMIP member in first 31 days.

- Requested coverage start date (must be 1st of month following receipt of application) and a check box for which plan they are selecting. There are four plans for persons who are not Medicare-eligible and one plan for persons requesting Medicare carve-out coverage.
- A section that provides the ability to upload proof of eligibility documents, such as a rejection for coverage notice, a quote for comparable insurance coverage, or documentation of coverage from a prior insurance carrier. More than one document may be required.
- If the applicant is requesting Medicare carve-out coverage, a different list of yes/no questions must be answered. This will also require the person's Medicare ID or award letter to be uploaded and will require some fill-ins for Medicare Part A and B effective dates and other insurance information.
- If a current NMMIP enrollee is requesting newborn coverage, the baby is eligible under the current enrollee's policy for the first 31 days after birth. The additional information that must be collected includes the baby's name, gender, birth date, and whether the baby will be a resident of New Mexico.
- An affirmation statement about the applicant's understanding and accuracy of the information provided. The section requires a signature or initials.
- An authorization for the use and disclosure of Protected Health Information. This is a four-paragraph statement that must be signed and dated by the applicant or their personal representative.
- If the applicant is being assisted in the application by an insurance agent/broker, a section is required for collecting the broker's name, address, contact information, tax ID number, and NM license number. There is also a certification statement and the agent must sign and date the statement.
- If the applicant is enrolling through a state agency or a foundation, or is sponsored by a third party, a section is required to gather the name and contact information of the agency, foundation, or sponsor.
- A question that asks for the applicant's preferred method of communication, with the choices being text, phone call, email, video call, or other.
- A medical information section that includes the following:
 - Fill-ins for the name and phone number of the applicant's primary care physician and specialist.
 - A question that asks the applicant about their primary health concern and allows adequate space for a fairly lengthy answer.
 - A check box question that allows the applicant to check any of a list of about twenty different medical conditions that they might be experiencing. This section would also include additional space for the applicant to list any other conditions that are not on the list of twenty.

- A question that asks if the applicant is currently an inpatient at a hospital and if the applicant says yes, requests the name of the hospital and the reason for the stay.
- A medications section that includes the following:
 - A question asking how many medications the applicant is taking.
 - A question that allows the applicant to list all of their current medications.
- If the applicant is applying for a low income discount, additional information is required. This section should include the following:
 - A description of the eligibility requirements for the low income premium program (LIPP).
 - A link to the qualifying income guidelines, which are based on household size and three separate ranges of income (0-199% FPL, 200%-299% FPL, 300%-399% FPL).
 - Certification that the applicant or a member of their family will be paying the premium, not a third party who is not a family member. This requires a signature.
 - Name, relationship, and date of birth of everyone in the household.
 - Information about how NMMIP determines household income.
 - The ability to upload a copy of the applicant's previous year federal income tax forms for each household member who had income.
 - A federal tax form affidavit for each submitted income tax form affirming that the tax forms are a true reflection of income. This requires a signature and date by the applicant.
 - An alternate affidavit to be completed by any adult in the household that had income but is not required to file a federal income tax form. This affidavit must include a fill-in space to list income sources and amounts. This requires a signature and date by the applicant.
- The application should include instructions about how to determine the amount of the monthly premium, through a link to current premium tables, or automatically based on the person's age, county of residence, plan choice, income level and family size, and the date coverage will start.
- Payment for the first month's premium is required with the application. The applicant should be given instructions on how to make the payment. Until online payment capabilities have been developed, this might include a way to print a payment voucher with pertinent details to include with a check or money order or credit or debit card information and signature, that will be mailed to the third party administrator. (It is anticipated that details regarding online payment will require additional time, given the uniqueness of this population. This topic is discussed more below under **Advice and Consultation on Future Projects**.)
- The entire website should be available in both English and Spanish.

- The information gathered in the application must be transmitted or otherwise available to the NMMIP staff and third party administrator.
- Because sensitive information will be gathered through the website, NMMIP requires a proactive security strategy to ensure the website is protected from hackers, cyber-thieves, malware, and other forms of external attacks.
- **Ongoing Technical Support – Beginning 8/15/2023**. NMMIP does not have the staff or expertise to provide ongoing technical support for a renovated website that includes the enhanced functionality outlined above. NMMIP is also seeking ongoing technical support to keep the website running smoothly and up to date.
- **Board Documents – Complete by 1/1/2024**. NMMIP is governed by a board of directors that meets six to eleven times a year, generally remotely but occasionally in person. For each meeting there are multiple documents that are distributed by email and displayed on screen in the meeting. The new functionality would allow the website to become the means for accessing the board documents and also to serve as a historical repository for past meeting information. These documents would be available for access by the general public in addition to board members and staff. A secure log in would be required for board members to access non-public documents.
- **Mobile Access – Complete by early in 2024**. Phase 1 of the website project provides mobile access to the Phase 1 website. Mobile access to the Phase 2 enhancements to the extent practical is required as part of this Phase 2 project.
- **Advice and Consultation on Future Projects**. The projects listed below are also under consideration but will require technical expertise to test feasibility and develop approaches.
 - **Online Premium Payment**. NMMIP’s insurance programs require monthly premium payment, except for some third-party payers who pay quarterly. Some of the enrollees pay by check or money order, while many are set up for ACH payments by the third party administrator. Payment of the initial premium is due with the application. The new functionality would allow for payment of the initial premium by bank draft, debit card, electronic money order, or credit card. This would require integration with the administrator’s finance system to allow for proper accounting and crediting of the initial payment, and must be secure and HIPAA protected.
 - **Secure File Transfer**. NMMIP does not currently have the capability to securely send or receive files and generally relies on contractors to provide this service. Data used in NMMIP’s studies and reports often includes Protected Health Information (PHI). The new functionality would allow the NMMIP staff to send and receive large data files securely between themselves and their contractors. This functionality would be limited to back end administration access only.
 - **Enrollee Contact Information**. The contact information for enrollees ideally includes name, address, phone number, and email address. While the administrator currently has this information in their files from application information, it is not necessarily complete or kept up to date in a timely manner. There are approximately 4,300 enrollees. The new functionality would allow the NMMIP staff to have access to complete and updated enrollment data, and allow enrollees to make changes to their contact information

through the website. The contact information would not be publicly available. This functionality would require integration with the administrator's enrollment system.

- Coordination with the State's Exchange and Medicaid Websites. NMMIP's enrollment can move between NMMIP and the Exchange, or NMMIP and Medicaid, due to changes in circumstances such as employment, income, program eligibility or discount rules, and so forth. There is currently no efficient way for NMMIP to interact with these other programs. Ideally, the new functionality would allow some direct coordination, although the extent and methodology will need to be explored.

PROJECT BUDGET

NMMIP has established a budget of \$75,000 to \$100,000 for this project.

FORMAT FOR PROPOSALS

Please format your proposal using the following sections in the order listed.

- I. Title Page showing New Mexico Medical Insurance Pool RFP #2023001 Website Renovation, followed by your company name, address, web site address, telephone number, email address, and primary contact person.
- II. Cover Letter signed by the person or persons authorized to sign on behalf of the company.
- III. Description of Organization. Provide a description of your firm, including its history, length of time in business, management, number and qualifications of staff, type of work performed, specialty focus (if any), and core competencies.
- IV. Questions and Answers. Repeat each question listed in the Questions section below, followed by your answer.
- V. Costs. State your organization's price quote for the website enhancements outlined in this RFP. Also provide a price quote for ongoing technical support through 2024. Provide a discussion of whether your firm can complete the Scope of Work outlined for this project within the budget noted above. What challenges do you see with completing the Scope while staying within the stated budget?

PROPOSAL QUESTIONS

1. Provide the legal name and address of your company, and contact information for the person who is the main contact for this RFP.
2. Provide a summary description of your company's history, including year founded, ownership, location, and number of employees.
3. Describe your experience producing sites for non-profit organizations.
4. Briefly outline your firm's organizational capacity to provide the requested enhancements to the NMMIP web site (such as staff, equipment, software, other commitments, and so forth).

5. Briefly describe the percentage of your web staff that would be working on this project relative to your entire staff.
6. List five websites your firm has produced that reflect your work and relevancy to this project. List the role your firm played in each project. Only sites that are currently accessible should be included.
7. Provide current reference information for five former or current clients.
8. What type of team will be assigned to this project? What will each person's role be? Please include a brief background summary for each key staff member assigned to the project.
9. Will the execution of the work to be performed require the hiring of subcontractors? If so, identify the subcontractors and the work they will perform.
10. Briefly describe your project management process.
11. Provide a brief discussion of each item in the Scope of Work, including how you would approach the task and any challenges you see in completing it.
12. Please describe how much interaction with NMMIP staff will be required during this project. Will you require regular meetings and if so, at what intervals?
13. Describe the testing process used to ensure that website revisions are working properly before going live.
14. Describe the support you offer after the project.
15. What built-in features or external tools do you provide or recommend to website owners in order to ensure website security?
16. Provide a detailed timeframe for completion. NMMIP's goal is to have the online application completed and operational by December 1, 2023. Can your firm meet that deadline? What challenges do you see with completing the project within the desired timeframe for the online application and other scope items?
17. State your fees for each of the the requested website enhancements.
18. State your fees for ongoing support.
19. Is your company a New Mexico veteran-owned business that has been certified by the state Taxation and Revenue Department?

EVALUATION CRITERIA

The award will be made based on the best interests of the Pool, Pool enrollees, and the residents of the State of New Mexico. The Board of Directors will select and contract with an entity to perform the website renovation chosen through a competitive bidding process based on responses to this RFP. The following criteria will be used.

Criteria	Questions	Weight
Organizational stability and experience	Q2 through Q5	10%
Quality of prior work	Q6 and Q7	15%
Experience of staff assigned to project	Q8 and Q9	20%
Project management and approach	Q10 through Q14	25%
Ability to meet time frame	Q15	10%
Cost	Q16 through Q18	20%
Grand Total		100%

In-state companies or New Mexico veteran-owned businesses who have been certified by the State Taxation and Revenue Department will receive an additional 5% of the total points otherwise awarded based on their proposal.

The Pool reserves the right to waive irregularities and technicalities in evaluating proposals.

Protests

The Procurement Officer for this solicitation is Elizabeth Quirante, equirante@nmmip.org. Protests to the procurement may be submitted to John Arango, Board member, who can be reached at jarango@nmia.org. A protest will allow non-awarded offerors the opportunity to question the decision and ask for a formal review and determination by the Procurement Officer. The offeror must submit their protest in writing within fifteen calendar days of notice of intent to award the contract in the form of a letter to the Procurement Officer along with any documentation to support their claim. An Acknowledgment of Receipt letter will be sent to the offeror. An investigation will be conducted, and a determination will be made by the Procurement Officer within 30 days of receipt of the protest.