The Art of the Benefits RFP

Templated questions to support your people strategy

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The New RFP: A Request for Progress

Thank you for downloading this guide. It contains hundreds of templated questions you can use to develop your own RFP for benefits technology and services. But there's one question that is more important than the sum of all the others.

Why?

As Simon Sinek explains in his book and popular TED Talk Start with Why, successful organizations and leaders thrive by first focusing on the why. "Achievement happens when we pursue and attain what we want," Sinek says. "Success comes when we are in clear pursuit of why we want it."

Unfortunately, most benefits RFPs are triggered not by helping the buyer succeed and grow, but instead by a desire to "fix" a poor experience with their current vendor.

Take the enrollment experience, for example. If your current platform is complicated or unintuitive, you probably spend a lot of resources helping your employees enroll. Frustrated, you may include a question in your RFP like, "Do you have a member call center?" While that's a good question in a "request for proposal," it's not the best one for a "request for progress."

The best RFPs are just that: a request for progress, because they include questions built around your organization's broader people strategy. So, as Sinek recommends, start with your why—the embodiment of your HR team's unique contribution and impact to your organization.

To help you formulate questions that address your broader business goals and objectives, here are few samples designed to probe whether potential vendors are aligned with helping you address the variety of "big picture" initiatives you and your team may be responsible for.

Strategy / Goal	Sample Question
Empower employees to make the most of their benefits to improve health outcomes and positively impact our population's rate of potentially preventable disease.	How does your solution leverage data to drive an omni-channel engagement experience that ensures employees maximize the use of their benefits?
Increase employee retention by conveying the complete value of our investment in them.	How do you leverage total rewards within your solution to drive a year-round engagement vehicle that guides employees to a full understanding of their overall compensation, benefits and perks within the organization?
Maximize employee self-service.	What intelligent and automated tools are embedded within your solution to maximize employee self-service when and where they need assistance, and how have these tools impacted member call volume?
Empower your team to focus on more strategic goals and initiatives.	What automations have you delivered within your platform to remove the day-to-day efforts of the benefits team? How do you deliver actionable insights to support the benefits team in their organizational goals?
Ensure a positive employee experience during mergers and acquisitions.	We typically complete 2 to 3 acquisitions each year when we bring acquired employees into our benefits on day one. What are your best practices for successfully accomplishing multiple acquisitions like this each year?

As you read through this guide, we encourage you to regularly circle back to your organization's why, especially when you review the section on your Desired Future State. By conveying your why to potential partners, you ensure you are working together toward your ultimate benefits vision. Remember what Simon Sinek says. "People don't buy what you do; they buy why you do it."

Show them your *why*.

What Next?

The benefits administration space is one of the most rapidly changing industries in today's market, and issuing an RFP is one of the best ways to learn about the capabilities and services a vendor can offer you. We know the RFP process is no easy task.

After all, you're looking for a partner you can trust to manage critical data related to your most valuable asset—your employees. For this reason, we have designed this document to help guide you through the necessary steps in conducting a successful RFP. At the end of the process, you will be set up to successfully select a service provider and begin a great partnership.

A great RFP process begins with two-way communication. Before you ask potential service providers to deliver information on how their product and/or services can meet your needs, give them the background information to better assess what those needs are. Below is an overview of the type of background data that is helpful to potential service providers.

Company Information

- Company background, including location of the company headquarters.
- Company size (total number of employees and total number of benefit eligible employees categorized by FT and PT, retirees, LOA, COBRA, variable hour, etc.).
- Number of FEINs (if seeking ACA services).
- Unique populations (e.g., union groups, non-English-speaking populations, in/ex-patriates, etc.).
- Company growth plans (e.g., planned mergers, acquisitions, and divestitures).
- Current HRIS/payroll provider(s).

Current Benefits State

- Current benefits administrator and other administrators (FSA, HSA, COBRA, ACA, etc.).
- Information about current benefits offering and the number of employees enrolled in each benefit.
- Current carrier list, along with frequency of files.
- Current benefits administration processes and any pain points with these processes.
- Describe any unique or complex processes you want to ensure your new vendor can support.
- File feeds required or other integration requirements (e.g., single-sign-on from a company intranet).
- Information about service volumes: number of support calls/chats received during annual enrollment and throughout the year, topics for those interactions, etc.
- Details about current communications strategy, including samples or descriptions of deliverables with audience and print/deployment specifications.
- Currently available non-electable programs and resources, such as an employee assistance program, well-being programs, telemedicine options, nurse lines, tobacco cessation services, etc., and associated engagement rates.
- Currently available condition-based programs, such as Hello Heart, SWORD, etc., and associated engagement rates.

Desired Future State

- Efficiencies you want to gain in benefits enrollment and administration.
- Services you want the provider to administer.
- Goals for employee engagement, education, , self-service, etc.
- Communications you want sent to employees.
- If there are any changes you are making, share them. For example, are you introducing an HDHP for the first time? Will you be requiring dependent verification for everyone? Have you previously done passive enrollment but this year it will be active? These details help the potential vendors map out their solution to meet your specific goals.

Service Expectations

Be specific about the services you seek from a potential service provider. Be open and transparent about what you expect from a service provider and you'll receive a much more accurate view of the true cost of the service provider's solution. You can use this table as a starting point for building a list of your service requirements:

Services Desired				
Enrollment and Eligibility	COBRA Administration	Carrier Billing Reporting	Document Fulfillment	Communication Design
Direct Billing	Decision Support / Recommendation Engine	Dependent Verification (one-time or ongoing)	Life Event Verification	Condolence Administration
QMCSO Administration	QMCSO Qualification	Employee Service Center	Claims Advocacy Services	Wellness Services
FSA Administration	HSA Administration	HRA Administration	Commuter/Transit Administration	Exchange Notification Distribution
ACA Eligibility Calculation	ACA 1094/1095 Data Storage	ACA IRS Transmittal	ACA 1095 Employee Fulfillment	Appeals Management
Provider Search Engine for High Quality, Cost- Effective In-Network Doctors and Facilities	Out-of-Pocket Cost Estimation Tool for Members	Vaccination Tracking Tool		

As part of your service expectations, make sure you are clear about how long your annual enrollment period is, and how you want your employees serviced. Be specific about your expectations for service center hours. Let the vendors know if you have historically offered a correction window and how many employees use it. Information like this helps the vendors understand what you want and propose the best solution.

Communication Expectations

Research has shown that engaged employees are happier employees, and the best way to engage employees is by communicating. We highly encourage you to think about the types of communications you deliver today, and the types of communications you want to deliver in the future. Further, many clients have multi-generational workforces, so it is important that you consider not only the message you send, but how you send it (paper fulfillment, text message, etc.).

As part of your RFP process, you should map out your current communication deliverables and desired future state. This is a starting point, but add detail around frequency, volume and specifications for each component to get the most accurate pricing and avoid surprises or shortfalls. Also, introduce any expectations you have for omni-channel communications that allow employees to get information in multiple or preferred formats.

Communication	Format for Delivery
Reminder to Enroll in Benefits	Employee selects preference for text message or email notice
Confirmation Statement	Delivered electronically through system
New Hire Kit	Hard copy to employee's address
Enrollment Posters	Hard copy to headquarters
Total Compensation Statements	Delivered electronically through system

The RFP Timeline

Your RFP needs to state the dates for key milestones in the process. Here are some suggested timeframes for each:

Task	Description	Date
Release of Request for Proposal		February 5
Clarifying questions on RFP submitted by service providers	3-5 business days from date of RFP release	February 12
Answers to RFP clarifying questions returned to service providers	2-3 business days from date of RFP release	February 18
RFP response due	2-3 weeks from release of RFP	February 24
Service provider finalist decision	3 weeks after RFP submission	March 16
Service provider system web demos or site visits	During the month following finalist decision	April 1-10
Service provider selection	30 days prior to completion of contract negotiations	April 16
Contract negotiations completed	4 months prior to go live	May 1
Implementation kick-off	5 or more months prior to go live (depending on your size, complexity, and scope of services)	May 15
Start of annual enrollment period		November 12
Go live		January 1

How You'll Choose

The RFP should outline the criteria you'll be evaluating and any weighting measures, as shown in the example below. This is only a starting point. Each organization does this differently. For example, some include pricing as a criterion, while others introduce this factor into the contract negotiation phase.

Criteria	Weighing	Criteria	Weighing
System Functionality	X%	Risk and Security Policies	X%
Service Provider Experience	X%	Pricing	X%
Implementation Process	X%	Demonstration	X%

Let's Talk

A Q&A timeframe is critical to ensuring a successful RFP process. Why? Because no matter how well your RFP is written, service providers will have questions before they can put a recommended solution in front of you. This is a good thing! In fact, we'd be wary of a service provider that DOESN'T ask clarifying questions. In your RFP, you'll need to state:

- The date and time deadline for submitting questions (if a deadline is applicable).
- The email address questions should be sent to.
- The date you will return your answers to the service providers.

Further, to provide a level playing field for all RFP respondents, all of their questions and your answers should be compiled and provided back to each of the service providers.

Submit It!

In this section of your RFP, you'll provide important information on how you want RFP responses returned to you. Items to consider in your submission guidelines:

- The date and time the RFP is due.
- The email address(es) you want the RFP returned to. (Note: if your email has a file size limit, this information should be provided to eliminate bounce-back emails.)

Attach It!

We recommend including some supplemental attachments to help service providers further understand your business, such as: SPDs and benefit guides, sample carrier and HRIS files, current call center statistics, sample communication materials, eligibility detail, etc.

Now that you've got a solid starting point, keep reading to see sample RFP questions.

Remember: You should be ready to read and evaluate the answer to each question, so only ask those questions that apply and are important to you.

Just the Facts: Your Service Provider Questionnaire

The sample questions below are designed to get you thinking about the types of questions you will want to ask a service provider; however, the final list of questions should be based on the service deliverables you are seeking and be personalized to your business needs. Include questions about any processes or complexities that are unique to your organization.

Pro Tip:
Save Time

Consider your unique service requirements.

Create your question using the sample in this document.

Do not include questions that don't suit your requirements

Company Background and History

1. Provide the history of your company, including how long you have been in business and how long you have been providing benefits administration services.
2. Do you work in office or are you a remote-first organization? If you are in office, where are your locations? Are any activities performed offshore?
3. Describe your core product and service lines. Describe any optional services you provide.
4. What is your employee retention rate? What programs do you have in place to support employee retention?
5. How many benefits administration (health & welfare) clients do you have? What is your average client size?
6. What is your client retention rate? What programs do you have in place to support client retention?
7. What is your ownership structure (public or private)? If public, provide your ticker symbol and a copy of your company's latest Annual Report. If private, provide evidence of your company's financial stability and projected longevity, including any private equity ownership considerations.
8. Please describe any organization changes (mergers, acquisitions, divestitures) that have occurred or are planned in the future.
9. Describe your company culture.
10. What differentiates your company from its competitors?
11. What specifically does your company do to ensure quality standards are met within your organization?

Technology

1. Is your platform cloud-based? If so, describe the browser requirements. If not, describe the hardware/software requirements.
2. Do you outsource any components of your system and/or service offerings? If so, please describe who you outsource to and why.
3. Describe your overall system infrastructure.

4. Is your platform built internally, purchased or leased? Does it require any reliance on any other proprietary technologies for any of the services you are bidding on. (i.e. do you leverage a separate technology to administer consumer accounts, COBRA or ACA)?
5. Do you maintain an integrated database for all records?
6. Describe your organization's product roadmap and plans for future development.
7. How often is your system upgraded? Are new releases provided to clients at no additional cost?
8. Are all customers on the most current release of your platform? Describe the type of support you provide during upgrades and releases.
9. Do you provide fully replicated test environment(s) for our use?
10. What differentiates your company from its competitors?
11. Is your system available 24/7/365? What was the up-time of the application (not including maintenance) during the last three years?
12. When is maintenance performed? How is this communicated to your clients?
13. Describe your system capacity planning. How does your system support scalability?
14. Is there a detailed audit trail of all changes made in the platform? How long is this data maintained in the platform?
15. How do you leverage technology capabilities to create a holistic, yet simplified, benefits experience for our members?

Employee Experience

1. Describe your user experience philosophy.
2. What capabilities exist within your web portal for delivering content, video and detailed benefits information?
3. How does your site support a broader ecosystem of benefits, driving engagement or integrating with third party point solutions or well being programs?
4. Do you provide data on how employees navigate through the site and where they spend their time?
5. Can you promote specific benefits within your benefits site based on claims or other third-party data sources?
6. Do you have a native app for iOS and/or Android?
7. What features are available via mobile devices?
8. Do you have one mobile app for all services within this RFP or will multiple apps be required to meet the full service need? Please describe.

Enrollment Capabilities

1. Describe how an employee accesses your platform during new hire and annual enrollment and the enrollment capabilities available to them.
2. How do employees initiate life event changes within your system? Can the types of life events supported be configured? How can we ensure only applicable changes are allowed during a life event?
3. What dependent enrollment functionality is provided? How do we determine what types of dependents can be supported? Is this configurable in your system?
4. Describe the pending logic available in your system, including the ability to pend certain life events but not others, the ability for HR administrators to approve/deny life event elections, etc.
5. Does your system support the ability to declare life events in advance of qualifying life event (QLE) date (process future dated QLEs)?

6. How does your system accommodate rehires? Can we configure the rehire rules to determine when they are benefits eligible?
7. Can employees on leave access your platform to enroll in their benefits?
8. Describe how your system manages status changes that result in a change in eligibility (transfer between departments, part time to full time, etc.).
9. Is your system built to be "rules-based" so that employees will only see the plans, rates, and options applicable to them?
10. Does your system support dual enrollment periods? For example, can new hires enroll in their current year benefits during an annual enrollment window for the upcoming year?
11. Can your system accommodate both active and passive annual enrollments?
12. Can you limit eligibility in one plan based on enrollment in another plan?
13. Describe the types of products that can be enrolled in on your platform (e.g., medical, dental, vision, voluntary, FSA, HSA, etc.).
14. Describe the recommendation and educational tools your company offers to assist employees with plan decisions.
15. What data does your decision support tools use to make plan recommendations (if applicable)? What data is available on the performance of the decision support tools?
16. Do you support claims integrations within your decision support experience, please elaborate.
17. Does your system display a running total of each employee's per-pay-period costs? Can your system also display the employer's cost?
18. If an employee stops the enrollment process without finishing, is the enrollment information saved? Is a warning provided to employees?
19. Does your system allow employees to access information on their past, current, and future benefits?
20. Can a system administrator perform enrollments on behalf of employees? Does your system track who made the change, the time and date of the change, and the reason for the change?
21. Does your system allow for enrollment in spending accounts such as health savings accounts, health reimbursement arrangements, medical care spending accounts, and dependent care spending accounts with minimums and maximums?
22. Describe how you support enrollment in voluntary plans. How does your system handle enrollment where evidence of insurability is required to finalize the enrollment process?
23. Describe your process for EOI approvals. How will employees and administrators know that the transaction is pending?
24. Can your platform support various age calculations for life coverages (i.e., age reductions, age banding)?
25. Can you re-calculate premiums based on salary? What if salary adjustments are made mid-year?
26. How does your system handle the collection of beneficiary information during enrollment and updates made throughout the year?
27. Can different beneficiaries be selected for different benefits? Does your system allow for the designation of a trust?
28. Does the system store coverage history? If so, for how many years?
29. Can you calculate imputed income for basic life coverage and domestic partner coverage?
30. Does your system support surcharges (i.e., tobacco-user, spousal) on the employee's contribution?
31. When employees complete their enrollment, can they print out a benefits confirmation? Can confirmation statements also be sent electronically or through hard copy?
32. What options are available to employees without internet access?
33. Does your system allow for system overrides? How are these tracked? What audit controls are in place?
34. Does your platform support defined contribution models? How will the employee know how much credit is remaining? Describe any additional fees that may apply.
35. How can our wellness program be integrated within the system? Can wellness activities drive outcomes within the system?

Communication Capabilities

1. Describe the communication tools available within your system.
2. How can we use your system to communicate with our employees and administrators?
3. Do the communications come from the same technology as all other services or is that delivery coming from a third party system?
4. Can communications be personalized for different groups, individuals, etc.? If so, describe this process.
5. Is your site translated into multiple languages? Does this include all aspects of the site, such as the login page, enrollment process, decision support tools, etc.?
6. Do you have blast email capabilities to notify/remind employees to complete their enrollment if they haven't done so? Can communications be sent to individuals as well?
7. Is your system enabled to send SMS texting to communicate with employees?
8. Can employees indicate their communication preference to determine how communications are delivered to them?
9. Do we have access to the performance data for the communication sends (i.e. open, clicks, bounce rate, etc.)?
10. Can your system support the posting of documents and links (SBCs, SPDs, benefits guides, links to carriers) to the website? Can we upload these documents ourselves or does it require your support?
11. Can you provide post-enrollment surveys? If so, are you able to advise on how we leverage post-enrollment survey data?
12. Do you provide communication consultation and design services? Please elaborate.
13. Is your system accessible to members with disabilities? What accommodations can you make for full accessibility?
14. How does your platform help support ongoing employee benefits engagement?
15. Is there communication consistency across digital and traditional mediums?
16. How does your platform help us measure the success of our employee engagement?
17. How does communication assistance differ during annual enrollment from that delivered to employees to support year- round engagement?

Reporting

1. Describe your system reporting capabilities. Are these reports available within your system or is a different reporting tool required?
2. Do reports use real-time data?
3. Do you provide any graphical reports? How often are these updated?
4. Describe your ability to create ad hoc reports.
5. What filtering capabilities exist within your reporting tool?
6. In what formats can your reports be generated?
7. How long does it take for reports to be ready for download?
8. Can your reports be scheduled (generated and delivered on a certain date)? Can report recurrence be set up?
9. Are your reports customizable? If so, describe the process involved and any associated costs.
10. Describe the reports available to view changes made in the system.
11. Describe the reports available to view activities taking place during annual enrollment.
12. Can you report on all fields within your system?
13. Can you create billing reports? If so, describe how the billing statements will improve the self-bill and list-bill process.
14. Do you provide engagement data and reporting? Do you provide reporting that supports ROI and outcomes of the technology?

Ongoing Data Management Support

1. Our HRIS system is (INSERT SYSTEM). Detail your specific experience and ability to receive a (INSERT FREQUENCY: (such as daily, weekly, biweekly, monthly) full demographic file.
2. Describe the process followed to load demographic data from our HRIS system into your platform.
3. Describe your ability and process for emergency adds to the system for immediate coverage.
4. Can our administrators view the files sent/received?
5. Do you require a particular ongoing file feed format for census data? If you require data to be in a specific layout, please provide your layout requirements.
6. Do you prefer to receive change files or full files on an ongoing basis?
7. Describe the data transfer process for payroll deductions to be imported into our payroll system, including details on delivery. What is the frequency of the data transfer?
8. Do you require a particular ongoing file feed format for payroll deduction files? If you require data to be in a specific layout, please provide your layout requirements.
9. Describe the data transfer process for benefit elections to be sent to carriers. Are you able to send 834 files to carriers with custom layouts?
10. Do you have a dedicated team that works with interfaces? If yes, how often do they check to make sure the interfaces are being sent and received appropriately? If not, who is responsible for performing these checks?
11. How are data errors communicated to your clients? How are data errors corrected?

Implementation and Training

1. What is your required implementation timeframe? Provide a sample timeline based on the go-live date provided.
2. Do you anticipate any issues in meeting the key milestone dates we have provided in this RFP?
3. Describe your implementation process including the responsibilities of both your organization and our company.
4. Describe the implementation team and include a description of the role each member plays in the implementation process. Include the location of team members and the hours of availability.
5. Describe the measures in place for quality assurance during implementation and what tools you use for managing the implementation process.
6. Describe key factors necessary for a successful implementation.
7. Describe your process for requirements gathering. What information do we need to provide to you before we can begin the implementation process? When do you prefer we provide this information?
8. What types of data can be imported during implementation?
9. Describe the initial census data import process, including testing.
10. Describe the testing process involved when setting up the carrier files and payroll deduction files.
11. What type of training will you provide during implementation to our administrators and/or our employees? Describe the training materials you provide, and outline any costs associated.
12. Please describe how you manage and monitor current implementations and ongoing service capacity levels.

Ongoing Administrator Support

1. Describe your account management philosophy. How is the ongoing account management individual or team selected?
2. Are the implementation and ongoing support teams the same? If not the same team, describe the client transition process.
3. How many individuals would be assigned to our account? Please describe the structure, including each person's role.
4. Do you leverage a pooled team (or shared service) of resources for file management and technical builds or would the team individuals work on our account throughout the year?
5. Describe a typical cadence of meetings and support that would be expected.
6. How do you measure client satisfaction? How frequently do you review this metric with clients?
7. Do you offer ongoing stewardship reports and analytics? How do you communicate trends and/or areas that need improvement with clients?
8. What hours are team members or individuals typically available? Would we have backup resources in the case of our ongoing support individual being out of the office (e.g., traveling, on vacation, sick)?
9. What is your process for issue resolution and tracking?
10. What is your strategy for ongoing communications? How can we ensure we stay in the loop with what is happening at your company? How do you ensure you are staying in the loop with what is happening at our company?
11. What communication channels are available to receive product feedback and suggestions?
12. How would you handle ongoing changes such as off-cycle acquisitions and changes during annual enrollment? Who is responsible for making the necessary changes in your platform?
13. For mergers and acquisitions, how much time does it typically take to set up benefits for a new group? Describe your best practice approach and how you minimize the level of effort required by the client's team.

Legal and Compliance

1. What steps or actions are you taking to ensure you comply with HIPAA and other legal/regulatory requirements that affect you and your customers?
2. How does your company stay up-to-date on federal regulations? How do you educate your clients on changes to regulations?
3. Who is responsible for legal and regulatory monitoring activities within your organization?
4. How does your system record employee review of legal or compliance related notices?

Pro Tip:
Call Security

Invoice your IT or security team early.

Determine "non-negotiable" security requirements.

Ask your security team to review the submissions you receive.

Security and Risk Management

1. Do you issue a SOC 1, SOC 2, or similar audit report? If so, at what frequency? Please provide a copy of your most recent audit report.
2. Are you hi-trust certified?
3. Describe your application security and network security review processes.
4. What type of 3rd party reviews and testing are performed to identify potential vulnerabilities or areas of risk?

5. Have you ever had a breach of your systems? If so, please describe the breach and the remediation steps taken.
6. Please describe your incident management processes. How are clients notified in the event of a security breach and what is the time frame in which this information is communicated?
7. Please describe your approach regarding encryption. Describe the encryption method used to encrypt data while at rest and in transit. Please describe your key management processes.
8. How do you secure mobile devices used within your environment?
9. Is removable storage/media prevented from being used by your employees' computers/laptops?
10. What is your disaster recovery plan? How often is the plan tested? Please provide the results of your last test.
11. Please describe the environment used to host the physical systems for your infrastructure.
12. Please describe the physical security or environmental controls that are in place to protect these systems.
13. Please describe any redundancy of your production/mission critical systems that support your environment.
14. Describe how our data will be segregated from other customers.
15. How long is data retained within your environment?
16. Describe any third-party vendors you use to maintain and support your solution. What steps do you take to review these vendors prior to utilizing their services?
17. Describe the system's application-level security. Detail firewall and intrusion protections.
18. What methods are used to authenticate users?
19. How are security roles administered for both employees and administrators within the application?
20. What are the password requirements and what aspects of these requirements are configurable? Describe your password protocols (length, upper/lowercase, numbers, symbols, etc.).
21. Please describe your password reset procedures for both administrators and members. Describe any differences between them.
22. Please describe any account lockout settings that are in place.
23. Please describe any logging and monitoring that is performed within the application and supporting systems.

Artificial Intelligence

1. How does AI drive your product roadmap? Provide specific examples where AI has influenced the design, development, or enhancement of your products or services.
2. What natural language processing (NLP) models do you employ for participant interactions? Provide details on the architecture (e.g., transformer-based models like BERT, GPT, etc.) and the fine-tuning process used to tailor these models to your domain.
3. How do you utilize computer vision technologies in participant interactions? Provide specific examples of how computer vision is employed to enhance user experiences (e.g., facial recognition, document scanning, image-based search) and describe the underlying models (e.g., convolutional neural networks, YOLO) and techniques (e.g., object detection, image segmentation) used.
4. How do you ensure real-time performance and scalability in AI-driven participant interactions? Please discuss the infrastructure (e.g., cloud services, model serving strategies) that supports this.
5. Provide specific metrics (e.g., accuracy, response time, user satisfaction scores) that demonstrate the effectiveness of your AI in enhancing participant interactions. Include a comparison of these metrics before and after AI integration.
6. How do you ensure AI models stay current over time? Specifically, describe the methods you use to update your models with new data. For example, do you use online learning, where the model continuously adapts to new data in real-time, or do you perform batch updates at regular intervals? Additionally, how often do you update these models, and what triggers an update?

7. Discuss the tools and methods (e.g., A/B testing, performance monitoring) you use to continuously evaluate and improve the AI systems in production.
8. What processes do you have in place to detect and mitigate bias in your AI models? Describe the specific bias detection algorithms and the corrective measures you apply during model training and deployment.
9. How do you log, monitor, and audit AI decision-making processes? Provide details on the tools (e.g., model interpretability platforms, logging frameworks) and protocols in place.
10. How do you ensure the security and privacy of data used in your AI models, particularly during training and inference? Please detail the encryption methods, access controls, and other security measures you implement to protect sensitive data.
11. What measures do you take to ensure the accuracy, privacy, and security of your data during participant interactions? Describe the data processing pipelines, security protocols, and compliance with relevant regulations (e.g., GDPR, CCPA) that you have in place.
12. How do you assess and manage security risks associated with third-party AI tools, libraries, and frameworks that you integrate into your solutions? Provide details on the vetting process and ongoing monitoring of third-party components.
13. What is your protocol for responding to security incidents involving AI systems? Please describe your incident response plan, including communication strategies with clients and stakeholders.

Pro Tip:
Be Clear on Pricing

Instruct the applicant how to display pricing

Provide a template

Ask for pricing assumptions or caveats

Pricing and Contracting

1. Describe your general approach to pricing.
2. Detail your implementation fees. What do these fees entail?
3. Identify when you will begin to charge your ongoing fees for administration services.
4. Describe pass-through expenses. Are any pass-through expenses marked up beyond the actual cost to your organization?
5. What fees can we expect during annual enrollment?
6. Please discuss your approach to change orders, including your process for defining the scope of the change order and related fees.
7. Please provide any applicable fee caveats and/or assumptions.
8. Provide a copy of your sample contract.
9. Provide your philosophy for service level agreements. Provide a sample copy of your service level agreement.

Additional Service Offering Questions

Depending on your scope of services, you may also want to ask questions on the additional service capabilities of the service provider. We have provided some examples below.

Pro Tip:
Be Efficient

Include only those questions that suit your requirements

Request a demo before you write you RFP.

Ask your security team to review the submissions you receive.

COBRA Administration

1. Do you provide COBRA administration services in-house? If so, how long have you provided this service? If you use a partner for COBRA administration, who is the partner?
2. Is COBRA integrated on your enrollment and eligibility platform? Do administrator functions also exist within the same platform as the enrollment and eligibility or do you leverage a separate platform to administer COBRA?
3. What is the benefit of using your company for COBRA administration?
4. What communications are sent to COBRA participants?
5. Does the COBRA participant have access to in your platform? What information is available to our administrators regarding COBRA participant enrollments, payments, etc.?
6. What options do COBRA participants have for enrolling in benefits and making payments? Can COBRA enrollment and payment be conducted electronically?
7. Who handles COBRA participant inquiries?
8. How are COBRA events sent to carriers?
9. What happens if a participant short pays?
10. Can you support spouse and/or dependent COBRA elections when the employee does not elect COBRA coverage?
11. Do administrators have access to COBRA details?
12. Explain how you handle COBRA subsidies?

Direct Billing Services

1. Do you offer direct billing services when payment cannot be collected through a payroll deduction (e.g., retirees or employees on leave)?
2. What is the benefit of using your company for direct billing services?
3. How are you typically notified of the change in status (e.g., retirement, employee goes on leave)?
4. What are the accepted payment methods?

5. Can a participant see billing amounts and bills paid through your website? Will administrators have access to view this information?
6. What process do you follow for short payments or non-payments?
7. How do you follow up with participants before terminating coverage for non-payment? Is this process configurable based on our internal policies?
8. Do you leverage the same platform as the enrollment and eligibility to administer direct bill or do you require a separate platform?

Verification Services

1. Describe your verification services.
2. What is the benefit of using your company for direct billing services?
3. Can your system pend certain life events but not others?
4. Explain your process for the collection and processing of required documentation. Is this process configurable to meet our needs? How do employees learn what documentation needs to be sent?
5. What is the turnaround time for review of verification documents? How quickly is coverage made active once documents have been reviewed?
6. What happens when the employee does not provide the appropriate documentation? Are their elections still passed to the carrier without the dependent election, or is the entire election not sent?
7. Can documents be loaded on to an employee's record? If so, can employees directly upload documents within the system during an enrollment event? If the document can be uploaded, does this require administrator action? Can this be done through a mobile device?
8. How long is verification documentation retained? Is it accessible to administrators?
9. How do you follow up with participants when appropriate verification documentation is not received? Is this process configurable based on our internal policies?
10. Do you leverage AI within your verification services? Please elaborate.

Employee Call Center Support

1. Do you offer service center support for employees? If yes, is your service center provided in-house? Where are representatives located?
2. How can employees contact you for support (e.g., phone, chat, email)?
3. What are your service center hours of operation (days, hours and time zone)?
4. Can you offer a dedicated client-specific toll-free number?
5. Are all calls recorded? Do our administrators have access to recorded calls? If so, how are they accessed? Are they available in real-time?
6. What types of support do you provide through your service center?
7. What tools do your representatives use to field questions?
8. Are you leveraging AI within your call center. Please elaborate.
9. What is your process for issue resolution and tracking? Do you have a case management tool?
10. Is your case management tool available for our administrators to use, or is it only internal to your organization?
11. Does your case management live within your enrollment and eligibility platform or do you use a separate platform to manage your cases? If so, how do we gain access to case reporting and detail?

12. What are your escalation procedures?
13. Do you monitor service representative performance?
14. What is the typical background of your service center representatives? What is the average tenure in the service center?
15. What is the turnover rate within your service center within the past 12 months?
16. Describe your service center training program (initial training and ongoing training). How do you train representatives on our culture, policies, etc.?
17. How do you ensure adequate staffing to handle increased call volumes resulting from annual enrollment and other special events? Are temporary employees or contractors leveraged?
18. Do you have Spanish-speaking representatives? Are any other languages supported? Do you have language line capabilities?
19. What services do you provide for hearing and speech impaired callers?
20. Are your service center reps licensed and able to support voluntary benefits enrollment?

Virtual Assistant Support

1. What intelligent and automated tools are embedded within your solution to maximize employee self-service when and where they need assistance, and how has these tools impacted member call volume?d?
2. Does your organization offer support through a virtual assistant, such as a chatbot? If so, how long has the virtual assistant been part of your platform?
3. Is your virtual assistant a chatbot or does it leverage artificial intelligence (AI) or machine learning (ML)? If AI or ML are used, please explain how. For example, how does your virtual assistant contextualize a member's request? Please provide relevant examples.
4. If a virtual assistant is available, are the models and framework proprietary and built within your business or are you leveraging a third-party platform to present that experience?
5. Please discuss all platforms in which a member can interact with your virtual assistant (e.g., phone, mobile, web).
6. Please provide utilization statistics by engagement channel for the last 24 months.
7. How are outcomes measured for interactions with your virtual assistant? Please provide the analysis of your outcomes.
8. In addition to text, does your assistant recognize spoken language?
9. Is your virtual assistant available in languages other than English? Please provide a list of languages.
10. What is the process for training and maintaining your virtual assistant?
11. Can your virtual assistant use member profiles or prior member interactions to provide personalized messaging that prompt the member to take an action? Please explain.
12. Does your virtual assistant answer only questions related to enrollment? Or, does it support inquiries regarding ongoing benefits use and management or other products or services available to members beyond the health plan?
13. Do you leverage generative AI within your virtual assistant experience? Please describe.

Benefits Activation

1. How does your solution leverage data to drive an omni-channel engagement experience that ensures employees maximize the use of their benefits?
2. What data is, or can be, consumed to enable sending personalized health nudges to the member?
3. What communication channels are available to send such nudges? How do you capture the information needed to send them (e.g., personal email, work email, personal cell number, other)?

4. If medical and pharmacy claims data is captured, at what frequency is it updated? Is the data stored for purposes of trend analysis similar to a data warehouse? If yes, please provide full listing of reporting and analytics available.
5. Do you offer a technology-enabled provider look-up tool that accounts for cost and quality? What data sources are used to derive cost estimates and quality ratings? What provider networks are captured? How are custom networks accommodated?
6. What is the experience for spouses or dependents over 18? How do non-employee family members receive access to the services? What degree of personalization is available for non-employees?
7. Does the platform give us the ability to publish content seamlessly across all digital channels (e.g., web, mobile, email, and social) and across all devices (e.g., desktop, tablet, mobile)?
8. Do you have any packaged or delivered integrations with third parties, such as carriers, care management point solutions, well-being solutions, biometric screening vendors, etc.? Please elaborate.
9. How do you leverage data to build a profile of your employees' benefits behaviors?
10. How do you use member-level data to ensure maximization of selected benefits?

Benefits Consultation

1. Do you have partnerships with voluntary benefits providers with built-in integrations, communications capabilities, or cost savings?
2. Do you have licensed brokers in-house who can work with our broker/advisor to create a best-fit benefits line-up and analyze overall cost efficiencies?
3. Do you have a program or tool that helps members understand voluntary benefits offerings or that increases voluntary benefits enrollment?
4. What assistance do you have available to prompt or help members utilize the voluntary benefits and non-electable benefits they have access to?
5. What kind of benefits support can you provide for alternative populations, such as part-time, contractor, gig workers?

QMCSO

1. QMCSO qualification and/or administration services.
2. Can an employee's record be flagged to indicate that a benefit is under a court order? Is your system capable of storing documents?
3. Do you have licensed brokers in-house who can work with our broker/advisor to create a best-fit benefits line-up and analyze overall cost efficiencies?

Spending Account Administration

1. Please provide an overview of your spending account administration services including the types of accounts you administer.
2. Do you provide these services internally or do you partner with a third party?
3. If you are administering these accounts internally, what technology are using? Do you own the technology or are you leasing or white labeling a third party platform?
4. Can employees access their spending account information (balances, claims, etc.) within the same technology as their benefits enrollment experience? If so, is the information updated in real-time?

5. Please describe your mobile app capabilities for spending account management. Does a separate app exist for accounts or is it consolidated within the enrollment and eligibility application?
6. Please identify all methods for participants to submit claims (i.e., online, mobile app, email, mail, fax).
7. Are debit cards issued in support of these accounts? Can multiple accounts be managed from a single debit card?
8. Does your system allow for targeted and personalized communications for employees with specific spending accounts elected? (For example, a text message to employees with an FSA to remind them of a grace period ending, an email to an HSA participant that is not maximizing contributions, etc.)
9. What is your average turnaround time for reimbursements? How do you provide reimbursements to employees?
10. Do you provide engagement or education materials for account holders?
11. Describe your claims funding model.
12. How do you prevent employees from signing up for accounts they are not eligible for? For example, enrolling in a health care FSA with a high-deductible health plan.
13. How do you deliver solutions to employees that support overall health and wealth outcomes? Do you make it easy to contract, implement, and engage with these solutions?
14. What is your CIP pass rate? Briefly explain your CIP process.
15. Beyond tax-advantaged accounts, what other kinds of consumer/spending accounts can you administer? Please give examples
16. Do you offer retiree HRA or other retiree spending account administration?
17. Are you leveraging AI within spending account administration? Please elaborate.

Affordable Care Act and State-Based Coverage Requirements

1. How long have you been providing ACA and state-based compliance services to your clients? How many clients are you currently providing ACA service to?
2. Describe the system(s) used for ACA- and state-based compliance and how each system is integrated with your administrative system. Are your ACA services provided by an outside vendor?

Hours Tracking:

3. Describe the services you are able to provide for the Affordable Care Act Hours Tracking Service.
4. What data do you need from a client for ACA calculation of full-time or part-time status and how often is data required?
5. Can your system support hours calculations with respect to employment status changes, transfers between job codes, leaves of absence, termination and reemployment, etc.?
6. How do you track and manage employees who change from one class to another in the middle of a measurement period (e.g., from variable hour to full-time employee)?
7. What ACA data audit procedures are in place to ensure data accuracy?
8. Are there any safe harbor codes you are unable to calculate after receiving inbound files?
9. Describe your services with respect to the electronic filing of Forms 1094/95 with the IRS. Specifically, will you file on behalf of your clients, or do you provide a file to the client to upload and file on their own?
10. How do you secure employee consent to deliver ACA and other statements electronically?
11. Will our administrators have the ability to review and provide final sign off for the reports to be filed with the IRS?
12. How can our administrators access historical 1095-C forms for an employee after they have been issued?
13. Will you prepare corrected 1094-C and 1095-C forms as needed for each individual and in the established format provided by the IRS?

Total Rewards

1. How do you leverage total rewards within your solution to drive a year-round engagement vehicle that guides employees to a full understanding of their overall compensation, benefits and perks within the organization?
2. Can you provide personalized total rewards statements and/or a personalized total rewards portal (online access)? If so, please describe available options.
3. Beyond the typical information around compensation (e.g., health and welfare benefits contributions, vacation time, etc.), can your total rewards capabilities feature additional fringe benefits/perks, retirement benefits, etc.? What information/ benefits can be provided within the total rewards portal and/or statement and what integrations are required to do so?

Other Populations

1. Do you offer retiree administration services?
2. Can active employees model retirement eligibility/elections as they prepare to retire?

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