

PROPOSAL NAME/NUMBER: 23-401-06-02 / Third Party Administrator / Stop Loss Insurance

Stop Loss Insurance

OPEN DATE: June 09, 2023 2:00 PM CST



Evaluator

Noemi Munguia / Nereyda Pena / Robert Hinojosa	Angie Vela	David Flores
Rating	Rating	Rating

Proposer	Rating	Rating	Rating	Average	Notes:
PACE / Companion Life					<p>Strengths: (NMNPRH) 125k deductible / 24/12, lowest cost (AV) Lowest quoted price; Lasers will be put in place but cannot be determined until 6/30 reporting.; 30 days (DF)</p> <p>Weaknesses: (NMNPRH) Although they were the standalone lowest, other vendor had bigger savings due to bundle w/TPA; Unable to determine lasers, No confirmation that we will end up w/no lasers. No information provided. (AV) (DF)</p> <p>Comments: (NMNPRH) (AV) (DF) Laser liability unable to be determined to firm up rates. Last two FY's we have experienced Lasers from \$700-\$800k.</p>
Sec. A. Premium Cost: (60 points max)	55	55	55		
Sec. B. Excess Claim Expense: (Laser): (30 Points max)	7	15	10		
Sec. C. Claim Process/Turnaround time: (10 Points max)	0	10	7		
Total Score	62	80	72	71.33	
IAT / Gerber Life					<p>Strengths: (NMNPRH) 2nd lowest cost (AV) 2nd lowest quote; Lasering not available until after 6/30 reporting; 30 Days (DF)</p> <p>Weaknesses: (NMNPRH) Simply not lowest; Unable to determine lasers, No confirmation that we will end up w/no lasers. No information provided (AV) (DF)</p> <p>Comments: (NMNPRH) (AV) (DF) Laser Liability has not been determined to firm up rates. Last two FY's we have experienced Lasers from \$700-\$800k.</p>
Sec. A. Premium Cost: (60 points max)	50	53	55		
Sec. B. Excess Claim Expense: (Laser): (30 Points max)	7	15	10		
Sec. C. Claim Process/Turnaround time: (10 Points max)	0	10	7		
Total Score	57	78	72	69.00	
UNUM Group					<p>Strengths: (NMNPRH) 4th lowest cost; no lasers; Reimbursement timely - 10 days (AV) No lasers; 30 days (DF)</p> <p>Weaknesses: (NMNPRH) Simply not lowest; Have to pay claims first - then reimbursement (AV) (DF)</p> <p>Comments: (NMNPRH) (AV) 3rd lowest quote; (DF)</p>
Sec. A. Premium Cost: (60 points max)	40	50	57		
Sec. B. Excess Claim Expense: (Laser): (30 Points max)	30	30	30		
Sec. C. Claim Process/Turnaround time: (10 Points max)	7	10	8		
Total Score	77	90	95	87.33	

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Granular					
Sec. A. Premium Cost: (60 points max)	35	45	55		<p>Strengths: (NMNPRH) 6th Lowest Cost (AV) 2 Lasers; 25% cap possibility, did not specify turnaround time (DF)</p> <p>Weaknesses: (NMNPRH) Simply not the lowest; 2 lasers (1-400k, 2-300k); no information provided (AV) On higher end (DF)</p> <p>Comments: (NMNPRH) (AV) (DF) listed lasers, COM recommends no lasers due to unforeseen costs.</p>
Sec. B. Excess Claim Expense: (Laser): (30 Points max)	15	20	5		
Sec. C. Claim Process/Turnaround time: (10 Points max)	0	2	7		
Total Score	50	67	67	61.33	
Blue Cross Blue Shield					
Sec. A. Premium Cost: (60 points max)	60	50	58		<p>Strengths: (NMNPRH) Savings on TPA through bundle. No Lasers. Do not have to pay claims upfront. We simply stop paying on claimant. Stop Loss Admin conveniently included through TPA Admin(Monthly) (AV) Bundle option; None; Performance Guarantee Schedule (DF) Been w/BCBS since about 2010., Lasering (N/A); No concerns from employees for years</p> <p>Weaknesses: (NMNPRH) Simply not actual lowest but biggest, savings through bundle. Have to go into BCBS system to new actual member vs reporting. Not difficult at all - but an extra step. (AV) (DF)</p> <p>Comments: (NMNPRH) (AV) (DF)</p>
Sec. B. Excess Claim Expense: (Laser): (30 Points max)	30	30	30		
Sec. C. Claim Process/Turnaround time: (10 Points max)	10	10	10		
Total Score	100	90	98	96.00	
Allied					
Sec. A. Premium Cost: (60 points max)	45				<p>Strengths: (NMNPRH) 3rd lowest cost; (AV) (DF)</p> <p>Weaknesses: (NMNPRH) Does not include Retirees, Transplant Network assumed considered preferred/Network assumed a bundle w/TPA, Simply not lowest. Did not submit w/0 lasers, None currently - however will need to be updated; No confirmation that will end up w/no lasers; No information provided. (AF) (DF)</p> <p>Comments: (NMNPRH) (AV) (DF)</p>
Sec. B. Excess Claim Expense: (Laser): (30 Points max)	10				
Sec. C. Claim Process/Turnaround time: (10 Points max)	0				
Total Score	55		0	27.50	



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Liberty Mutual					
Sec. A. Premium Cost: (60 points max)		40	55		Strengths: (HNMNPRP) (AV) 30 day (DF) Weaknesses: (NMNPRP) (AV) Highest Quote could not provide util after disclosures; (DF) Comments: (NMNPRH) (AV) (DF) UNK Costs, Lasers could be determined during disclosure. We have seen in the last two FY's Lasers total from &700-\$800k
Sec. B. Excess Claim Expense: (Laser): (30 Points max)		15	10		
Sec. C. Claim Process/Turnaround time: (10 Points max)		10	8		
Total Score	0	65	73	46.00	