

**New Jersey Department of Banking and Insurance
Response to Bidder's Questions Regarding DOBI Solicitation 2019-001 (State Based Exchange)**

Section	Sub Section	Page	Question	Answer
General			<p>Is there a Set-Aside for the above solicitation? Such a SDVOSB? If not, will consideration of award preference be given to those that have met the required standards pursuant to N.J.S.A 52:32-31.1 et seq and N.J.A.C 17.17 et seq. and who are properly qualified to meet or exceed the performance set forth in this solicitation?</p>	<p>There is no set-aside for this RFP.</p>
Exhibit 4, 1.10	<p>Service Level Agreements and Liquidated Damages Pg. 9</p> <p>1.10 Security Management Notice and Mitigation</p>		<p>For SLA 1.10 (Security Management Notice and Mitigation), will the State remove "probable or reasonably suspected" as well as "minor Security incidents" from the performance Standard? The LD is significant (\$5,000 per day) for not report immediately every type of incident. For example, phishing attempts occur very frequently and there are systems in place to identify them and keep them from becoming a destructive event. Reporting every one of these types of activities does not seem to be in line with the State's intent for this SLA.</p> <p>The requirement to take corrective action within two hours also seems onerous for incidents that are minor and or are not actual incidents.</p> <p>To provide the additional resources to manage every incident according to the SLA as written will not be cost effective and not provide added value to the State.</p>	<p>The DOBI agrees to this change to remove "probably or reasonably suspected" and "minor Security incidents."</p>
Exhibits		General	<p>Is a performance bond/security required? If so, it is not standard practice to submit a bond with a bid. If performance security is required, will the State allow this to be submitted upon contract execution?</p>	<p>A performance bond is not required.</p>

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General			If there has been a determination to NOT adhere to the provisions cited above, has there been a determination that this solicitation does not qualify for the SDVOSB contract set-aside? If so, why?	There is no set-aside for this RFP.
General			Will any contract submission consideration be given to a SDVOSB pursuant to the above?	There is no set-aside for this RFP.
General			Would the State please consider the addition of a standard force majeure clause to protect both the State and contractor in situations beyond their reasonable control?	DOBI agrees to include the following language in the RFP: "Neither party shall be responsible for any delay or failure in performance caused by flood, riot, insurrection, fire, earthquake, explosion or act of God, or any other similar force or cause beyond the reasonable control of the party claiming the protection of this paragraph."
Exhibit 5			If bidding on only one part of the SOW in the RFP (for example, if bidding on the Technology Platform but not the Consumer Assistance solution, or vice versa), would the bidder simply submit those pricing sheets with \$0s in the yellow fields for pricing sheets associated with a solution that is not part of their proposal? ("N/A" responses in the yellow fields seems to give errors on the Summary sheet totals).	If the Bidder is not submitting a bid for a Part 1 or Part 2, then it should be left blank rather than indicating \$0s or N/A.

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Exhibit 5_Price Sheet			Is it DOBI's intention to have vendors awarded the consumer assistance scope invoice for lines 15-19 upon initiating activities in each Stage (subject to retainage) or after activities in each stage are complete?	After activities are complete.
Exhibit 5_Price Sheet			To price lines 19-23, vendors will need to know the number of staff DOBI intends to leverage in the call center and other aspects of the consumer assistance operation. Can DOBI provide an assumed staffing level or a set of standard assumptions for call center handle time and call volume to ensure vendors are pricing consistently?	The vendor is to provide customer relations management. The vendor is to maintain sufficient staff and systems to manage, track and report on Customer Services via multiple channels, including telephone, web portal, e-mail, and web chat. The vendor is to provide an integrated customer relations management system to be used in tracking and managing Customer contacts from all channels and can report on Customer contact metrics separately. Vendor support is to be available 100% of the time during Standard working hours, as specified by DOBI. See Exhibit 4.1 being provided to the public for additional SLA's and Liquidated Damages for Customer Relations Management.

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Exhibit 5_Price Sheet			<p>Instead of a monthly firm fixed price amount, would the State consider a hybrid pricing model such as fixed [ex. fixed monthly] /variable [ex. price per minute or call] or a banded model. By using a hybrid structure, the State will pay for only those contacts for which the awarded vendor has handled. The State will not be charged for units for which the vendor does not incur cost. Also, this structure allows bidders to develop more risk-averse pricing, eliminating the need to factor in potential contingent costs that may result due to fluctuations in volumes. Particularly for new exchanges, this is the only structure that eliminates volume risk for both parties and allows bidders to provide the most cost-efficient pricing possible.</p>	DOBI does not agree to this change.
Exhibit 5_Price Sheet			<p>Would the State confirm if cost element 3.7.3 should be calculated using a 48 month total as indicated or 45 months? The 45 months period is assumed to commence on Jan 1, 2020 after completion of Consumer Assistance Transition phase. If the contract period is 5 years total for base and option period and commences on Sept 30, 2019, this means end of the contract period would be Sept 29, 2024. From Jan 1, 2020 to Sept 29, 2024 represents 45 months. Costs associated with the Consumer Assistance Transition phase are already covered in elements 3.7.2 A / B / C. Alternatively, the State could extend the contract period through December 31, 2024 and preserve 48 months.</p>	<p>The contract will commence upon execution of an approved contract and including two 1 year extensions will continue until 20 days after Open enrollment 2024. For purposes of pricing section 3.7.3, bidders should calculate cost using 48 months.</p>

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Exhibit 5_Price Sheet			Cell C19 is noted to exclude the amounts in cells C7:C8. Would the State please consider updating the C19 formula?	Please see the Revised Price Sheet being provided to the public. The C19 formula has been revised to include the amounts in cells C7:C8.
General			Is there an opportunity to demonstrate ability to perform duties as set forth in this solicitation?	The Bidder's ability to perform the duties in the Bid Solicitation should be fully outlined in the Proposal submitted.
3.9.1			In Section 3.9.1 the RFP indicates the vendor shall submit a security plan 60 days of the contract award date, however, the 4.5.1, the RFP says the vendor shall provide a draft of the disaster recovery, backup plan, and the security plan. Could DOBI please clarify if it expects the vendor to submit the draft plan with the bid or 60 days of the contract award.	These are separate requirements. The plans required under section 4.5.1 are to be submitted with the bid. The plan required under section 3.9.1 is to be submitted within 60 days of the contract award date.
General			What kind of consent is taken from individuals to share collected PII data?	DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
General			Is there any mid-year OPT IN option available to users to consent sharing or non-sharing of PII data?	DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
General			What is the method for individuals to opt-out of the collection or use of their PII data?	DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.

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General			What is the SLA (response time) of current Eligibility and Enrollment (E&E) functionality which is used to verify an applicant's eligibility for health insurance, plan selection and enrollment through the Marketplace?	The current solution is the FFM.
General			a)Can the State provide a high-level overview of the current system? b)Can the State describe the information it will collect, maintain (store), or share, either permanently or temporarily?	The current solution is the FFM. The vendor should make a proposal for 2021.
General			In addition to FDSH integration, is there a need to integrate with external systems for comparison of case information with external data sources?	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
General		N/A	Do you have a breakdown of calls offered vs. handled in CY 2018 from the FFM? Actual data, while not essential, if available will be invaluable in building out the right consumer assistance center level of staffing.	DOBI does not yet have this information.
General		N/A	Do you have any information on the handle-time associated with calls encountered in CY 2018 from the FFM? Your estimates, if available will be invaluable in building out the right consumer assistance center level of staffing.	DOBI does not yet have this information.

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General		N/A	<p>There are two broad approaches to an SBE consumer assistance center. One is to focus on answering questions correctly, provide technical assistance but otherwise lean towards getting users to enroll online. The other (more full service approach) is to be more expansive and provide users a higher standard of service where we enroll them over the phone end-to-end. Your approach leans towards the latter as we understand from the RFP -- we believe this will ultimately provide you higher customer satisfaction.</p> <p>We would like however to confirm our understanding here -- because this approach typically leads to the consumer assistance center being more expensive. Are we correct? (There is no right or wrong answer to this question -- we are simply trying to align our approach with your desires)</p>	<p>The consumer experience on the exchange is of utmost importance for DOBI. DOBI envisions a consumer assistance center with high standards that provides a full service approach for its consumers, including direct enrollment of consumers by telephone, please see section 3.5 of the RFP.</p>
General			<p>a)What are the different critical reports submitted to IRS and other federal entities b) What is the frequency of each?</p>	<p>The vendor must meet the federal requirements, which may evolve over time.</p>
General			<p>Is there any Partnership Marketplaces with whom operating of an insurance marketplace takes place?</p>	<p>There are not partnership markets at this time.</p>
General			<p>What are the different sources of PII in the system?</p>	<p>DOBI is seeking experienced vendors who can provide guidance on how to handle PII.</p>

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General			<p>a)What are the different types of PII data that the system will collect or maintain?</p> <p>b)Please also indicate the categories of individuals with whom PII data is collected, maintained or shared?</p>	DOBI is seeking experienced vendors who can provide guidance on how to handle PII.
General			<p>a) Is the PII shared with non-federal and/or non-state organizations?</p> <p>b)If yes, then what is the purpose, method and what kind of data is being shared?</p>	DOBI is seeking experienced vendors who can provide guidance on how to handle PII.
General			Does the new system need any kind of MFA (multi factor authentication) and VPN (virtual private network) setup?	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
General			What is the standard downtime (hours) in a month to maintain the application during M&O phase?	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
General			<p>a)At what time can patches and deployments be performed during M&O phase?</p> <p>b) Are there any SLAs for each activity?</p>	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.

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General		N/A	<p>Please confirm that the State is deliberately silent on many of the specifications and variables associated with the project (examples of which are listed below) and that bidders are free/required to make their own assumptions as to what is in the best interest of the State. Further, if this is correct, can the State elaborate on how they will compare/score different proposals?</p> <ul style="list-style-type: none"> • Hours of operation • Expanded hours if any during OE • Call Center Standards, including average speed to answer, abandonment rate, blockage, occupancy rate, customer satisfaction rate. • Liquidated Damages tied to Call Center Performance • Call Center Location(s) • Key Staff Requirements • Frequency of mailings to be sent • Quality/Condition of mailings (color versus black and white, etc.) <p>If the State is not deliberately silent on these requirements, please provide more specifications about each (e.g., required hours of operation, etc.).</p>	<p>DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal. Please see the Exhibit 4.1 that DOBI is making available to the public for more information.</p>
General			<p>Does the system include a Website or online application available to and for the use of the general public?</p>	<p>DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.</p>
General			<p>a) May the solution be cloud native?</p> <p>b) Does the State have any recommendation for cloud platform to be considered?</p>	<p>DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.</p>

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General			What is the estimated funding source, or budget for this project?	The funding source is described in P.L.2019, c.141. The Commissioner may apply a monthly assessment to each individual health benefits plan sold in the individual market for the purpose of supporting the exchange through initial start-up costs associated with establishment of the exchange, exchange operations, outreach, enrollment, and other means of supporting the exchange, including any efforts that can increase market stabilization and that may result in a net benefit to policyholders. This is described in Section 1.2.3, of the RFP.
General			Has funding been secured, or is that expected to take place at a later date?	Funding was established under P.L.2019, c.141. The law may be found as Exhibit 1 in the RFP.
General			Is this a new requirement? •Or is there an incumbent vendor providing these services? • If so, what is the contract number, vendor name, and term of the contract?	New Jersey is currently an FFM state transitioning to an SBE-FP for plan year 2020. New Jersey intends to be a full SBE for plan year 2021.
General			Is there a timeline for when this project must be started or awarded?	Please see Request for Proposal Section 3.4, Part 1 – Timeline, Activities, and Deliverables, and Section 3.7, Part 2, Timeline, Activities, and Deliverables.
General			What does DOBI plan to do themselves? Are they developing an operational group within DOBI to manage the Exchange?	DOBI is developing an internal staffing plan in conjunction with selecting a vendor under this RFP, along with creating a HEPMO as described in section 1.2.1.

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General		N/A	Do you know what percentage of New Jersey enrollees have designated brokers? This has a material bearing to the call-volume encountered in the consumer assistance center	This information is not available.
General		N/A	It is our experience that for RFPs for new programs where there are no historical data or documents to support bidders' understanding, a second round of questions is beneficial to ensure bidders more fully understand the State's vision. Would DOBI please allow for a second round of question to ensure bidders more fully address and adequately price the scope of work?	A second round of Q&A is not planned.
General			Is there any existing security platform that needs to be integrated or does it need to be built from scratch such as IDP, Access gateways?	The State (DOBI) is not prescribing a specific security platform component, by brand or version, especially when the bidder {vendor} is proposing a hosted/cloud solution. However, since the data is of sensitive nature, and it must be protected from breach, misuse, or corruption by malware or bad actors, a strong security program must be in place for the hosted system and the State's data. CIS security controls must be reviewed for proper security of the system. The State uses a NIST-based security policy as our foundation for our Executive Branch and after contract award, the State will review with you your security measures (policies & operational procedures) while the system is being developed, configured, and tested.

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General			<p>Is there any vision for QHP?</p> <p>If yes, what is the count and volume of that data?</p>	<p>The QHPs available in the New Jersey individual market for the 2019 plan year may be found at the following link: https://www.state.nj.us/dobi/division_insurance/ihcseh/ihrates_2019.pdf</p>
Pricing Form			<p>Does DOBI want a price from the customer service vendor that contemplates both a CRM and another price point that contemplates a CRM delivered by the Technology Vendor? There does not seem to be space for those alternatives.</p>	<p>In order to appropriately evaluate pricing, DOBI expects that bids include pricing for a CRM.</p>
Exhibits	1.5	4	<p>Can DOBI confirm that management and supervisory staff vacancies, should any occur, are not subject to the liquidated damage and that only key staff will be considered for compliance purposes?</p>	<p>SLA 1.5 applies to management, supervisory and key staff.</p>
Exhibits	5.16	4	<p>The contract does not address ownership of intellectual property. Will the State clarify that pre-existing materials owned by the contractor will remain the property of the contractor, but will be available to the State as part of a license/use for the term of the contract?</p>	<p>State adds the following language to the RFP: "Vendor retains ownership of all Vendor Intellectual Property, and any modifications thereto and derivatives thereof, that Vendor supplies to the State pursuant to the Blanket P.O. Vendor grants the State a non-exclusive, perpetual royalty-free license to use Vendor Intellectual Property delivered to the State for the purposes contemplated by the Blanket P.O."</p>
Exhibits	5.16	4	<p>The contract does not address limits on the contractor's liability. Contractor requests commercially reasonable parameters regarding limitation of liability and to clarify that the limit in the agreement is an aggregate limit not to exceed 2x fees paid to contractor.</p>	<p>Liability under the contract, except for the Liquidated Damages which will not count towards this limit of liability, shall be limited to two times the total value of the contract.</p>

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Exhibits	6.1	4	Section 6.1 states: "In the event of a manufacturer's or contractor's price decrease during the contract period, the State shall receive the full benefit of such price reduction on any undelivered purchase order and on any subsequent order placed during the contract period." This type of reduction should not apply to the nature of services provided under this RFP. Would the State remove this provision?	This language is modified to read: "In the event of a manufacturer's or contractor's price decrease during the contract period, the State shall receive the full benefit of such price reduction on any undelivered purchase order and on any subsequent order placed during the contract period as applicable."
Exhibits	Service Level Agreements & Liquidated Damages: Failures & Nonexclusive Remedies	4	Are you willing to suspend your call-center SLAs for the last 7 days of OEP and the first day and following Monday if OEP begins on a weekend day? As you know, call volumes during those days is exceptionally spiky. By way of background, this is common practice, largely because it is uneconomical to hire seasonal staff and train them just to handle a few days of increased call volumes.	The state declines to make this change. It is DOBI's expectation that service levels will be maintained consistently throughout the contract, including during the OEP, as this is a critical window for enrollment. The contractor is expected to bring adequate resources to achieve this expectation.

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Exhibits	Service Level Agreements & Liquidated Damages: Failures & Nonexclusive Remedies	4	<p>The RFP specifies a number of individual liquidated damages associated with SLA failures and separately a retainage of 10%. Can Bidders safely assume that the aggregate amount of liquidated damages (which is the sum of individual liquidated damages in any month) is limited to the retainage of 10%? While we have never been assessed any material amounts, your response is material to our risk management and pricing.</p>	<p>Separate from the 10% retainage, DOBI agrees to limit total liquidated damages to 15% of the contractor(s)' monthly invoice. If a particular SLA is illogical, not reasonably attainable, or not in the best interest of the State, after the State issues a notice of intent to award and before the award is issued, the State and the selected vendor in the notice of intent to award may negotiate the particular SLA to be more logical, reasonably attainable, or in the best interest of the state. However, any modification to an SLA resulting from that negotiation must not be a change that is less favorable to the State.</p>
Exhibits	Service Level Agreements & Liquidated Damages: Failures & Nonexclusive Remedies	4	<p>The measurement period shall be based on the System Allowable Transactions Time. The number of System Allowable Transactions Time minutes shall be determined in accordance WITH THE FOLLOWING FORMULAS: System Allowable Transaction Time (SATT) = (B – E) *.01 for 2 seconds or less • B = Total number transaction. • E = SBE Accepted number of transactions to be excluded</p> <p>This particular SLA calls out some number of transactions to be excluded from the computation of SATT.</p> <ol style="list-style-type: none"> a. How is this number determined? b. Is this a fixed number, or is it a fraction of the total number of transactions? c. Are there specific kinds of transactions that will be excluded? 	<p>The number will be determined by the HEPMO and SCM to reflect a reasonable number of excluded transactions to allow for acceptable system performance. If a particular SLA is illogical, not reasonably attainable, or not in the best interest of the State, after the State issues a notice of intent to award and before the award is issued, the State and the selected vendor in the notice of intent to award may negotiate the particular SLA to be more logical, reasonably attainable, or in the best interest of the state. However, any modification to an SLA resulting from that negotiation must not be a change that is less favorable to the State.</p>

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Exhibits	Service Level Agreements and Liquidated Damages	4	In the Service Level Agreements and Liquidated Damages document (Exhibit 4), there are several SLAs that will require additional cost to achieve. Many have very high associated liquidated damages which also has the potential to increase a bidder's price. Will the State be willing to negotiate the SLAs and associated liquidated damages upon contract award?	DOBI agrees to limit total liquidated damages to 15% of the contractor(s)' monthly invoice. If a particular SLA is illogical, not reasonably attainable, or not in the best interest of the State, after the State issues a notice of intent to award and before the award is issued, the State and the selected vendor in the notice of intent to award may negotiate the particular SLA to be more logical, reasonably attainable, or in the best interest of the state. However, any modification to an SLA resulting from that negotiation must not be a change that is less favorable to the State.
Exhibits	Service Level Agreements and Liquidated Damages	4	In practice, no system can operate perfectly. For example, not even Amazon Web Services can guarantee zero down time. Our interpretation of the service levels set forth in Exhibit 4 impose penalties for imperfect operation, even if insignificant. We propose that the service level agreement provisions be amended to tie the SLAs to business outcomes. For example, what percentage of applicants who attempted to obtain an accurate eligibility determination received one.	DOBI agrees to limit total liquidated damages to 15% of the contractor(s)' monthly invoice. If a particular SLA is illogical, not reasonably attainable, or not in the best interest of the State, after the State issues a notice of intent to award and before the award is issued, the State and the selected vendor in the notice of intent to award may negotiate the particular SLA to be more logical, reasonably attainable, or in the best interest of the state. However, any modification to an SLA resulting from that negotiation must not be a change that is less favorable to the State.
Exhibits	5.9	4	Would the State consider requiring the vendor to post a surety bond as an alternative to the financial penalties and retainage provisions set forth in the request for proposal?	The DOBI declines to make this change.

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Exhibits	Service Level Agreements and Liquidated Damages	4	<p>Please advise if vendors will have the opportunity to work with State prior to go live to refine SLAs to provide clarity. For example, SLA 1.1 states that availability must be 100%. Even a few seconds of unavailability would result in a \$5,000 liquidated damage. To have strict 100% availability, especially without an allowance for scheduled downtime, is not an industry standard and would increase pricing to the State.</p> <p>Another example is SLA 1.9 which requires resolution of a Priority 1 incident within two hours, otherwise liquidated damages of 25% of the monthly invoice will be applied. This is a significant penalty especially for vendor solutions that include other 3rd party providers, such as COTS or CSPs, and the vendor is dependent on these providers for resolution of such incidents.</p> <p>Not allowing vendors to negotiate with State prior to go-live will require vendors to include costs to operationalize compliance, which will increase cost to the state.</p>	The state declines to make this change.
Exhibits	Service Level Agreements and Liquidated Damages	4	Will the State agree to add language that vendors may propose a grace period of 90 days after go-live that SLAs will be in effect but no LDs will be applied during this time so vendors may assess the system and prioritize issues without penalty?	The state declines to make this change.

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Exhibits	Service Level Agreements and Liquidated Damages	4	Can the State include a provision in this section that caps the total monthly liquidated damages amount assessed to vendors to a certain percentage? This will help vendors provide cost effective pricing to the State, which is in alignment with the COTS-based solutions that the State will consider.	DOBI agrees to limit total liquidated damages to 15% of the contractor(s)' monthly invoice. The liquidated damages are reflected in Exhibit 4 of the RFP. If a particular SLA is illogical, not reasonably attainable, or not in the best interest of the State, after the State issues a notice of intent to award and before the award is issued, the State and the selected vendor in the notice of intent to award may negotiate the particular SLA to be more logical, reasonably attainable, or in the best interest of the state. However, any modification to an SLA resulting from that negotiation must not be a change that is less favorable to the State.
Exhibits	Standard Terms and Conditions Document Pg7	4	In light of damages that result in third party indemnification claims as being unlimited, will the State revise (A) to be tied to those claims, demands, suits, ..., that arise from or result directly from the work, and remove the reference "or indirectly", so that the sentence reads in part: "...which shall arise from or result directly from the work and/or materials supplied under this contract..."?	DOBI agrees to this change.

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Exhibits	Standard Terms and Conditions Document Pg9	4	<p>First, will State amend the first section to allow that there be at least thirty (30) days written notice prior to any reduction in work? Such notice will help mitigate costs incurred that State may need to compensate vendors.</p> <p>Second, will State please revise A and B, last sentences, to reflect that if parties are unable to agree on an adjusted price, the issue will be escalated per terms of the agreed upon governance plan?</p>	<p>In response to the first request, the state will provide 10 days notice prior to any reduction in work. The state will not make any amendment in response to the second request, but nothing in this answer should be read as precluding the state from agreeing to use dispute resolution procedures in the future.</p>
Exhibits	Standard Terms and Conditions Document Pg9	4	<p>Under this provision, will State please revise A and B, last sentences to reflect that if parties are unable to agree on an adjusted price, the issue will be escalated per terms of agreed upon governance plan?</p>	<p>The state will not make any amendment in response to this request, but nothing in this answer should be read as precluding the state from agreeing to use dispute resolution procedures in the future.</p>

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Exhibits	Standard Terms and Conditions Document Pg10	4	<p>Will State please amend (A) to allow for 60 days written notice?</p> <p>Will State please amend (B) to allow for 10 days notice to respond and up to 30 days to cure?</p> <p>Will State please amend (D) to remove last sentence: " Such Compensation may be subject to adjustments"? To the extent the State terminates contact for convenience, we would seek to be compensated for all work performed. We do not believe any such compensationshould be subject to adjustments without more language to explain under what situations such adjustments would be made.</p>	DOBI declines to make these changes.
Exhibits	5.7 Termination of Contract	4	Would the State please consider modifying this provision to provide contractor with a 30-day cure period, or such other time of greater or lesser length as the parties may agree to in writing, prior to any termination for cause?	DOBI declines to make this change.
Exhibits	5.7 Termination of Contract	4	Will the State agree to compensate contractor for any unamortized costs and reasonable wind-down costs if the State cancels for any reason other than contractor default?	DOBI declines to make this change.
Exhibits	6.1 Price Fluctuation During Contract	4	Would the State please confirm that any price reductions required under this provision would be prospective and not retroactively applied?	DOBI declines to make this change.

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Exhibits	3.8 Performanc e Security	4	Would the State please confirm that no performance security is required under this RFP?	DOBI can confirm this rfp does not require a performance security.
Exhibits	4.1 Indemnifica tion	4	Would the State please consider capping contractor's liability at an amount equal to the total amount that the State has paid the contractor under this Contract in the 36 months prior to the relevant incident?	DOBI declines to make this change. The Department will limit the liability to 2 times the total value of the contract.
Exhibits	4.1 Indemnifica tion	4	Would the State please consider revising the indemnification obligations throughout the RFP, so contractor is only required to indemnify for liability that is based on contractor's breach of contract or its fault or negligence?	DOBI declines to make this change. However, as previously stated, neither party shall be responsible for any delay or failure in performance caused by flood, riot, insurrection, fire, earthquake, explosion or act of God, or any other similar force or cause beyond the reasonable control of the party claiming the protection of this paragraph.
Exhibits	Exhibit 3 sub section 2.20	4	<p>Will the State consider deleting the following paragraph?</p> <p>C. In the event that the contractor fails to comply with any material Contract requirements, the Director may take steps to terminate this Contract in accordance with the Standard Terms and Conditions, authorize the delivery of contract items by any available means, with the difference between the price paid and the defaulting contractor's price either being deducted from any monies due the defaulting contractor or being an obligation owed the State by the defaulting contractor, as provided for in the State administrative code, or take any other action or seek any other remedies available at law or in equity.</p>	DOBI declines to make this change.

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Section	Sub Section	Page	Question	Answer
Exhibits	Exhibit 2 sub section 3.6	4	We anticipate that a portion of the Services will be conducted by our offshore resources, and such Services will be in compliance with the requirements of the contract. Please clarify that our proposal will be in compliance with the RFP requirements with the assumption that the Director will provide certification of services being provided outside the United States.	N.J.S.A. 52:34-13.2a. provides that "Every State contract primarily for the performance of services shall include provisions which specify that all services performed under the contract or performed under any subcontract awarded under the contract shall be performed within the United States." Subsection 34-13.2b. provides certain exceptions to this requirement, including that the Director can provide a certification of services being provided outside of the U.S., however this certification is only warranted, if as stated in this subsection, "the service cannot be provided by a contractor or subcontractor within the United States (meaning any other company) and the certification is approved by the State Treasurer." The State cannot confirm whether a vendor's proposal is in compliance with this section of the RFP until all proposals are received and there is a review of whether any vendor is able to perform services in the U.S.

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Section	Sub Section	Page	Question	Answer
Exhibits	Exhibit 3 sub section 4.1	4	<p>Will the State consider revising the section as follows?</p> <p>a) The contractor shall assume all risk of and responsibility for, and agrees to indemnify, defend, and save harmless the State and its officers, agents, servants and employees, from and against any and all third party claims, demands, suits, actions, recoveries, judgments and costs and expenses in connection therewith:</p> <p>i. For or on account of the loss of life, real or tangible personal property or injury or damage to the person, body or real or tangible personal property of any person or persons whatsoever, which shall arise from or result directly or indirectly from the negligent work or willful misconduct by the contractor and/or products supplied under the Contract or the order; and</p> <p>ii. For or on account of any infringement of any patent, copyright, or trademark resulting from the use of any patent, copyright, trademark, trade secret or other proprietary right of any copyrighted or uncopied composition, secret process, patented or unpatented invention, article or appliance (“Intellectual Property Rights”) furnished or used in the performance of the Contract as Deliverables; and</p> <p>iii. The contractor’s indemnification and liability under subsection (a) is not limited by, but is in addition to the insurance obligations contained in these Standard Terms and Conditions.</p> <p>b) In the event of a claim or suit involving third-party Intellectual Property Rights as set forth in a(ii) above, the contractor, at its option, may: (1) procure for the State the legal right to continue the use of the product; (2) replace or modify the product to provide a non-infringing product that is the functional equivalent; or (3) refund the professional fees associated with the applicable Deliverable purchase price less a reasonable allowance for use that is agreed to by both parties. The State will (1) promptly notify the contractor in writing of the</p>	<p>DOBI’s responses are in green below:</p> <p>a) The contractor shall assume all risk of and responsibility for, and agrees to indemnify, defend, and save harmless the State and its officers, agents, servants and employees, from and against any and all third party claims, demands, suits, actions, recoveries, judgments and costs and expenses in connection therewith:</p> <p>i. For or on account of the loss of life, real or tangible personal property or injury or damage to the person, body or real or tangible personal property of any person or persons whatsoever, which shall arise from or result directly or indirectly from the negligent work or willful misconduct by the contractor and/or products supplied under the Contract or the order; and The State does not accept the requested modification. The State agrees to modify the section as follows: For or on account of the loss of life, real or tangible personal property or injury or damage to the person, body or real or tangible personal property of any person or persons whatsoever, which shall arise from or result directly or indirectly from the work or under the Contract or the order; and</p> <p>ii. For or on account of any infringement of any patent, copyright, or trademark resulting from the use of any patent, copyright, trademark, trade secret or other proprietary right of any copyrighted or uncopied composition, secret process, patented or unpatented invention, article or appliance (“Intellectual Property Rights”) furnished or used in the performance of the Contract as Deliverables; and The State does not accept the requested modifications. The State agrees to modify the section as follows: For or on account of any infringement of any patent, copyright, or trademark resulting from the use of any patent, copyright, trademark, trade secret or other proprietary right of any copyrighted or uncopied composition, secret process, patented or unpatented invention, article or appliance (“Intellectual Property Rights”) furnished or used in the performance of the Contract; and</p> <p>iii. The contractor’s indemnification and liability under subsection (a) is not limited by, but is in addition to the insurance</p>

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Section	Sub Section	Page	Question	Answer
			<p>claim or suit; g) — The contractor agrees that any approval by the State or Using Agency of the work performed and/or reports, plans or specifications provided by the contractor shall not operate to limit the obligations of the contractor assumed in the Contract.</p> <p>3. LIMITATION OF LIABILITY</p> <p>c) The contractor’s liability to the State for actual, direct damages, claims, liabilities, or expenses (“Claims”) resulting from the contractor’s performance or non-performance of, or in any manner related to, the Contract for any and all claims, shall be limited in the aggregate to 200% of the fees paid to the contractor for the products or Services giving rise to such Claims damages, except that such limitation of liability shall not apply to the following:</p> <p>i. The contractor's indemnification obligations as described in Section 4.1(1) of this Supplement; and ii. — The contractor’s breach of its obligations of confidentiality described in Section 5.17 of this Supplement; and</p> <p>d) The contractor shall not be liable for indirect, consequential or incidental damages, including lost profits and opportunity costs.</p>	<p>obligations contained in these Standard Terms and Conditions. b) In the event of a claim or suit involving third-party Intellectual Property Rights as set forth in a(ii) above, the contractor, at its option, may: (1) procure for the State the legal right to continue the use of the product; (2) replace or modify the product to provide a non-infringing product that is the functional equivalent; or (3) refund the professional fees associated with the applicable Deliverable purchase price less a reasonable allowance for use that is agreed to by both parties. The State will (1) promptly notify the contractor in writing of the claim or suit; The State does not accept the requested modification.</p> <p>g) — The contractor agrees that any approval by the State or Using Agency of the work performed and/or reports, plans or specifications provided by the contractor shall not operate to limit the obligations of the contractor assumed in the Contract.—The State does not accept the requested modification.</p> <p>3. LIMITATION OF LIABILITY</p> <p>c) The contractor’s liability to the State for actual, direct damages, claims, liabilities, or expenses (“Claims”) resulting from the contractor’s performance or non-performance of, or in any manner related to, the Contract for any and all claims, shall be limited in the aggregate to 200% of the fees paid to the contractor for the products or Services giving rise to such Claims damages, except that such limitation of liability shall not apply to the following: The State does not accept the requested modification.</p> <p>i. The contractor's indemnification obligations as described in Section 4.1(1) of this Supplement; and ii. — The contractor’s breach of its obligations of confidentiality described in Section 5.17 of this Supplement; and—The State does not accept the requested modifications.</p> <p>d) The contractor shall not be liable for indirect, consequential or incidental damages, including lost profits and opportunity costs. The State accepts the requested modification.</p>

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Section	Sub Section	Page	Question	Answer
Exhibits		4	Although we will be in full compliance with the insurance requirements, there are certain minor changes to the insurance language we would require in order to be consistent with the insurance policies that we (as well as other large professional services firms) maintain. When would the State want to see such proposed edits to the insurance language?	DOBI will review the insurance policies after a notice of intent to award is issued and provide an opportunity for the selected vendor to come into compliance.
Exhibits	Exhibit 3 sub Section 5.11.2.d	4	Will the State consider revising the section as follows? a. In the event of any breach of this warranty, the contractor shall correct the Custom Software errors that caused the breach of warranty, or if the contractor cannot substantially correct such breach in a commercially reasonable manner, the State may recover a portion of the fees paid to the contractor for the Custom Software with the uncorrected defect or in the event that the Custom Software is still deemed, by the State in its sole discretion, to be usable by the State even with the uncorrected defect, the State may recover a portion of the fees paid to the	DOBI declines to make this change.

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Section	Sub Section	Page	Question	Answer
Exhibits	Exhibit 3 sub section 5.11.2	4	<p>6. The Contractor shall have no obligation to make warranty modifications attributable to: (i) modification of the item other than by the Contractor or its subcontractors, or use thereof in a manner not contemplated by this contract; (ii) the State's failure to use any corrections or modifications made available by the Contractor; (iii) a failure to fulfill any State obligation under the contract with respect to such item; (iv) the State's failure to reasonably cooperate with the Contractor in the resolution of the defect; (v) the quality or integrity of data from other automated or manual systems with which the item interfaces; (vi) hardware or software that is supplied by a third party to the State; or (vii) hardware, software, networks or systems not a part of the item which is inadequate to allow proper operation of the item.</p>	DOBI declines to make this change.

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Section	Sub Section	Page	Question	Answer
Exhibits	Exhibit 2 sub section 5.4	4	<p>Will the State consider revising the section as follows?</p> <p>A. If the contractor does not agree with the Director's proposed adjusted contract price, the contractor shall submit to the Director any additional information that the contractor believes impacts the adjusted contract price with a request that the Director reconsider the proposed adjusted contract price. The parties shall negotiate the adjusted contract price. If the parties are unable to agree on an adjusted contract price, the Director shall make a prompt decision taking all such information into account, and shall notify the contractor of the final adjusted contract price; and</p> <p>B. If the contractor has undertaken any work effort toward a deliverable, task or subtask that is being changed or eliminated such that it would not be compensated under the adjusted contract, the contractor shall be compensated for such work effort according to the applicable portions of its price schedule and the contractor shall submit to the Director an itemization of the work effort already completed by deliverable, task or subtask within the scope of work, and any additional information the Director may request. The parties shall negotiate the adjusted contract price. The Director shall make a prompt decision taking all such information into account, and shall notify the contractor of the compensation to be paid for such work effort.</p>	DOBI declines to make this change.

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Section	Sub Section	Page	Question	Answer
Exhibits	Exhibit 2 sub section 5.7	4	<p>Will the State consider revising the section as follows?</p> <p>A. For Cause:</p> <p>1. Where a contractor fails to perform or comply with a contract or a portion thereof, and/or fails to comply with the complaints procedure in N.J.A.C. 17:12-4.2 et seq., the Director may terminate the contract, in whole or in part, upon ten (10) days' notice to the contractor , and provided the contractor does not cure such default within such ten (10) days with an opportunity to respond; and</p> <p>2. Where in the reasonable opinion of the Director, a contractor continues to perform a contract poorly as demonstrated by e.g., formal complaints, late delivery, poor performance of service, short-shipping, so that the Director is required to use the complaints procedure in N.J.A.C. 17:12-4.2 et seq., and there has been a failure on the part of the contractor to make progress towards ameliorating the issue(s) or problem(s) set forth in the complaint, the Director may terminate the contract, in whole or in part, upon ten (10) days' notice to the contractor and provided the contractor does not cure such default within such ten (10) days with an opportunity to respond.</p> <p>B. In cases of emergency the Director may shorten the time periods of notification and may dispense with an opportunity to respond; and</p> <p>C. In the event of termination under this section, the contractor shall be compensated for work performed in accordance with the contract, up to the date of termination. Such compensation may be subject to adjustments.</p>	DOBI declines to make this change.

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Section	Sub Section	Page	Question	Answer
Exhibits	Exhibit 2 sub section 5.12	4	<p>Will the State consider revising the section as follows?</p> <p>A. Deliveries shall be made at such time and in such quantities as ordered in strict accordance with conditions contained in the contract;</p> <p>B. The contractor shall be responsible for the delivery of material in reasonable-first class condition to the State's using agency or the purchaser under this contract and in accordance with good commercial practice;</p> <p>C. Items delivered must be strictly in accordance with the contract; and</p> <p>D. In the event delivery of goods or services is not made within the number of days stipulated or under the schedule defined in the contract, the using agency shall be authorized to obtain the material or service from any available source, the difference in price, if any, to be paid by the contractor.</p>	DOBI agrees to this change.

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Section	Sub Section	Page	Question	Answer
Exhibits	The State of NJ Standard Terms and Conditions (4/15/19) Pg. 7 4.1	4	Section 4.1A contains a broad indemnity. Would the State consider limiting the indemnity in a commercially reasonable manner to direct negligent actions by the Contractor?	DOBI declines to make this change.
Exhibits	The State of NJ Standard Terms and Conditions (4/15/19) Pg. 10 5.7.B	4	Would the State consider revising Section 5.7.B to include 30 days for the contractor to cure a breach before termination?	DOBI agrees to this change.
Exhibits	5.18 Ownership	4	We will propose additional language to reflect that our solutions (including our code) are developed using open source code and governed by the relevant open source code license rules.	DOBI has no response to this comment.
Exhibits	3.0 Limitation of Liability	4	We will propose language to limit our liability to 100% of the fees paid to the contractor for the products or Services giving rise to such damages.	DOBI declines to make this change. The Department will limit the liability to 2 times the total value of the contract.

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Section	Sub Section	Page	Question	Answer
Exhibits	6.5 New Jersey Prompt Payment Act	4	Will the State agree to pay all invoices within net 30 days?	DOBI declines to make this change.
Exhibits	The State of NJ Standard Terms and Conditions (4/15/19)	4	There are no instructions regarding the submission of Exhibit 2 – The State of NJ Standard Terms and Conditions (4/15/19). Please provide instructions on how vendors should submit this document with the proposal.	The Vendor does not need to submit Exhibit 2 – The State of NJ Standard Terms and Conditions (4/15/19), but may sign the top of the first page and submit it with Vendor's proposal. Vendor is subject to Exhibit 2 – The State of NJ Standard Terms and Conditions (4/15/19) as outlined therein and as indicated in the RFP.

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Section	Sub Section	Page	Question	Answer
Exhibits	Waivered Contracts Supplement to The State of New Jersey Standard Terms and Conditions (6/14/2018) Pg. 1	4	There are no instructions regarding the submission of Exhibit 3 – Waivered Contracts Supplement to The State of New Jersey Standard Terms and Conditions (6/14/2018). Please provide instructions on how vendors should submit this document with the proposal.	The Vendor does not need to submit Exhibit 3 – Waivered Contracts Supplement to The State of New Jersey Standard Terms and Conditions (6/14/2018), but may sign the top of the first page and submit it with Vendor's proposal. Vendor is subject to Exhibit 3 – Waivered Contracts Supplement to The State of New Jersey Standard Terms and Conditions (6/14/2018) as outlined therein and as indicated in the RFP.

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Section	Sub Section	Page	Question	Answer
Exhibits	State of New Jersey Security Due Diligence Third Party Information Security Questionnaire	4	<p>There are no instructions regarding the Security Questionnaire, document https://www.state.nj.us/dobi/financial/StateBasedExchangeSecurity%20Questionnaire2019_08_14.docx Please provide instructions on how vendors should submit this document as part of their proposal.</p>	The shaded gray boxes are fill-in; please click on the boxes, provide response, then save and include/print the response with your bid submission.
Exhibits	1.8	4	Can DOBI provide an assumed volume of publications for print/fulfillment/distribution on a monthly basis to ensure that vendors are consistently pricing their fulfillment infrastructure?	This information is not available at this time. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
Exhibits	1.8	4	Due to the strict turnaround time for print fulfillment of triggered notices sent by the consumer assistance vendor, can DOBI confirm that the technology vendor will be required to provide print requests for notices, forms, letters, etc. in a standard format to be provided by the consumer assistance vendor?	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
1.1		5	Does the state have a preference to use a single vendor for both solutions?	DOBI does not have a preference to use a single vendor for both solutions.

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Section	Sub Section	Page	Question	Answer
1.2		6	Will the State please provide more information on Direct Enrollment (DE) pathway?	The FFM's DE and EDE pathways will be available in 2020. DOBI has not made a decision yet on DE/EDE for 2021 and is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
1.2		6	Is there any existing Direct Enrollment (DE) Partner Website(s)	The FFM is the current solution.
1.2		6	Since SHOP and Premium Billing are subject to CMS approval, should this be budgeted in each bidder's pricing provided?	DOBI intends to rely on direct enrollment through agents and brokers for SHOP, with SBE support generally limited to federal requirements. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.

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Section	Sub Section	Page	Question	Answer
1.2		6	<p>Please provide further information on SHOP, including:</p> <ul style="list-style-type: none"> • Number of SHOP employers expected to enroll • Number ofSHOP carriers expected to participate • Number of SHOP plans (Medical and Dental) expected to be offered 	<p>DOBI does not have expected numbers to provide, but can provide current data for background in relation to SHOP. As of 2Q19 there were 99 plans sold to employers through SHOP. This does not mean there are 99 employers purchasing on the SHOP, since an employer can make multiple plans available within the same metal level. There is one medical carrier and one dental carrier in SHOP. For plan year 2020, the medical carrier offers 10 plans and the dental carrier offers 1 plan. Additional recent data available relating to SHOP is found at the following link: https://www.nj.gov/dobi/division_insurance/ihcseh/enroll/19q1/seh_shop.pdf</p>
1.2		6	Can the state make available as an attachment to the RFP its submitted blueprint to CMS/CCIIO?	The blueprint is not a public document and will not be made available.
1.2		6	Will DOBI provide a copy of the “blueprints” sent to CMS on August 1, 2019 to become an SBE-FP for plan year 2020 and to become an SBE for plan year 2021?	The blueprints are not public documents and will not be made available.
1.2.1		6	Can we assume (as in other states) that the selected vendor may rely on HEPMO to convene carrier meetings, coordinate carrier testing activities, manage interaction with Medicaid, etc?	The vendor can assume this is generally true. However, DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.

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Section	Sub Section	Page	Question	Answer
1.2.2		7	Please confirm that while 52,431 applications are referred to NJFamilyCare, DOBI expects ~200K applications to transfer back to the SBE?	DOBI obtained a best estimate from DHS that 200,000 applications could transfer back to the SBE. DOBI is seeking experienced vendors who can estimate caseloads.
1.2.2		7	<p>a) Please provide the current NJ uninsured rate.</p> <p>b) Please provide the historical trending year over year of NJ enrollees participating in the FFM.</p> <p>c) For planning purposes, are the transferred 200,000 FamilyCare applications in addition to the stated volumes, plus 20%?</p>	<p>a) According to the Census NJ's uninsured rate is https://www.census.gov/content/dam/Census/library/publications/2019/demo/p60-267.pdf. B) Historical enrollment information, including on and off the FFM, is available at the following link at the DOBI website: https://www.state.nj.us/dobi/division_insurance/ihcseh/ihcsenroll.html; and c) DOBI obtained a best estimate from DHS that 200,000 applications could transfer back to the SBE. Approximately four thousand of the estimated two hundred thousand applications would be included in the CMS 2019 open enrollment period data. DOBI is seeking experienced vendors who can estimate caseloads.</p>
1.2.2		7	<p>The RFP states that "DHS has indicated that annually a best estimate of 200,000 NJ FamilyCare applications may transfer to the SBE.". (1) We interpret this to mean that you will have about 200,000 inbound transfers to the Exchange from FamilyCare. (2) The effect of these transfers are included in your enrollee numbers -- Bidders should rely on the numbers you have provided in tables in section 1.2.2 Caseload for the purposes of sizing their response.</p>	<p>DOBI obtained a best estimate from DHS that 200,000 applications could transfer back to the SBE. DOBI is seeking experienced vendors who can estimate caseloads.</p> <p>Approximately four thousand of the estimated two hundred thousand applications would be included in the CMS 2019 open enrollment period data.</p>

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Section	Sub Section	Page	Question	Answer
1.2.2		7	Can DOBI confirm that vendors should model capacity at 280,266 applications per year? Is it expected that the first plan year would reach this capacity? If not, when would the program reach hreshold?	DOBI expects the vendor to model capacity based on their expertise and experience. Caseload information provided in section 1.2.2 of the RFP is provided as background.
1.2.2		7	Does DOBI have an estimate of inbound and outbound calls required on a monthly basis to service the anticipated caseload and general public? Should all vendors assume a certain number of transactions to provide consistent pricing for Part 2 to DOBI?	DOBI does not have this information.
1.2.2		7	Does DOBI have an estimate of inbound and outbound mail anticipated on a monthly basis to service the anticipated caseload and general public? Should all vendors assume a certain number of transactions to provide consistent pricing for Part 2 to DOBI?	DOBI does not have this information.
1.2.2		7	Does DOBI have an estimate of inbound and outbound digital (webchat, email, SMS) transactions required on a monthly basis to service the anticipated caseload and general public? Should all vendors assume a certain number of transactions to provide consistent pricing for Part 2 to DOBI?	DOBI does not have this information.

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Section	Sub Section	Page	Question	Answer
1.2.2		7	<p>a) Is DOBI able to obtain caseload, historical information from the FFM regarding number of calls received annually- open enrollment vs non- open enrollment, number of life events processed etc. for the past 6 years?</p> <p>b) What is the historical call data (ex. – handle time, ASA, abandon rates, etc.)?</p> <p>c) What are historical chat and other omni-channel volumes?</p>	DOBI does not have this information.
1.2.2		7	Can DOBI clarify what happens with the 52,431 consumers assessed eligible for Medicaid? Will they be referred to the Health Benefits Coordinator at DHS? Is that a warm handoff?	The “Individuals Determined or Assessed Eligible for Medicaid / CHIP by the Marketplace” data in Section 1.2.2 reflects applicants already transferred to DHS for Medicaid eligibility determination. As discussed in Section 3.2, the selected vendor’s technology platform will be expected to assess Medicaid/CHIP eligibility of applicants who apply through the SBE, and send NJ FamilyCare eligibility assessments to DHS via secure account transfer. For phone applications through the call center, we invite Bidder’s to propose a solution that would support assessment and transfer of SBE applicants who assess as Medicaid/CHIP eligible to DHS, including via "warm handoff.”

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Section	Sub Section	Page	Question	Answer
1.2.2		7	Does the client have any application data broken out by submission channel?	DOBI does not have that data.
1.2.2		7	Can DOBI provide the estimated number of user logon IDs that will be used by consumers, DOBI administrative staff; DHS administrative staff; consumer assisters; brokers, agents, and navigators, insurance carriers, and call center users?	DOBI expects the vendor to model capacity based on their expertise and experience. The contractor will determine exact requirements with the HEPMO and SCM.
1.2.3		8	Given the technology platform will support Medicaid integration and Medicaid operations, has DOBI or DHS considered or submitted an APD to CMS for enhanced federal funding through the Medicaid program funding channel?	P.L.2019, c.141 requires DHS to submit a proposal for available federal financial participation funds to the Centers for Medicare & Medicaid Services of the U.S. Department of Health and Human Services pursuant to 42 C.F.R. 433.112 for the Medicaid eligibility platform and the exchange to be integrated.
1.3.2	SUBMISSION OF PROPOSAL	8	For email proposal submissions, our security organization requires us to send using a Secure Email service. This service requires that the recipient click on a link and register to be provided access to the attachment. The registration process requires acceptance of "Terms of Service". Please confirm that the State will be able to use this service to accept the email submission of our proposal.	The State cannot sign such Terms of Service. However, in lieu of email submission, Vendors may provide proposal submissions on a thumbdrive, DVD, CD or like media to: The Department of Banking and Insurance Att: Thomas Gallagher Division of Procurement Office 20 W. State Street Trenton, NJ 08625 The Vendor should ensure that the files are readable and not corrupted. It is the Vendors' responsibility to ensure that submission arrives at the to DOBI on or before the date and time listed in the Bid Solicitation.

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Section	Sub Section	Page	Question	Answer
1.3.1	ELECTRONIC QUESTION AND ANSWER PERIOD	8	<p>This section states that vendors are to pose any exceptions to mandatory requirements during the Question and Answer period. Could state please clarify if:</p> <ul style="list-style-type: none"> - Vendors may propose changes to non-mandatory items with submission of the bid - Where vendors are to place in the proposal response any assumptions (pricing or otherwise) that vendor may have 	<p>It is unclear what is meant by "non-mandatory items." Per Bid Solicitation Section 1.3.1: "Questions regarding the State of NJ Standard Terms and Conditions and exceptions to mandatory requirements must be posed during this Electronic Question and Answer period and should contain the Bidder's suggested changes." This Question and Answer Period was the time allotted to pose any assumptions, notify the State of any requested changes to the Bid Solicitation and take any exceptions to the NJ Standard Terms and Conditions. Any attempt to do so outside of the Question and Answer period may result in your proposal being deemed non-responsive.</p>

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Section	Sub Section	Page	Question	Answer
1.2.3		8	<p>The RFP states that "For the 2020 plan year, DOBI has advised carriers that a 1 percent assessment on premiums will be applied as the State transitions to an SBE-FP. DOBI intends, pursuant to the Exchange law, to notify carriers of the assessment rate for the 2021 plan year at least 20 days prior to the date the carriers are required to file rates with DOBI. Nominal unallocated portions of the SBE-FP assessment may be available for the project initially."</p> <p>In follow-up to this sentence, are you able to share the amount of the SBE-FP assessment that is already allocated? We read this to understand that a 1% premium assessment, less any allocated amounts -- will be available to fund (1) the set-up of both the technology platform and the call center and (2) any additional transition activities you require in 2020. Is this correct?</p>	<p>The unallocated amount of the 2020 Plan Year assessment has not been determined. The cost of the set-up and transition activities in 2020 will be funded from the unallocated assessments. The cost of the combined operations of the technology platform and the consumer assistance center will be determined and negotiated based upon the proposals. The cost will be funded from the unallocated amounts generated by the 2021 Plan Year assessments.</p>
1.3.1	ELECTRONIC QUESTION AND ANSWER PERIOD	8	<p>Given that the answers to vendor question usually generate additional questions for clarification, will the State consider providing a second round of Q&A?</p>	<p>A second round of Q&A is not planned.</p>

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1.4.4	CONTENTS OF PROPOSAL	9	Please clarify the meaning of "clean" copy. Is that simply and un-redacted version of the proposal?	Yes, a clean copy is an unredacted version the proposal.
1.4.6	PRICE ALTERATION IN HARD COPY PROPOSALS	10	This section includes the words "hard copy" but the submission instructions indicate that the proposal shall be emailed, please confirm that is the case for the Price Sheets.	Section 1.4.6 was included in the RFP in error and does not apply to this Bid Solicitation.
1.4.5		10	Please confirm that the Price Sheet/Schedule will be included in the same document is not to be sent in a separate email from the technical response.	The Price Sheet should be submitted using the State provided Price Sheet as a separate document that is uploaded prior to the bid submission deadline.
1.4.5		10	Will DOBI extend the submission deadline for the RFP?	Yes, the submission deadline is extended to October 11, 2019 at 5pm EST.

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1.4.6		10	Please confirm no hard copies of the proposal are to be submitted.	<p>Confirmed. However, in lieu of email submission, Vendors may provide proposal submissions on a thumb drive, DVD, CD or like media to:</p> <p>The Department of Banking and Insurance Att: Thomas Gallagher Division of Procurement Office 20 W. State Street Trenton, NJ 08625</p> <p>The Vendor should ensure that the files are readable and not corrupted. It is the Vendors' responsibility to ensure that submission arrives at the to DOBI on or before the date and time listed in the Bid Solicitation.</p>
1.4.8		11	<p>a) Please confirm that the eight forms listed in the portion of the table called "FORMS REQUIRED FOR ALL PROPOSAL SUBMISSIONS AT TIME OF PROPOSAL SUBMISSION" may be included at the beginning of a Bidder's proposal as its own section?</p> <p>b) If not, please advise where the eight forms should be placed within the organization of the proposal.</p>	<p>The forms listed in the the portion of the table called "FORMS REQUIRED FOR ALL PROPOSAL SUBMISSIONS AT TIME OF PROPOSAL SUBMISSION" must be submitted with the Bidder's Proposal on or before the date and time listed in the Bid Solicitation. The forms can be submitted in a separate document or as its own section as part of the Technical Proposal. In either case, the Bidder should triple check to ensure that the forms are fully completed and signed as required and submitted prior to the deadline indicated.</p>
1.4.8		11	Please confirm that FORMS and DOCUMENTATION REQUIRED FOR CONTRACT AWARD do not have to be provided at time of proposal submission.	FORMS and DOCUMENTATION REQUIRED FOR CONTRACT AWARD do not have to be provided at time of proposal submission. However, the Vendor may elect to submit these forms and documents at the time the Vendor submits its proposal.

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1.4.8		11	Please confirm that the documents under titles "Forms and Documentation Required for Contract Award" and "Forms Required Prior to Contract Execution" are not required to be submitted with the proposal and are for the successful vendor only.	Confirmed. However, the Vendor may elect to submit these forms and documents at the time the Vendor submits its proposal.
1.4.8		11	When are Bidders expected to submit Forms and Documents for Contract Award? Do these Forms and Documents need to be submitted as part of the RFP or upon notification of the contract award?	FORMS and DOCUMENTATION REQUIRED FOR CONTRACT AWARD are required after the winning Vendor has been notified of the award. However, the Vendor may elect to submit these forms and documents at the time the Vendor submits its proposal.
1.4.8		11	When are Bidders expected to submit Forms Required Prior to Contract Execution? Do these Forms need to be submitted as part of the RFP or upon notification of the contract award?"	FORMS and DOCUMENTATION REQUIRED FOR CONTRACT AWARD are required after the winning Vendor has been notified of the award. However, the Vendor may elect to submit these forms and documents at the time the Vendor submits its proposal.
1.4.8		11	If a Bidder responds to both Part 1 (Technology Platform) and Part 2 (Consumer Assistance Center), do State Requirements have to be included in each of the submissions?	Yes, submissions for Part 1 and Part 2 must be complete and have all state requirements contained in each of the submissions.
3.1		16	Please confirm/clarify contract terms – based on page 16, the contract term including extensions would be 9/30/19-9/29/24, but page 29 indicates the operations period ends 20 days after OEP24. Please assist with how these dates align with the cost proposal.	In order to reconcile the disparity between the dates in section 3.1 (page 16) and section 3.7.3 (page 29) and any other inconsistency regarding contract timing, please note the following clarification. The contract(s) will commence upon execution of the approved contract(s). With respect to Part 1 of the RFP, the contract will be approximately 5 years and 3 months, with two 1 year extensions possible. The contract will continue until 20 days after Open Enrollment for

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				<p>plan year 2025, with two one year extensions that could extend the contract until 20 days after Open Enrollment for plan year 2027. For purposes of pricing section 3.4.3, bidders should calculate cost using 48 months. With respect to part 2 of the RFP, the contract will be approximately 3 years and 3 months, with two 1 year extensions possible. The contract will continue until 20 days after Open enrollment for plan year 2023, with two one year extensions that could extend the contract until 20 days after Open Enrollment for plan year 2025. For purposes of pricing section 3.7.3, bidders should calculate costs using 24 months. The price sheet will be updated to reflect this clarification.</p>
3.1		16	<p>Can we get a landscape of external services, application that SBE, Consumer assistance need to interact with?</p>	<p>DOBI does not intend to release additional information beyond what is contained in the RFP.</p>
3.1		16	<p>(next to last paragraph): The first primary objective stated is to “achieve CMS approval for an SBE for the 2021 OEP.” Will State be responsible for production and submittal of FDDR and ORR documentation for CMS approval?</p>	<p>DOBI would expect vendor(s) to work with the HEMPO and DOBI staff to produce and submit any required system solution readiness documentation to CCIIO or CMCS.</p>

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3.1		16	What are the devices (mobile, IPAD, Android devices) to be supported for the technology platform and consumer assistance software?	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.2	3.2	16	Is there an expectation for the Part 1 Contractor to provide Level 1 or Level 2 help desk support? If so, please provide the requirements for that function including the required hours of operation.	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.2		16	What are the various modes (Real time vs Batch) of communication between different systems or parties?	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.2	3.2	16	If the SOW Part 1 vendor is required, to provide the Level 1 Technical Help Desk, what operational hours are required?	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.

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3.1	O-Q	17	<p>Please provide a list of EDI interfaces and any supporting documentation with:</p> <ul style="list-style-type: none"> •State Department of Treasury, Department of Labor, Bureau of Vital Statistics. •Third Party Liability Vendor •New Jersey Health Information Network 	<p>DOBI anticipates that these EDI interfaces may be necessary data sources to determine income and other consumer information. DOBI expects the specific requirements will be determined by the contractor with the assistance of the HEPMO and the SCM.</p>
3.2	N	17	<p>This section includes the requirement for "...document imaging capabilities that is NJ DORES certified". Can you please elaborate on the standards and process for such certification?</p>	<p>For more information please see the following link for the Division of Revenue and Enterprise Services (DORES) registration process: https://www.nj.gov/treasury/revenue/rms/imgregistration.shtml</p>
3.2	O	17	<p>Please clarify the rationale and provide additional information on "EDI with the State Department of Treasury, Department of Labor, and Bureau of Vital Statistics". What information is expected to be exchanged with these organizations? Are these interfaces expected to be realtime or batch oriented? Can you provide business flows and any details about existing interfaces that these systems support?</p>	<p>DOBI anticipates that these EDI interfaces may be necessary data sources to determine income and other consumer information. DOBI expects the specific requirements will be determined by the contractor with the assistance of the HEPMO and the SCM.</p>

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Section	Sub Section	Page	Question	Answer
3.2	P	17	Please provide additional information on "EDI with vendors including United State Postal Service, National Change of Address, Center for Medicare and Medicaid Services, Third Party Liability Vendor." Are these intended as examples or is there an expectation that EDI will be performed with each of these entities? If these are required interfaces, please clarify the rationale or business need for each?	DOBI anticipates that these EDI interfaces may be necessary data sources to determine income and other consumer information. DOBI expects the specific requirements will be determined by the contractor with the assistance of the HEPMO and the SCM.
3.2	Q	17	Please clarify the rationale and provide additional information on "EDI with New Jersey Health Information Network". What information is expected to be exchanged with this system? Is this interface expected to be realtime or batch oriented? Can you provide business flows and any details about existing interfaces that this system supports?	DOBI anticipates that these EDI interfaces may be necessary data sources for other consumer information such as the statewide Master Person/Patient Index (MPI). DOBI expects the specific requirements will be determined by the contractor with the assistance of the HEPMO and the SCM.
3.2	O.	17	Please further define the system functionality and business rules desired to drive the "EDI with the State Department of Treasury, Department of Labor, Bureau of Vital Statistics". Is the State open to integrating with alternative commercial sources as long as the system functionality remains the same? In addition, please provide the web service specifications for these data sources.	DOBI anticipates that these EDI interfaces may be necessary data sources to determine income and other consumer information. DOBI expects the specific requirements will be determined by the contractor with the assistance of the HEPMO and the SCM.

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Section	Sub Section	Page	Question	Answer
3.2	Q.	17	Please further define the system functionality and business rules desired to drive the “EDI with New Jersey Health Information Network”. Is the State open to integrating with alternate commercial sources as long as the system functionality remains the same? In addition, please provide the web service specifications for these data sources.	DOBI anticipates that these EDI interfaces may be necessary data sources to determine other consumer information such as the statewide Master Person/Patient Index (MPI). DOBI expects the specific requirements will be determined by the contractor with the assistance of the HEPMO and the SCM.
3.1	M	17	Please describe the circumstances under which a paper application would be accepted.	DOBI intends to comply with federal requirements in this area.
3.1	H	17	This subparagraph specifies “ <i>Small business health options plan (SHOP) functionality to the extent it is required for SBEs opting for direct enrollment through agents and brokers.</i> ” Please identify any requirements that apply based on the State’s implementation of SHOP direct enrollment.	DOBI intends to rely on direct enrollment through agents and brokers for SHOP, with SBE support generally limited to federal requirements. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.1	I	17	This subparagraph specifies: “ <i>SHOP premium aggregation functionality to the extent it is required for SBEs opting for direct enrollment through agents and brokers.</i> ” Please identify any requirements that apply based on the State’s implementation of SHOP direct enrollment.	DOBI intends to rely on direct enrollment through agents and brokers for SHOP, with SBE support generally limited to federal requirements. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.

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3.2	H. & I.	17	Please clarify whether or not SHOP and SHOP Premium Billing are mandatory requirements for Open Enrollment 2021.	Carriers will be responsible for all premium billing and collection for both the individual market and SHOP market. The vendor will not be responsible.
3.2	OO and DD	17	Can DOBI clarify if the technology platform vendor will be responsible for sending enrollee invoices and collecting payment or is the vendor responsible for providing invoice and enrollment data to carriers who will send the invoices and process payments received	Carriers will be responsible for all premium billing and collection for both the individual market and SHOP market. The vendor will not be responsible.
3.2	P	17	Could DOBI please elaborate on who is the Third Party Liability Vendor and which system need to integrate?	DOBI expects the specific requirements will be determined by the contractor with the assistance of the HEPMO and the SCM.
3.2		17	Can DOBI provide a list of circumstances that would cause an individual or household to have a Special Enrollment Period?	While New Jersey is a SBE-FP in 2020 FFM rules apply. DOBI has not decided on a Special Enrollment policy for 2021.
3.2	G.	17	Can DOBI confirm the length of an individual's or household's SEP? Does it vary based on triggering circumstance?	While New Jersey is a SBE-FP in 2020 FFM rules apply. DOBI has not decided on a Special Enrollment policy for 2021.
3.2	D and E	17	a) Is dual eligibility check and COB details capture needed? b)Are the business rules already in place or do they need to be created for same?	The current solution is the FFM. DOBI does not have this information. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.

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3.2	G-I	17	<p>a)Are there any scenarios where enrollment is done offline/manually on paper and later loaded to the portal through bulk load process?</p> <p>b)If so, what is the data volume of such scenarios?</p>	<p>The current solution is the FFM, therefore, DOBI does not have this information. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.</p>
3.2	M and N	17	<p>a)What is the current document volume (# of files, size) available in the Document Management System (DMS)?</p> <p>b)What are the file types needed to store under DMS?</p> <p>c)What is the volume of files and image data that needs to be stored?</p> <p>d)How long does this have to be stored?</p>	<p>The current solution is the FFM, therefore, DOBI does not have this information. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.</p>
3.2	N	17	<p>This section mentions "document exchange with State agencies and vendors". Can you please elaborate on this requirement and provide additional information on document exchange needs from state agencies or your other vendors? What business purposes are you seeking to accomplish with this? How often would it occur? In what formats and using what protocols?</p>	<p>DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.</p>

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3.2	X	17	<p>a) What is the peak time user access matrix?</p> <p>b) How many users would be logged in simultaneously on the HIX portal during peak time?</p> <p>c) What is the existing volume of concurrent users?</p>	<p>Given that New Jersey is currently an FFM, DOBI does not have this information. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.</p>
3.2	U	17	<p>a) Are report and letter generation in scope as part of the DDI phase?</p> <p>b) If yes, what are the different types of report and letter templates that are currently available?</p> <p>c) What is the current volume of reports/letters that are sent?</p>	<p>DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.</p>
3.2	A-OO	17	<p>Does DOBI intend that all requirements A-OO are implemented with the initial implementation of SBE for OEP 2021 or will it consider a plan that implements certain non-critical requirements for OEP 2022 ?</p>	<p>DOBI will consider exemptions, alternative terms, and/or additional terms and conditions if submitted with proposals, however any exceptions or changes will be considered when evaluating proposals.</p>

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Section	Sub Section	Page	Question	Answer
3.2	A-H	17	<p>a) Who currently owns and supports the entire end- to-end HIX solution</p> <p>b)Do we need to build business rules or use existing webservices/applications for the following:</p> <ul style="list-style-type: none"> - Determine Eligibility - Verify advance premium tax credit (APTC) eligibility - Calculate of APTC cost-sharing reduction (CSR) subsidies? 	The current solution is the FFM. DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.2	J and X	17	In reference to SBE Consumer Portal, is this a separate portal or given functionalities will be part of consumer assistance portal?	DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.2		17	Can the existing technology architecture, stack be shared for reference?	The current technology is the FFM, and DOBI does not have access to this information.
3.2	H	17	We would like to solicit additional information on the requirement -- "Small business health options plan (SHOP) functionality to the extent it is required for SBEs opting for direct enrollment through agents and brokers". Can you please elaborate on the specific SHOP functionality that you are requiring the bidder to provide and the requirements you are referencing?	DOBI intends to rely on direct enrollment through agents and brokers for SHOP, with SBE support generally limited to federal requirements. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.

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Section	Sub Section	Page	Question	Answer
3.2	I	17	We would like to solicit additional information on the requirement -- "SHOP premium aggregation functionality to the extent it is required for SBEs opting for direct enrollment through agents and brokers". Can you please elaborate on the specific premium aggregation functionality that is required?	DOBI intends to rely on direct enrollment through agents and brokers for SHOP, with SBE support generally limited to federal requirements. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.2	H-I	17	On Page #6 the RFP says that SHOP will be operated through direct enrolment pathway, however, on Page 17 - Requirement H and I request SHOP functionality. Could you please clarify the exchange needs to include SHOP functionality or not ?	DOBI intends to rely on direct enrollment through agents and brokers for SHOP, with SBE support generally limited to federal requirements. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.2	H. & I.	17	Please further describe the State's requirement for direct enrollment. Is the State seeking full SHOP functionality but with no self-service portals for Employers/Employees? For example, a model where the Employer must work with a Broker/Agent directly and the Broker/Agent will in turn use the new system to apply for coverage/perform maintenance on the Employer/Employees' behalf? Or, if this requirement is meant to be something else, please describe the business flow and the system functionality required.	DOBI intends to rely on direct enrollment through agents and brokers for SHOP, with SBE support generally limited to federal requirements. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.

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3.2		17	Can DOBI confirm the scope to operate the mail facility for printing and receiving mails is in scope for Part - 2 and the technology platform in Part 1 will leverage the service ?	If two vendors are selected, the RFP requires them to meet with the exchange's PMO to develop a project plan for coordinating their work. DOBI is seeking experienced vendors who can provide guidance on how specific areas should be coordinated as part of their technical proposal.
3.2	CC	17	Can DOBI clarify if the requirement "CC" Customer Relations Management (CRM) should be a requirement under Part 2 and that Part 1 would be responsible for integration and data sharing with the CRM ?	If two vendors are selected, the RFP requires them to meet with the exchange's PMO to develop a project plan for coordinating their work. DOBI is seeking experienced vendors who can provide guidance on how specific areas should be coordinated as part of their technical proposal.
3.2		17	If separate vendors are selected for Part 1 and Part 2, will consumer messaging via email (V) and SMS (W) be the responsibility of the Part 1 or Part 2 vendor?	If two vendors are selected, the RFP requires them to meet with the exchange's PMO to develop a project plan for coordinating their work. DOBI is seeking experienced vendors who can provide guidance on how specific areas should be coordinated as part of their technical proposal.
3.2		17	If separate vendors are selected for Part 1 and Part 2, will all screening and referral to Medicaid be automatic or will the Part 2 vendor be responsible for some level of processing? If so, what?	If two vendors are selected, the RFP requires them to meet with the exchange's PMO to develop a project plan for coordinating their work. DOBI is seeking experienced vendors who can provide guidance on how specific areas should be coordinated as part of their technical proposal.

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Section	Sub Section	Page	Question	Answer
3.2	K.	17	Does the State require automated verification or manual verification of User-provided information for SEP eligibility?	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.2	W.	17	Please expand on the types of messages desired to send out via text (SMS). Should this just be a link to a more detailed message that is located within a consumer's inbox within the Exchange, or is some other functionality required?	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.2	T	17	a)Can the State please clarify what "Plan preview for carriers during the recurring data correction windows" means? b)What is the frequency of the updates?	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.2	N.	17	Please confirm that the technology vendor's Document Management System is to be made available to the customer assistance center vendor.	Confirmed
3.2	B and C	17	a)Currently, how is "Anonymous pre-screening of eligibility" happening? b)Does it support only manual/paperwork or is it done through an automated online system?	Anonymous pre-screening of eligibility currently occurs through the FFM, and follows the standard FFM process. Vendors should make a proposal for how they intend to address this requirement.

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3.2		17	Is the technology solution also to contain a “Worker Portal” that various State, Navigators, and the Consumer Assistance Center contractor can perform back-end functions or tasks on behalf of consumers?	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.2	A.	17	Please provide details (e.g., interface specifications and supported protocols, hosting environment) related to the identity management solution.	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.2	M.	17	The requirement states that the system must support electronic, telephonic and paper applications with “document attachment capability”. Please confirm that the document attachment refers to the ability to upload an electronic document and attach it to an online application.	Confirmed
3.2	F	17	What is the current volume for each health insurance and dental QHP available for comparison?	Data relating to enrollment in the individual and small employer markets can be found at the following link: https://www.nj.gov/dobi/division_insurance/ihcseh/ihcsehe nroll.html
3.2.1	A.2.C	18	Can you please elaborate on this requirement and provide additional information on image exchange needs with the DHS document management system? What business purposes are you seeking to accomplish with this? How often would it occur? In what formats and using what protocols?	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.

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3.2.1	1	18	Please share the Specifications and Interface Control Document (ICD) for the "MAGI in the Cloud" web service for Medicaid Assessment noted in Section 3.2.1.	DOBI expects the specific requirements will be determined by the contractor with the assistance of the HEPMO and the SCM. Please see the "MAGI in the Cloud" document DHS supplied and it attached to the RFP as Exhibit 7.
3.2.1	1	18	To what extent does the State currently use "MAGI in the Cloud", and it is operational in determining eligibility? Can the State please provide detail on its current operational use and desired use in this solution?	The DHS eligibility and enrollment system uses MitC to make all MAGI eligibility determinations. DOBI expects to continue to use MitC to make MAGI eligibility decisions.
3.2	KK	18	Please provide additional information on "Determine eligibility for exemptions from State shared responsibility tax, pursuant to P.L.2018, c.31." Please provide a description of the rules for determining eligibility for such exemptions.	More information regarding determining exemptions is described at the following link. https://nj.gov/treasury/njhealthinsurancemandate/exemptions.shtml
3.1	DD	18	Please clarify if these accounting requirements are tied to invoicing carriers for the assessment that the State will collect pursuant to section 1.2.3 of the RFP. If not, please clarify the meaning of this requirement.	Yes, this is correct.

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3.2	OO.	18	Since Premium Billing and Collection functionality does not appear to be in the RFP outside of item OO, should bidders assume that Carriers will collect the Premiums and generate the corresponding invoices? Please confirm. If not, please expand on the functionality required.	Carriers will be responsible for all premium billing and collection for both the individual market and SHOP market. The vendor will not be responsible.
3.2	JJ	18	A process question -- with respect to such audit requirements as may apply to the Exchange in general, we believe that the audit processes require you to initiate and be responsible for the audit, including but not limited to selecting the vendor, covering the costs, etc., while the Bidder support such audit with documentation, artifacts and interviews as needed. Can you please confirm our understanding (or if not, please describe the process you have in mind)?	We confirm that your understanding is correct.
3.2	Z	18	What is the current IVR solution used?	The current solution is the FFM, therefore, DOBI does not have this information. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.2	EE	18	a) How are the payer's plan detail available for comparison? b) Is it persisted in portal database (through regular data feed) or does it happen through real-time webservice call?	The current solution is the FFM, therefore, DOBI does not have this information. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.

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3.2	JJ	18	It is our experience that most exchanges rely on third parties to perform MARS-E audits. The Bidder is typically responsible for supporting the third party auditor but the cost is borne by the Exchange. Can you please confirm that this is your understanding as well?	It is correct that the carriers will be responsible for all premium billing and collection for both the individual market and SHOP market.
3.2	DD	18	We would like to solicit additional information on the requirement: "..as necessary the generation of carrier invoices..". Do you expect the Technology Platform to generate invoices to the carriers for the purpose of assessing the Exchange Fee to carriers, or do you expect the Platform to generate the data needed for the Exchange's accounting system to generate such invoices?	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.2	Y.	18	Is the technology vendor required to collaborate with the customer assistance center vendor to design a separate worker portal user interface that streamlines transactions for trained individuals to reduce call handle times and improve the customer experience?	If two vendors are selected, the RFP requires them to meet with the exchange's PMO to develop a project plan for coordinating their work. DOBI is seeking experienced vendors who can provide guidance on how specific areas should be coordinated as part of their technical proposal.
3.2	Z.	18	If DOBI chooses different vendors for the scopes, is the technology vendor's IVR requirement to provide well-documented and testable web services for the customer assistance vendor's IVR to interface with?	If two vendors are selected, the RFP requires them to meet with the exchange's PMO to develop a project plan for coordinating their work. DOBI is seeking experienced vendors who can provide guidance on how specific areas should be coordinated as part of their technical proposal.

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3.2	FF.	18	How much notice must the technology vendor provide to HEPMO and the customer assistance center vendor with regards to mailing dates for 1095-A forms or other large mailings to appropriate conduct staff planning/ramp-up? We recommend 6 weeks.	If two vendors are selected, the RFP requires them to meet with the exchange's PMO to develop a project plan for coordinating their work. DOBI is seeking experienced vendors who can provide guidance on how specific areas should be coordinated as part of their technical proposal.
3.2	Y	18	Can you please describe your approach to your broker engagement? In particular, is it your policy to encourage brokers to service NJ enrollees? How do you plan to engage NJ brokers? If such plans are still indeed to be developed, have you identified the necessary resources to help you in this regard?	DOBI intends to engage with the broker community. Plans for how this engagement will occur are in development.
3.2	OO	18	Re: "Properly invoice enrollees for aggregated premiums due in accordance with SLA 1.13.", is it safe to assume this requirement is not operative since it applies to SHOP, and carriers operating in the State will be responsible for billing and collection of payments?	It is correct that the carriers will be responsible for all premium billing and collection for both the individual market and SHOP market.
3.2	Y	18	We understand that New Jersey has an active population of advocates and assisters. Can you provide us some additional detail on this aspect of your operations? How many organizations are expected to collaborate with the Exchange and roughly how many individual assisters/advocates would they represent? Roughly how many/what % of enrollments each year are driven by your assister and advocate community? Do you have any data on the number of calls expected to service this community?	DOBI is in the process of creating a Navigator and Assister program as part of the state's transition to a SBE-FP. DOBI will publicly release the details of these programs.

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Section	Sub Section	Page	Question	Answer
3.2.1	A	18	<p>a)Is the State responsible for managing and processing non-MAGI eligibility information?</p> <p>b)What is the expectation regarding traditional Medicaid eligibility handling?</p>	<p>DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.</p>
3.2.1	A.1	19	<p>Detailed Requirements for Coordinated and Integrated Insurance Affordability Program EligibilityThe RFP requires that bidders use the MAGI in the cloud service. Do you intend to publish APIs, interfaces and other technical material that Bidders may use in preparing their response?</p>	<p>Please see new Exhibit 7 that DOBI is releasing to the public.</p>
3.2.1	A.3	19	<p>For the RFP requirement “Coordinate with DHS to avoid duplication of any NJ FamilyCare eligibility findings already made in compliance with the federal regulations at 45 CFR 155.345 and conduct eligibility determinations for APTC/CSR and QHP enrollment”, please confirm this requirement will achieved through an integration with the Medicaid Management Information System (MMIS) functionality, with the selected vendor making the determination based on the results. If so, please provide detailed specifications for interfacing with that system.</p>	<p>This requirement will be achieved by integrating with the DHS eligibility and enrollment system not the MMIS. A service such as the Medicaid Eligibility Check service will be provided.</p> <p>DOBI expects the specific requirements will be determined by the contractor with the assistance of the HEPMO and the SCM.</p>

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3.2.1	2	19	Please confirm that the vendor will be permitted to use the FFM's Medicaid Account Transfer specifications to send NJ FamilyCare eligibility assessments to DHS. Please also highlight if additional customization is required.	<p>The vendor is required to send and receive Account Transfers (AT) between the SBE and the DHS eligibility system using the FFM's AT webservice.</p> <p>DOBI expects any customization requirements will be determined by the contractor with the assistance of the HEPMO and the SCM.</p>
3.2.1	A.2(A-D)	19	For purpose of bi-directional integration, please identify whether DHS's NJ Family Care system of record is a commercial system or customized solution (including document management application). Please provide available system diagrams, schema and any other information relevant to system integration.	<p>DHS's eligibility and enrollment system is the NJ FamilyCare Integrated Eligibility System (IES), it is a customized solution built on the Salesforce Government Cloud Platform. The NJ FamilyCare system supports standard webservice and APIs for real-time communications.</p> <p>DOBI expects the specific requirements will be determined by the contractor with the assistance of the HEPMO and the SCM.</p>
3.2.1	B.1	19	Will the State be responsible for performing the integration development work where changes are required to DHS's NJ FamilyCare consumer portal and call center system. If not, please identify the relevant APIs or interfaces supported by the system.	<p>DHS' NJ FamilyCare IES is a customized solution built on Salesforce Government Cloud Platform. The NJ FamilyCare IES supports standard webservice and APIs for real-time communications.</p> <p>DOBI expects the specific requirements will be determined by the contractor with the assistance of the HEPMO and the SCM.</p>

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3.2.1	A.3	19	Does NJ have an Integrated Eligibility System where Medicaid eligibility determinations are stored? Will the Part 2 contractor have access to this system and information? If not, how will the Part 2 contractor be notified or access information related to Medicaid eligibility?	If two vendors are selected, the RFP requires them to meet with the exchange's PMO to develop a project plan for coordinating their work. DOBI is seeking experienced vendors who can provide guidance on how specific areas should be coordinated as part of their technical proposal.
3.2.1	A.5	19	For the RFP requirement "Connect to the FDSH through a direct FDSH connection, by means of a FDSH webservice provided by DHS, or both, to the extent CMS permits New Jersey to maintain two FDSH connections", please confirm Redetermination and Renewal Verification (RRV) can be used for renewals/and periodic data matching.	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.3		20	Could DOBI provide a list of the existing DHS eligibility and enrollment system components that could be leveraged by the SBE as mentioned in Constraints to Part 1? For example, does DHS have a notice generation tool, document management servive, and mail facility?	DOBI anticipates that the DHS eligibility and enrollment system components that could be leveraged will include eligibility determination for Medicaid programs along with other verification services from the Federal Data Services Hub (if sharing one FDSH connection). The DHS eligibility and enrollment system would not provide SBE notice generation, document management, or mail facilities.
3.3	A. 4	20	is the technology vendor required to make documentation of components and procedures for system use available to the customer assistance center vendor prior to beginning call center staff training?	If two vendors are selected, the RFP requires them to meet with the exchange's PMO to develop a project plan for coordinating their work. DOBI is seeking experienced vendors who can provide guidance on how specific areas should be coordinated as part of their technical proposal.

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3.4.1	A.7	21	Please describe the Insurance Affordability Program Assessment Plan requirement and its purpose as it pertains to the functions of the SBE. Are there specific requirements and bodies of work that you are able to describe related to this?	The requirements of the Insurance Affordability Program Assessment Plan are articulated at Section 3.2.1.
3.4.1	4	21	Please share the data migration specifications. In addition, what is the volume of existing user data that needs to be migrated?	<p>New Jersey is currently an FFM determination state and is transitioning to an SBM-FP for plan year 2020. DOBI expects the contractor to coordinate with CMS to develop a data migration plan, which shall include the necessary data format elements.</p> <p>DOBI expects the specific requirements will be determined by the contractor with the assistance of the HEPMO and the SCM.</p>
3.4.1	4	21	<p>a)What is the existing data like?</p> <p>b)What is the format and how is it stored currently?</p>	<p>New Jersey is currently an FFM determination state and is transitioning to an SBM-FP for plan year 2020. DOBI expects the contractor to coordinate with CMS to develop a data migration plan, which shall include the necessary data format elements.</p> <p>DOBI expects the specific requirements will be determined by the contractor with the assistance of the HEPMO and the SCM.</p>

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Section	Sub Section	Page	Question	Answer
3.4.1	2	21	What are the different data audit procedures and frequencies followed?	NJ is currently an FFM determination state and is transitioning to an SBM-FP for plan year 2020. DOBI expects the contractor to coordinate with CMS to develop a data migration plan, which shall include the necessary data format elements. DOBI expects the specific requirements will be determined by the contractor with the assistance of the HEPMO and the SCM.
3.2.1	4	21	a)What is the volume of data for migration? b)Will we receive the data in .CSV format to migrate to a new application?	This information is not available at this time.
3.4.1		21	For Phase One, please define the level of integration required to non-MAGI and other human services programs and how the system should integrate with the current Medicaid and human services eligibility system.	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal. Vendor proposals must be consistent with 2021 launch.
3.4.1	B.1 and B.2	22	What are the existing external entities/interfaces connecting with eligibility and enrollment modules?	<p>The DHS eligibility and enrollment existing external entities include: Health Benefits Coordinator, Experian address verification services, Federal Data Services Hub, Federally Facilitated Marketplace, MAGI in the Cloud, Asset Verification System, and currently configuring various State data sources (Dept of Labor, Dept of Treasury) for income verification.</p> <p>DOBI expects the specific requirements will be determined by the contractor with the assistance of the HEPMO and the SCM.</p>

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3.4.1	E. 4	22	Should DOBI choose separate vendors for the technology scope and the customer assistance scope, which vendor is responsible for printing and mailing outgoing correspondence? 3.4.1.E.4 suggests the technology vendor must provide this service while 3.5.Z suggests the customer assistance vendor produces and sends the mailings.	If two vendors are selected, the RFP requires them to meet with the exchange's PMO to develop a project plan for coordinating their work. DOBI is seeking experienced vendors who can provide guidance on how specific areas should be coordinated as part of their technical proposal.
3.4.1	E. 8	22	If the User Reference Manual is not completed until the conclusion of DDI Stage Five (August 30, 2020) and customer assistance call center work begins on (September 1, 2020), will customer service workers be able to use it for training before supporting individuals in the program? Will DOBI consider making that deliverable due at least four weeks prior to call center operations commencing?	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.

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3.4.2	A	24	<p>We would like to clarify the scope of the transitional services you require in 2020 and in particular the reference to OEP 2020. One understanding is that the transitional activities and duties (as specified in the RFP) are required effective September 1 of 2020 and the activities prior to September 1 are DDI activities leading up to that date. A different understanding is that you require consumer facing services (such as triage services) beginning Jan 1 of 2020 in addition to the activities beginning September 1, 2020 to support your OE 2020 consumers. The latter interpretation would result in scope that is additive to the former.</p> <p>Which understanding is correct?</p>	<p>The technology transition phase is in relation to OEP 2021, not OEP 2020.</p>
3.4.2		24	<p>During the Post Implementation Transition period for SOW 1 and 2 what SLAs will be applicable?</p>	<p>DOBI believes that the SLA's and RFP are cross-referenced to provide appropriate guidance.</p>
3.5	CC	26	<p>Is there a training curriculum in place, or does one have to be created by the Vendor?</p>	<p>The State currently operates as a FFM. Therefore, a training curriculum required to operate as a SBE would be created by the vendor.</p>

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3.5	P	26	Requirement P states: “P. Imaging and document management system that will perform electronic document capture, management and distribution. The system will receive scanned, faxed, incoming mail or online information and associate them with an account and store the links to the appropriate data services. This will allow users to view and update their account information as well as any associated documents.” In section 3.2 a similar requirement states: “N. Document Management system with electronic data interchange (EDI) enabling document exchange with State agencies and vendors and document imaging capabilities that is NJ DORES certified”. Does a vendor responding to Part 2 need to provide it’s own document management system?	Bidders responding to Part 2 must fulfill all requirements in Section 3.5, including P. If two vendors are selected, the RFP requires the selected vendors to meet with the exchange’s HEPMO to develop a project plan for coordinating their work. DOBI is seeking experienced vendors who can provide guidance on how specific areas should be coordinated as part of their technical proposal.
3.5	A	26	Does the Consumer Assistance Center need to provide store front assistance centers located throughout the state to provide consumer support?	This not a requirement of the RFP.
3.5		26	a) Does DOBI have a specific preference for the location of the Consumer Assistance Center? b) Does the Center need to be in the state of NJ?	DOBI requires that the Consumer Assistance Center, including the call center, be located in New Jersey.

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Section	Sub Section	Page	Question	Answer
3.5		26	<p>a) Will the Consumer Assistance Center be responsible for processing/ posting premium payments, accepting payments by phone, credit card, processing of refunds etc. as part of Consumer Assistance Center?</p> <p>b) If yes, will the Part 1 Technology Platform be used for the posting and processing of these transactions?</p>	Carriers will be responsible for all premium billing and collection for both the individual market and SHOP market. The vendor will not be responsible.
3.5	T AND U	26	Are you able to share how many informal and formal appeals were filed in 2018?	DOBI does not have this information.
3.5		26	Are you able to share how many complaints were filed in 2018 and how many were escalated?	DOBI does not have this information.
3.5		26	Will DOBI staff need access to the contractor's systems?	Yes
3.5	Z	26	<p>a) Please provide historical volume for print processing, by type, by month, for both open enrollment and non-open enrollment periods.</p> <p>b) Is postage or any other costs to be considered pass-through and outside of fixed price bid?</p>	DOBI does not have this information. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.5	G	26	Can DOBI provide a volume of anticipated account maintenance transactions that the vendor(s) must service on a monthly basis?	This information is not available at this time. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.

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3.5	H	26	Can DOBI provide a sample list of ticket reasons for vendors to gauge process complexity and handle time?	This information is not available at this time. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.5	E	26	3.5 Please fully define/clarify Part E "QLE/SEP eligibility verification, MAGI and CHIP eligibility verification". What is included in "verification"? Will the customer service vendor(part 2) be responsible for the full life-cycle of eligibility determination, including application intake, requesting missing information from consumers, application perfection, and entry into the rules engine for determination?	Selected vendors would be responsible for the full life cycle of QLE/SEP eligibility verification; vendor responsibilities and technology platform capabilities for MAGI and CHIP verification are defined in 3.2.1."
3.5	T	26	Does the client have any historical data on appeal volumes?	Given that New Jersey is currently operating as an FFM, DOBI does not have historical data on appeal volumes.
3.5	H AND I	26	Please clarify if ticketing is regarding issues with Part 1 vendor technology or is it, for example, a complaint related to an appeal of an eligibility decision or other application issues?	Ticketing is a broader concept related to tracking calls and proper handling of the calls.
3.5	P	26	Who is responsible for verifying the documents submitted? Is this something that would be done by the client?	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.

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3.5	S	26	Is this envisioned to be a dedicated line for insurance carriers or a 3-way call with consumers?	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.5	W	26	Which methods can be used to capture survey information (over the phone, through IVR, through email etc..)	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.5		26	Please provide hours of operation during open enrollment and non-open enrollment periods.	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.5		26	a)DoesDOBI have an expectation for average speed to answer and abandonment rate? b)What is the target Service level for chat andemail?	Please see Exhibit 4.1 that DOBI is making available to the public.
3.5	F	26	What is the current PII and non PII data retention and destruction policy	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.

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3.5	V	26	(V)The RFP refers to "Representation at appeals hearings". This may be interpreted in one of two ways -- the first is that the consumer assistance center is responsible for providing documentary support to the customer in a full and complete manner in support of a hearing. The second is that the consumer assistance center is additionally responsible for being physically present at the hearing. Can you please clarify what policy option you prefer, as this has a material impact to pricing?	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.5	O	26	What technology will be provided by the Part 2 contractor that is required to be mobile optimized? The telephony system? The CRM?	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.5	X	26	Mailings have a significant impact on cost – please specify and describe (including frequency) each type of mailing the contractor will be required to perform.	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.5	Z	26	Will all mailings required for the Part 2 vendor be generated by the technology platform? If not, will the Part 2 vendor have any responsibility for developing mailings/materials? Please list all materials that the Part 2 vendor may be responsible for developing.	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.

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3.5	D	26	Please fully define/clarify Part D, " Direct enrollment of consumers, including taking applications by telephone": What is included in "enrollment"? will the customer service vendor (part 2) be responsible for the full life-cycle of eligibility determination, including application intake, requesting missing information from consumers, application perfection, and entry into the rules engine for determination?	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.5	N	26	Is the chat functionality planned for general information only and/or eligibility/enrollment functions?	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.5	T	26	Page 18 within the Technology Vendor section identifies that appeals can be submitted online. Assuming this function for Consumer Assistance would also need to include an integration component that would allow these to be received and sent for processing, correct?	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.5	U	26	Is it expected that the Consumer Assistance Center staff would perform initial research and act as the first level of response to appeals?	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.5	DD	26	Please further define caseload forecasting	DOBI is seeking experienced vendors who can provide guidance on caseload forecasting as part of their technical proposal.

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Section	Sub Section	Page	Question	Answer
3.5	L	26	define caseload forecasting.	DOBI is seeking experienced vendors who can provide guidance on caseload forecasting as part of their technical proposal.
3.5		26	Please consider making the CRM provision a requirement of the Part 2 contractor instead of Part 1, allowing the Consumer Assistance Center vendor to offer their best tools.	If two vendors are selected, the RFP requires them to meet with the exchange's PMO to develop a project plan for coordinating their work. DOBI is seeking experienced vendors who can provide guidance on how specific areas should be coordinated as part of their technical proposal.
3.5	L	26	Please confirm that if separate vendors are selected for Part 1 and Part 2, it is the responsibility of the Part 2 contractor to provide the telephony system.	If two vendors are selected, the RFP requires them to meet with the exchange's PMO to develop a project plan for coordinating their work. DOBI is seeking experienced vendors who can provide guidance on how specific areas should be coordinated as part of their technical proposal.
3.5	J & K	26	If a Medicaid consumer contacts the Consumer Assistance Center with a basic or escalated complaint, what are the Part 2 vendor's responsibilities for assistance? For example, are staff to assist with resolution or to transfer the call to a DHS Call Center?	If two vendors are selected, the RFP requires them to meet with the exchange's PMO to develop a project plan for coordinating their work. DOBI is seeking experienced vendors who can provide guidance on how specific areas should be coordinated as part of their technical proposal.

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3.5	N	26	Would DOBI please elaborate on the responsibilities of the Part 2 vendor for section 3.5.N. Does DOBI expect the vendor for Part II to simply provide customer assistance support for a web chat functionality developed as part of Part 1, or does DOBI expect the vendor for Part II to create web chat functionality and integrate it with the SBE portal creation outlined in part I of the RFP?	If two vendors are selected, the RFP requires them to meet with the exchange's PMO to develop a project plan for coordinating their work. DOBI is seeking experienced vendors who can provide guidance on how specific areas should be coordinated as part of their technical proposal.
3.5	Y (3.2.x, 3.2.V, 3.2.W)	26	DOBI states in Sections 3.2.V, 3.2.X and 3.2.W that the vendor for Part I will be responsible for the SBE Customer Portal creation and the development of outbound SMS/Email notifications (5). However, 3.5.Y states that the vendor for Part II is responsible for ensuring that outgoing correspondences have the ability to be generated as printed media, email, text, or online account notifications. Can DOBI please clarify which part of the RFP the development of outbound digital notifications belongs in?	If two vendors are selected, the RFP requires them to meet with the exchange's PMO to develop a project plan for coordinating their work. DOBI is seeking experienced vendors who can provide guidance on how specific areas should be coordinated as part of their technical proposal.
3.5	BB	26	Will the call center representatives be required to have any specific certifications and/or licensure? If yes, please describe to the extent you know, the costs associated with such certification.	Representatives will be required to have any certifications or licensure required under New Jersey and federal law.
3.5	N	26	Can you confirm that English and Spanish are the primary languages required and other languages could be supported via a translation service?	DOBI is seeking experienced vendor who can provide guidance on translation services as part of their technical proposal.

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Section	Sub Section	Page	Question	Answer
3.5	M	26	The application status lookup would be contingent on the successful development of an integration point with the technology platform, correct?	Confirmed
3.5		26	If DOBI staff will need access to the contractor's systems, how many staff will need access to the telecommunication systems?	DOBI and the HEPMO staff will need access to the contractor's systems. The number of staff will be determined by the SCM.
3.5		26	IF DOBI staff will need access to the contractor's systems, how many staff will need access to the CRM?	DOBI and the HEPMO staff will need access to the contractor's systems. The number of staff will be determined by the SCM.
3.5		26	Do you have a preference for a consumer assistance center that is in-state? If yes, can you provide any guidance on how this factor would affect the score awarded to a bidder?	DOBI requires that the Consumer Assistance Center, including the call center, to be located in New Jersey.
3.7.1		27	Please clarify, between Part 1 and Part 2 – who provides the functionality and who performs the task?	If two vendors are selected, the RFP requires them to meet with the exchange's PMO to develop a project plan for coordinating their work. DOBI is seeking experienced vendors who can provide guidance on how specific areas should be coordinated as part of their technical proposal.
3.7.1		27	What is the expected average handle time per call?	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.

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3.7.1		27	What is the anticipated number of call offered monthly? Are there peak times? If so, please provide this information.	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.7.1		27	What are the required hours of operation?	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.6	B	27	Is “Import of migrated Consumer data from the technology platform” expected to be ongoing or one-time?	The frequency of migrated consumer data will depend on CMS. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.7.1	B.6.G	28	Does DOBI have a requirement to operate the entire Consumer Assistance scope in a single facility or is it acceptable to propose multiple facilities to ensure business continuity in the event of a disruption to operations?	As stated elsewhere DOBI expects that the Consumer Assistance Center will be located in New Jersey. Multiple facilities are acceptable. However, specifics should be detailed in a bidder's proposal and finally agreed to by the SCM.
3.7.1	B.6.G	28	Should the vendor plan to establish the fully staffed and operational call center in the state workspace described in section 3.8? Or should the vendor provide its own facility and infrastructure (computers, telephony, security, etc) for day-to-day operations of the Consumer Assistance scope?	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.

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3.7.1	B.6.G	28	What holidays will the fully staffed and operational call center observe?	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.7.1	B.6.G	28	What hours of operation will the fully staffed and operational call center follow?	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.7.1	A & B	28	Are you able to share how many complaints were filed in 2018 and how many were escalated?	DOBI does not have this information.
3.7.1	A.1	28	Could more information be provided on what would be included in the Consumer Assistance Annual Work Cycle Plan?	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.7.1	B.	28	Why is the technology vendor delivering the documentation to certify the successful execution of the consumer assistance center readiness plan?	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.7.2	A.	28	What is included in "re-verification of migrated user accounts?"	The vendor must meet the federal requirements. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.

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3.7.2	B.5	28	Part 2, Phase 1, Stage 2 is scheduled to begin in June 2020 despite Part 2, Phase 1, Stage 1 ending in December 2019. What are the responsibilities of the contractor during the time between stage #1 and stage #2? Can implementation activities for stage #2 occur before 6/1/2020?	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.8		29	Please provide more detail related to the Project Support. We anticipate that this support is available to key members if the Part 1 and Part 2 contractor staff who will be in NJ and perform work on the SBM. We do not anticipate that this clause should be interpreted that DOBI will provide that facility and furniture for the entire Consumer Assistance Center. Please confirm our understanding and provide additional explanation where needed.	Yes, this is correct.
3.8		29	Please confirm that all work for the contract must be performed in the U.S.	<u>N.J.S.A. 52:34-13.2a.</u> provides that "Every State contract primarily for the performance of services shall include provisions which specify that all services performed under the contract or performed under any subcontract awarded under the contract shall be performed within the United States." Subsection 34-13.2b. provides certain exceptions to this requirement, including that the Director can provide a certification of services being provided outside of the U.S., however this certification is only warranted, if as stated in this subsection, " <u>the service cannot be provided by a contractor or subcontractor within the United States</u> (meaning any other company) and the certification is approved by the State Treasurer."

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3.8		29	<p>Please confirm that DOBI will be providing the physical structure to run the customer service operation? Will the internet hook ups be CAT5 or higher? Will the phones be VOIP? Will the desktop computers be CPUs or "Chrome Books" in nature? Will call center representatives have dual monitor work stations? What will the size of the cubes be? Will mgmt. staff have access to the facility after hours? What is the capacity that the DOBI site can handle? If the vendors staff exceeds the space available can the vendor manage overflow out of state?</p>	<p>The state will provide workspace as described in section 3.8 of the RFP. There is limited workspace available for designated contractor staff as determined by the SCM. The state expects the vendor to have sufficient physical and technological resources to operate the Consumer Assistance Center independent of provided workspace.</p>
3.8		29	<p>Regarding- The State will provide to the Vendor(s) desktop workspace as determined by the SCM, and the Vendor(s)' personnel will have access to desktop telephones, web connectivity, office supplies, and copiers for black-and-white copying.</p> <p>Question- To ensure optimal efficiency and compatibility with vendor technology, please provide make, model, etc. of the desktop equipment that will be provided. Will vendors provide desktop software or will the state provide all desktop software? If vendors need to provide additional software not provided by the state, indicate what software is needed.</p>	<p>DOBI will provide workspace as described in section 3.8 of the RFP. There is limited workspace available for designated contractor staff as determined by the SCM. The state expects the vendor to have sufficient physical and technological resources to operate the Consumer Assistance Center independent of provided workspace.</p>

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3.8		29	<p>Regarding-The State will provide to the Vendor(s) desktop workspace as determined by the SCM, and the Vendor(s)' personnel will have access to desktop telephones, web connectivity, office supplies, and copiers for black-and-white copying.</p> <p>Question- To ensure optimal efficiency and compatibility with vendor technology, please provide make, model, etc. of the desktop telephone equipment that will be provided. Please provide make, model, etc. of the state's underlying telephony platform.</p>	<p>The state will provide workspace as described in section 3.8 of the RFP. There is limited workspace available for designated contractor staff as determined by the SCM. The state expects the vendor to have sufficient physical and technological resources to operate the Consumer Assistance Center independent of provided workspace.</p>
3.8		29	<p>Regarding- The State will provide to the Vendor(s) desktop workspace as determined by the SCM, and the Vendor(s)' personnel will have access to desktop telephones, web connectivity, office supplies, and copiers for black-and-white copying.</p> <p>Question- What technology would a vendor use to access the SBE system? What technology would a vendor use to access the health plan, other vendor, Federal, etc. systems? Are all of the above web based? Are there thin client Citrix platform or mainframe systems? What database technologies are hosting these systems?</p>	<p>SCM and the HEPMO will coordinate the appropriate access to the technology platform that is chosen pursuant to Part 1 of the RFP.</p>
3.8		29	<p>Regarding- The SCM will provide the Vendor(s) with access to all required locations and data necessary to perform the services.</p> <p>Question- What technology would a vendor use to access the data necessary to perform the services? Are all of the above web based? Are there thin client Citrix platform</p>	<p>SCM and the HEPMO will coordinate the appropriate access to the technology platform that is chosen pursuant to Part 1 of the RFP.</p>

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			or mainframe systems? What database technologies are hosting these systems?	
3.8		29	RFP states that "Vendor's personnel will have access to desktop telephones, web connectivity,...". What specific model of phone will be available and what amount of bandwidth will be available for web connectivity?	The state will provide workspace as described in section 3.8 of the RFP. There is limited workspace available for designated contractor staff as determined by the SCM. The state expects the vendor to have sufficient physical and technological resources to operate the Consumer Assistance Center independent of provided workspace.
3.7.2		29	Various SBMs have slightly different timeframes for their OEPs. Please provide the specific dates for NJ's expected OEP so that the Part 2 vendors can adequately anticipate call volume and staffing.	DOBI has not determined a specific OEP timeframe, but expects an expanded timeframe from the FFM OEP.

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3.7.3		29	The RFP states that operations are anticipated to last four years, but the dates listed (20 days after OEP 2021 through 20 days after OEP 2024) are only three years. Please clarify.	In order to reconcile the disparity between the dates in section 3.1 (page 16) and section 3.7.3 (page 29) and any other inconsistency regarding contract timing, please note the following clarification. The contract(s) will commence upon execution of the approved contract(s). With respect to Part 1 of the RFP, the contract will be approximately 5 years and 3 months, with two 1 year extensions possible. The contract will continue until 20 days after Open Enrollment for plan year 2025, with two one year extensions that could extend the contract until 20 days after Open Enrollment for plan year 2027. For purposes of pricing section 3.4.3, bidders should calculate cost using 48 months. With respect to part 2 of the RFP, the contract will be approximately 3 years and 3 months, with two 1 year extensions possible. The contract will continue until 20 days after Open enrollment for plan year 2023, with two one year extensions that could extend the contract until 20 days after Open Enrollment for plan year 2025. For purposes of pricing section 3.7.3, bidders should calculate costs using 24 months. The price sheet will be updated to reflect this clarification.

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Section	Sub Section	Page	Question	Answer
3.7.3		29	<p>a)Can you confirm if conclusion date should be 20 days after OEP 2025?</p> <p>b)Page 16 states a contract term of 3 years beginning Sept. 30. Page 29 states the operation is anticipated to last 4 years. Please clarify.</p>	<p>In order to reconcile the disparity between the dates in section 3.1 (page 16) and section 3.7.3 (page 29) and any other inconsistency regarding contract timing, please note the following clarification. The contract(s) will commence upon execution of the approved contract(s). With respect to Part 1 of the RFP, the contract will be approximately 5 years and 3 months, with two 1 year extensions possible. The contract will continue until 20 days after Open Enrollment for plan year 2025, with two one year extensions that could extend the contract until 20 days after Open Enrollment for plan year 2027. For purposes of pricing section 3.4.3, bidders should calculate cost using 48 months. With respect to part 2 of the RFP, the contract will be approximately 3 years and 3 months, with two 1 year extensions possible. The contract will continue until 20 days after Open enrollment for plan year 2023, with two one year extensions that could extend the contract until 20 days after Open Enrollment for plan year 2025. For purposes of pricing section 3.7.3, bidders should calculate costs using 24 months. The price sheet will be updated to reflect this clarification.</p>

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3.9.1		30	<p>Does DOBI have any security technology and licenses that can be leveraged to meet the requirements ? e.g. identity and access management, security information and event management (SIEM), and vulnerability scanning tools? An example of this would be the software tool Splunk for Security monitoring. We would need to know if it is available to be used for integration with the SBE, what the software version number is, if the Splunk Enterprise Security Application is included in the Splunk solution, how many GB of storage is available, and who performs the security monitoring tasks.</p> <p>For an identity and access management solution, we would need to know what the software is, what version number of the software, how many user licenses/CPU or VPUs are available (depending on how the software is licensed), and who owns the software for the State.</p>	<p>DOBI requires the successful bidder to send security logs to our SIEM. Currently the SIEM that DOBI uses is an IBM Product but the log shipping format is rather common. For Identity Management the successful bidder should use a SAML based Identity solution to interface with the State's portal.</p>
3.9.3		30	<p>In our experience, GDPR has not been applicable to State-based exchanges. Can DOBI provide specific controls from GDPR that are applicable to the State Based Exchange (SBE)? Paragraph 3.9.3. references compliance with GDPR but paragraph 3.9.7 B. does not reference GDPR. Would you please delineate the obligations of the Health Insurance Exchange as it relates to GDPR and the processing of PII for European Residents (if applicable)?</p>	<p>DOBI understands that while GDPR is not currently implemented/enforced, the industry is trending towards Privacy Protection Measures of similar robustness. Measures including encryption are of course basic, but HIPAA standards as well as the data expungement capabilities that make up GDPR are required and should be outlined in the bid response. Notwithstanding the foregoing, the Exchange must meet all CMS requirements</p>

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3.9.3		30	Can DOBI please elaborate on the applicable international statutory and regulatory requirements; and internal policy obligations ?	Regarding the use of the term "internal policy obligations", the bidder would not be required to be aware of the State's internal Department of Banking and Insurance's policies. Regarding the industry-standard and Industry-related standards for compliance, DOBI's position is that a vendor qualified to bid on this RFP would be aware of the statutory requirements for Privacy and compliance. The examples cited, (HIPAA, 1075, etc.) are examples, but not necessarily the complete set.
3.9		30	DOBI asked for a hosted technology platform but section 3.9 asks to describe the frequency and method by which data will be transferred back to the State network. Could you please confirm or clarify the request. which data will be transferred back to the State network. We believe the frequency and method would be provided by State in this situation. Could you please confirm. If not could you please clarify the original request give that that solution will be hosted by the vendor.	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.9		30	On similar projects in other States, we seen States procure third party software products directly. Is it DOBI's intention to have vendors for Part 1 procure and price these third party products as part of our overall bid and price?	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.9		30	Regarding the data replication back to the State, customarily, SaaS platform datasets are maintained outside of the State-managed infrastructure. The data itself is only useful if used in conjunction with the SaaS platform. As such, is it a requirement for the Vendor to replicate the data to the State for reuse outside of the platform? Please consider describing the use case, data formats, and required frequency of replication.	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
3.9		30	Regarding- If data will be maintained outside of State managed infrastructure, describe the frequency and method by which that data shall be replicated back to the State so that it is available	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who

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			<p>for reuse or in the event of a vendor disruption. Question- Will the state allow a network communication using an internet site secure VPN tunnel for accessing the state system? Can the state support SFTP (ftp over ssh) for secure data transmission?</p>	<p>can provide guidance in this area as part of their technical proposal.</p>
3.9.7	B	32	<p>We request that you reconsider your reference to conformance with the PCI SSC regulation. To our knowledge, no payments are anticipated to be processed on the platform and the requirements of PCI SSC do not apply.</p>	<p>To the extent that payments are not processed with the bidder's solution, this requirement is relaxed.</p>
3.9.7	B	32	<p>3.9.7 B. states that HIPAA is applicable to the SBE. The data is identified as PII (not PHI). Will the State (1) Confirm that HIPAA is applicable (2) Confirm that DOBI is acting as a Covered Entity (3) If the State confirms the above, will the State provide a Business Associate Agreement?</p>	<p>The selected vendor will work with DOBI to ensure that all privacy standards, including HIPPA are met. DOBI confirms it is a Covered Entity.</p>

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3.9.7		32	<p>Will the State consider revising the section as follows?</p> <p>Personally Identifiable Information (PII)- refers to information received from, or on behalf of the State of New Jersey by the Vendor in connection with the performance of services pursuant to this Contract, that can be used to distinguish or trace an individual's identity, either alone or when combined with other personal or identifying information that is linked or linkable to a specific individual.</p> <p>A. Data Ownership. The State is the data owner. Vendor does not obtain any right, title, or interest in any of the data furnished by the State.</p> <p>B. Data usage, storage, and protection of PII and Confidential Information is subject to all applicable international, federal and state statutory and regulatory requirements, as amended from time to time, including, without limitation, those for Health Insurance Portability and Accountability Act of 1996 (HIPAA), Tax Information Security Guidelines for Federal, State, and Local Agencies (IRS Publication 1075), New Jersey State tax confidentiality statute, the New Jersey Privacy Notice found at NJ.gov, N.J.S.A. 54:50- 8, New Jersey Identity Theft Prevention Act, N.J.S.A. 56:11-44 et. seq., the federal Drivers' Privacy Protection Act of 1994, Pub.L.103-322, and the confidentiality requirements of N.J.S.A. 39:2-3.4. Vendor shall also conform to Payment Card Industry (SSC) Security Standards Council.</p> <p>C. Security: Vendor agrees to take appropriate administrative, technical and physical safeguards reasonably designed to protect the security, privacy, confidentiality, and integrity of user information. Vendor shall ensure that PII and other Confidential Information is secured and encrypted during transmission or at rest.</p> <p>D. Data Transmission: The Vendor must only transmit or exchange State of New Jersey data with other parties when</p>	This revision is acceptable.

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			<p>expressly requested in writing and permitted by and in accordance with requirements of the State of New Jersey. The Vendor shall only transmit or exchange data with the State of New Jersey or other parties through secure means supported by current technologies. The Vendor must encrypt all data defined as personally identifiable or confidential by the State of New Jersey or applicable law, regulation or standard during any transmission or exchange of that data.</p> <p>E. Data Re-Use: All State data shall be used expressly and solely for the purposes enumerated in the Contract. Data shall not be distributed, repurposed or shared across other applications, environments, or business units of the Vendor. No State data of any kind shall be transmitted, exchanged or otherwise passed to other contractors or interested parties except on a case-by-case basis as specifically agreed to in writing by the State Contract Manager.</p> <p>F. Security Breach: In the event of any actual, probable or reasonably suspected breach of security, or any unauthorized access to or acquisition, use, loss, destruction, compromise, alteration or disclosure of any PII under the control of the Vendor (each, a Security Breach) that may concern any State Confidential Information or PII, Vendor shall: (a) notify the State immediately following the Vendor's knowledge of such breach, (b) designate a single individual employed by Vendor who must be available to the State twenty-four (24) hours per day, seven (7) days per week as a contact regarding Vendor's obligations under this Section; (c) not provide any other notification or provide any disclosure to the public regarding such Security Breach without the prior written consent of the State, unless required to provide such notification or to make such disclosure pursuant to any applicable law, regulation, rule, order, court order, judgment, decree, ordinance, mandate or other request</p>	

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			<p>or requirement now or hereafter in effect, of any applicable governmental authority or law enforcement agency in any jurisdiction worldwide (Law) (in which case Vendor shall consult with the State and reasonably cooperate with the State to prevent any notification or disclosure concerning any PII, security breach or other Confidential Information); (d) reasonably assist the State in investigating, remedying and taking any other corrective action or mitigation the State deems necessary regarding any Security Breach on State's systems and any dispute, inquiry or claim that concerns the Security Breach; (e) follow all reasonable instructions provided by the State relating to the Confidential Information-PII affected or potentially affected by the Security Breach; (f) take such actions as reasonably necessary to prevent future Security Breaches; (g) unless prohibited by an applicable statute or court order notify the State of any third party legal process relating to any Security Breach, including, but not limited to, any legal process initiated by any governmental entity (foreign or domestic) (h) and provide a written Security Report as required by SLA 1.11.</p> <p>G. Minimum Necessary. Vendor attests that the PII and/or Confidential Information requested represents the minimum necessary information for the services as described in the Agreement Contract and, unless otherwise agreed to in writing by the State, that only necessary individuals or entities who are familiar with and bound by the Agreement Contract will have access to the confidential information in order to perform the work.</p> <p>H. End of Contract Data Handling: Upon termination/expiration of this Contract the Vendor shall first return all State data to the State in a usable format as defined in the Contract, or in an open standards machine-readable format if not. Except to the extent necessary to evidence services pursuant to the Contract or as may be required under applicable law, regulation, professional</p>	

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			<p>standard or rule, tThe Vendor shall then erase, destroy, and render unreadable all Vendor copies of State data according to the standards enumerated in accordance with the State's most recent Information Disposal and Media Sanitation policy, currently 09-10-NJOIT (http://www.nj.gov/it) and certify confirm in writing that these actions have been completed within thirty (30) days after the termination/expiration of the Contract or within seven (7) days of the request of an agent of the State whichever shall come first.</p> <p>I. In the event of loss of any State data or records where such loss is due to the intentional act, omission, or negligence of the Vendor or any of its subcontractors or agents, the Vendor shall be responsible for recreating such lost data in the manner and on the schedule set by the Contract Manager. The Vendor shall ensure that all data is backed up and is recoverable by the Vendor. In accordance with prevailing federal or state law or regulations, the Vendor shall report the loss of non-public data.</p>	

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3.2 and 3.5	3.2.N AND 3.5.P	17 and 26	<p>a)Please clarify if both Part 1 and Part 2 technology platforms need to provide imaging and document management capabilities?</p> <p>b)If only responding to one of the requests, should the full imaging and document storage solution be provided?</p> <p>c) If a separate vendor is selected for the other request, will this requirement be reviewed to determine which vendors' solution is preferred?</p>	<p>If two vendors are selected, the RFP requires them to meet with the exchange's PMO to develop a project plan for coordinating their work. DOBI is seeking experienced vendors who can provide guidance on how specific areas should be coordinated as part of their technical proposal.</p>
3.2 and 3.5	3.2.U AND 3.5.Y	17 and 26	<p>Please clarify if both Part 1 and Part 2 technology platforms need to provide out going correspondence to consumers or would the Consumer Assistance Center utilize the Part 1 technology platform to generate outgoing correspondence?</p>	<p>If two vendors are selected, the RFP requires them to meet with the exchange's PMO to develop a project plan for coordinating their work. DOBI is seeking experienced vendors who can provide guidance on how specific areas should be coordinated as part of their technical proposal.</p>

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4.2		45	Section 4.2 of the RFP provides detailed guidance on the response required from each responder. In addition, section 1.4.8 lists the mandatory documents needed as part of the proposal response, or alternatively to be provided prior to Contract. Can we assume that if we are responsive to these two sections that our response would be considered complete? Please point us to anything else that would otherwise be required to be completed or consider providing a complete check-list of documents that responders may use.	Section 1.4.8 comprises the forms that are required of the Bidder to be provided at the times indicated in Section 1.4.8. Bidders should review all sections of the Bid Solicitation to ensure that they are addressing the requirements contained in any and all sections of the Bid Solicitation.
4.2		45	Based on the Proposal Contents instructions provided in Section 4.2, please confirm that vendors are NOT required to respond to requirements 3.8 through 3.9.33	The plan required under section 3.9.1 is to be submitted within 60 days of the contract award date.
4.2.3		48	Are the Project Plan and contract schedule different requests? If so, what would the State like included in the draft contract schedule?	The Project Plan should include a contract schedule. The Project Plan and contract schedule should include all of the elements identified in Section 4.2.3.
4.2.4	4.2.4.1 Location	48	As a subsection of 4.2.4, is the address requested the address of corporate reference, proposed personnel reference, or a proposed location for services to occur?	The address of the office where responsibility for managing the contract will take place.

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4.2.4	4.2.4.2 Contract Specific Organizatio n Chart	48	Are there any specific positions or dedication levels the State would like to require as a part of the proposal?	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.
4.2.4.3		48	Please confirm that resumes are only required for key personnel.	Resumes are required for all management, supervisory and key staff.
4.2.4.3		48	Can you please define key personnel since it calls out management and supervision separate from key staff.	Key staff are any other high-level personnel that will be involved in the project.
4.3		49	Can the State confirm the Subcontractor Utilization Plan is only to be used if a Vendor chooses to contract with a subcontractor and no diverse business utilization requirement exists?	It is confirmed that the Subcontractor Utilization Plan is required only if the Vendor will be utilizing subcontractors. There are no diverse business utilization subcontracting requirements for this Bid Solicitation.
4.4		49	Please confirm if the Pricing Sheets (Exhibit 5) must be submitted as a separate document apart from the main technical proposal.	Yes. The Price Sheet should be submitted using the State provided Price Sheet as a separate document that is uploaded prior to the bid submission deadline with the other portions of the Vendors proposal.
4.4		49	Should the Price Schedule/Sheets be separated from the rest of the proposal and emailed as a separate section?	The Price Sheet should be submitted using the State provided Price Sheet as a separate document that is uploaded prior to the bid submission deadline.
4.5.1	C.	50	Please provide further details and a description of the WOW and e-WIC systems as well as information on PIN data.	DOBI does not have additional information.

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4.5.1	A-F	50	Please confirm that the Disaster Recovery, Backup, and Security draft plans are the only requirements that must be provided in response to RFP Section 4.5.1 and that Bidders are not required to address the rest of RFP section 9 (i.e., specifically, 3.9.2 through 3.9.33)	So Confirmed. Draft at Bid submission, Full plans after Bid award.
4.5		50	If a vendor is responding only to Part 2 of the scope, should the vendor not provide a response in Section 4.5? Should all tasks related to the implementation of the Consumer Assistance call center be captured in the project plan provided in 4.2.3?	If the Bidder only plans to respond to Part 2 of the Scope of Work then the Bidder need only respond to the sections of the Bid Solicitation related to Part 2. The Bidder should provide all information required by Section 4.0 of the Bid Solicitation that would allow the State to ascertain its ability to complete the scope of work.
4.5		50	If a bidder is only submitting a response for Part 2 only, is the bidder still required to respond to Section 4.5?	If the Bidder only plans to respond to Part 2 of the Scope of Work then the Bidder need only respond to the sections of the Bid Solicitation related to Part 2.
4.5.1 and 3.9.1		50	In our experience, we have not seen Health Insurance Exchanges classified as SCADA systems. Does DOBI classify the SBE solution as a SCADA system? Can the State provide applicable SCADA system security requirements that the vendor needs to comply with?	DOBI Agrees that SBE is not a SCADA system, nor an ICS. The language was extraneous for this SBE system.

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4.5.1 and 3.9.1		50	Will DOBI prepare the MARS-E 2.0 System Security Plan (SSP), the IRS Safeguard Security Report (SSR), and the SSA Security Design Plan (SDP) based on inputs from the Security Plan deliverable specifications?	DOBI does not intend to dictate requirements for this during the RFP process. DOBI is seeking experienced vendors who can provide guidance in this area as part of their technical proposal.

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5.2		52	<p>Will the State consider revising the section as follows?</p> <p>A. If the Vendor does not agree with the adjusted contract price, the Vendor shall submit to the Director any additional information that the Vendor believes impacts the adjusted contract price with a request that the Director reconsider the adjusted contract price. The parties shall negotiate the adjusted contract price The Director shall make a prompt decision taking all such information into account, and shall notify the contractor of the final adjusted contract price; and</p> <p>B. If the Vendor has undertaken any work effort toward a deliverable, task or subtask that is being changed or eliminated such that it would not be compensated under the adjusted contract, the Vendor shall be compensated for such work effort according to the applicable portions of its price schedule and the Vendor shall submit to the Director an itemization of the work effort already completed by deliverable, task or subtask within the scope of work, and any additional information the Director may request. The parties shall negotiate the adjusted contract price. The Director shall make a prompt decision taking all such information into account, and shall notify the contractor of the compensation to be paid for such work effort.</p>	DOBI declines to make this change.

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Section	Sub Section	Page	Question	Answer
5.8	LIQUIDATED DAMAGES	54	<p>Will these Liquidated Damages be assessed on breaches of individual deficiencies or based on the average restore time of each category of deficiency.</p> <p>https://www.state.nj.us/dobi/financial/StateBasedExchangeSLA_2019_08_15.pdf</p>	<p>DOBI agrees to limit total liquidated damages to 15% of the contractor(s)' monthly invoice. The liquidated damages are reflected in Exhibit 4 of the RFP. If a particular SLA is illogical, not reasonably attainable, or not in the best interest of the State, after the State issues a notice of intent to award and before the award is issued, the State and the selected vendor in the notice of intent to award may negotiate the particular SLA to be more logical, reasonably attainable, or in the best interest of the state. However, any modification to an SLA resulting from that negotiation must not be a change that is less favorable to the State.</p>
5.8		54	<p>Will the State include a provision in this section such that vendors will not be assessed liquidated damages for issues that were caused by the State or other external forces outside the control of the vendor?</p>	<p>DOBI agrees to the following language: "Neither party shall be responsible for any delay or failure in performance caused by flood, riot, insurrection, fire, earthquake, explosion or act of God, or any other similar force or cause beyond the reasonable control of the party claiming the protection of this paragraph."</p>
5.8		54	<p>Will the State consider revising the section as follows?</p> <p>Assessment of liquidated damages shall be the State's sole and exclusive remedy in addition to, and not in lieu of, such other remedies as may be available to the State of New Jersey. Except and to the extent expressly provided herein, the Division shall be entitled to recover liquidated damages under each section applicable to any given incident.</p> <p>Please refer to Exhibit 4 for the list of Performance Standards and Liquidated Damages.</p> <p>Liquidated damages shall not be applicable to any failure to meet the performance standards caused by the State or any third party.</p>	<p>DOBI does not agree to the proposed language. However, DOBI agrees to the following language: "Neither party shall be responsible for any delay or failure in performance caused by flood, riot, insurrection, fire, earthquake, explosion or act of God, or any other similar force or cause beyond the reasonable control of the party claiming the protection of this paragraph."</p>

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Section	Sub Section	Page	Question	Answer
5.6		54	This section indicates an anticipated start date of September 30, 2019. Given that the due date for proposals is September 20, or 10 calendar days prior to the anticipated contract start date, can the State confirm the accuracy of the start date?	DOBI intends to sign a contract as soon as possible.
5.8.1		55	Would the State please consider adding language to the RFP such that liquidated damages would not be assessed during a reasonable stabilization period of the first six (6) months following Go-Live?	The DOBI declines to make this change.
5.8.1		55	Would the State please consider adding language to the RFP such that contractor would have at least five (5) business days to cure any deficiency before the assessment of liquidated damages?	The DOBI declines to make this change.

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Section	Sub Section	Page	Question	Answer
5.8.2		55	<p>Will the State consider revising the section as follows? The continued assessment of liquidated damages may be terminated at the sole discretion of the Director, only if all of the following conditions are met:</p> <p>A. The Vendor corrects the condition(s) for which liquidated damages were imposed;</p> <p>B. The Vendor notifies the State in writing that the condition(s) has (have) been corrected; and</p> <p>C. The Director reviews and approves in writing the recommendation of State.</p> <p>D. The Vendor fails to cure the breach following thirty (30) days written notice from the Director.</p>	The DOBI declines to make this change.
5.8.5		55	Would the State please consider adding an earn back mechanism to the RFP such that contractor would earn back any liquidated damage assessment if contractor corrects the deficiency and meets the performance measure for two consecutive months following the month in which the failure originally occurred?	The DOBI declines to make this change.
5.8.5		55	Would the State please consider adding language to the RFP such that the total liquidated damages assessed against contractor will not exceed ten percent (10%) of contractor's applicable monthly invoice?	DOBI agrees to limit total liquidated damages to 15% of the contractors monthly invoice.

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Section	Sub Section	Page	Question	Answer
5.11		56	The RFP states, <i>"The Vendor shall not store or transfer State of New Jersey data outside of the United States."</i> Will the vendor be allowed to utilize offshore monitoring services so long as live data is not stored, transferred, or viewable?	At this time DOBI cannot confirm that this is permissible, but will work with the contractor to determine whether this is permitted.
5.9		56	Can DOBI that "satisfactory performance" in the context of retainage will be determined by achieving the Service Level Agreements provided with the RFP? Are there other measures DOBI intends to use?	DOBI will not agree to the change and will use both performance standards and other appropriate measures to determine whether the vendor's performance has been satisfactory when determining whether to pay the retainage.

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Section	Sub Section	Page	Question	Answer
5.9		56	<p>Will the State consider revising the section as follows?</p> <p>5.8 RETAINAGE</p> <p>Ten percent (10%) retainage will be withheld from each invoice submitted. At the end of each three (3) month period, the State will review the Vendor's performance. If performance has been in accordance with the requirements in this Contract-satisfactory, the State will release 90% of the retainage for the preceding three (3) month period. Following certification by the State Contract Manager that all services have been satisfactorily performed the balance of the retainage shall be released to the Vendor.</p>	DOBI will not agree to the change and will use both performance standards and other appropriate measures to determine whether the vendor's performance has been satisfactory when determining whether to pay the retainage.
6.7.1		62	Is the State able to provide a breakdown of how each criteria is weighted?	DOBI declines to provide this information.
6.7.1	A	62	How will the evaluation criteria "Personnel" impact the overall score, i.e. what weight/percentage of total or maximum number of points will be used to evaluate this section?	The State declines to provide this information.
6.7.1	B	62	How will the evaluation criteria "Experience of firm" impact the overall score, i.e. what weight/percentage of total or maximum number of points will be used to evaluate this section?	The State declines to provide this information.

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Section	Sub Section	Page	Question	Answer
6.7		62	If State elects Vendors to do oral presentations, what percentage of the total score will be assigned to oral presentations?	Oral presentations are not planned at this time, but the state reserves the right to elect to do oral presentations at a later time.
6.7.1	C	63	How will the evaluation criteria "Ability of firm to complete the Scope of Work based on its Technical Proposal" impact the overall score, i.e. what weight/percentage of total or maximum number of points will be used to evaluate this section?	The State declines to provide this information.
6.7.2		63	Is the State able to provide how the price is weighted in evaluations compared to the technical portion of the proposal?	Price is not weighted with the technical portion of the Bid Solicitation. There are separate evaluations of each.
6.7.2		63	Will DOBI evaluate price lines 24-31 during bid scoring? If so, how?	Price lines 24-31 are based upon optional work that may be requested by the State and will only be reviewed for reasonableness.
6.7.2		63	Could the State describe in detail the price proposal evaluation? What dollar figure from Exhibit 5_Price Sheet will be used to compare pricing across different bidders? How will the State rank the pricing of bidders and award points (if applicable)? Will there be a formula used to derive price points (if applicable) and if so, what formula will be used?	No technical points are awarded based upon price. The State will utilize any combination of Part 1 pricing, Part 2 pricing and Total Cost pricing as a means to determine the Bidder or Bidders who provide(s) the best value to the State.

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Section	Sub Section	Page	Question	Answer
6.7.2		63	Bidder Price Schedule: What methodology or formula will be used to produce ranking based on proposal price?	No technical points are awarded based upon price. The State will utilize any combination of Part 1 pricing, Part 2 pricing and Total Cost pricing as a means to determine the Bidder or Bidders who provide(s) the best value to the State.
6.7.2		63	While the RFP lays out that bidders will be ranked in the order of their price; there is no additional detail. For example, if the second highest cost is 5% more expensive than the first, will its score be 5% worse than the first? It will be helpful to have objective scoring criteion if at all possible.	The State declines to modify the Bid Solicitation as requested.
Appendix A		66	a)May Appendix A be included as an attachment to the proposal? b)If not, please specify where in the structure of the proposal Appendix A should be placed.	Appendix A may be submitted as an attachment to the proposal.