

Student Health Insurance
Bid Proposal P0062

Student Health Insurance Proposal P0062	Academic Health Plans	Collegiate Risk Management	Unitedhealthcare Student Resources	Consolidated Health Plan	GM- Southwest, Inc.	Hundley Batts & Associates
Price, includes premium amounts (25 pts)	25	23	25	23	23	24
	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$250,000
Fall						
Student	\$ 311.00	\$ 335.00	\$ 297.00	\$ -	\$ 285.00	\$ 368.00
Spouse	\$ 982.00	\$ -	\$ 903.00	\$ -	\$ 866.00	\$ 1,094.00
All Children	\$ 626.00	\$ -	\$ 575.00	\$ -	\$ 552.00	\$ 697.00
Spring						
Student	\$ 311.00	\$ 335.00	\$ 297.00	\$ -	\$ 285.00	\$ 368.00
Spouse	\$ 982.00	\$ -	\$ 903.00	\$ -	\$ 866.00	\$ 1,094.00
All Children	\$ 626.00	\$ -	\$ 575.00	\$ -	\$ 552.00	\$ 697.00
Summer						
Student	\$ 190.00	\$ 250.00	\$ 183.00	\$ -	\$ 175.00	\$ 227.00
Spouse	\$ 606.00		\$ 577.00	\$ -	\$ 534.00	\$ 675.00
All Children	\$ 385.00		\$ 354.00	\$ -	\$ 340.00	\$ 430.00
Annual						
Student	\$ 812.00	\$ 871.00	\$ 777.00	\$ 827.00	\$ 745.00	\$ 963.00
Spouse	\$ 2,570.00	\$ -	\$ 2,362.00	\$ 2,210.00	\$ 2,266.00	\$ 2,863.00
All Children	\$ 1,637.00	\$ -	\$ 1,504.00	\$ 1,408.00	\$ 1,443.00	\$ 1,823.00
Monthly						
Student	\$ 70.00	\$ -	\$ 65.00	\$ -		\$ -
Spouse	\$ 215.00	\$ -	\$ 197.00	\$ -		\$ -
Each Child	\$ 137.00	\$ -	\$ 125.00	\$ -		\$ -
Optional Medical Evacuation and Repatriation						
Student	\$ 60.00	\$ 51.00	\$ 75.00	\$ 35.00		\$ 61.00
Spouse	\$ 60.00	\$ -	\$ 75.00	\$ -		\$ 61.00
Each Child	\$ 60.00	\$ -	\$ 75.00	\$ -		\$ 61.00
Proposal awarded to UnitedHealthcare Student Resources based on the award criteria.						

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Benefits proposed, as required (25pts)	21	24	24	22	13	15
Schedule of Benefits	0	3	3	0	0	3
Summary of Benefits	2	3	3	2	3	3
Opticl Practical Training	3	3	3	3	0	0
Co-op students	3	3	3	3	0	0
Continuation Benefits	3	3	3	3	3	3
Medical Evacuation	2	2	2	2	2	2
Repatriation	2	2	2	2	2	2
Adjustment in benefits, such as hospital, etc)	3	2	3	3	3	0
Research Scholars	3	2	2	3	0	0
Services (15 pts)	15	13	15	10	14	12
Marketing	5	4	5	2	4	4
Advertising	5	4	5	3	5	4
Student Orientation	5	5	5	5	5	4
Services (20 pts)	20	20	20	19	19	17
Claim Processing	5	5	5	5	5	4
Administration Services	5	5	5	5	5	4
Customer Services	5	5	5	4	5	5
On-line Information	5	5	5	5	4	4
Past experience in providing student health Coverage (15 pts)	15	15	15	15	15	15
Total Points	96	96	99	89	83	83

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**Evaluation Criteria
Proposal No. P0062**

June 29, 2010

The Student Health Insurance Committee has reviewed Proposal No. P0062 and submits a complete evaluation based on the proposed criteria. Only the negative aspect of each proposal is addressed. The results are as follow:

Consolidated Health Plan

- Did not provide specific benefits/amounts of coverage.
- Will not accommodate pre-existing clause – Does not support benefit provisions.
- Will not provide coverage for Optical Practical Training as required in RFP.
- Will not provide coverage for co-op students as required in RFP.
- Did not provide eligibility information regarding coverage for research scholars.
- Did not address all specifications in proposal.
- Presentation not well organized: (1) On-line services not easy to read and evaluate, (2) Marketing, advertising, student orientation were not explicit and (3) It appears that little effort was put into preparation of material.
- Did not have as much experience as other companies.

GM-Southwest Inc.

- While making a statement to confirm their ability to provide the services and benefits as stated in the RFP, they did not accurately give detail information on specifics such as providing monthly rates for research scholars.
- Did not provide accurate and comprehensive proposal.
- Did not provide a list of drugs that may not be covered.
- Did not discuss Credible Clause as stated in RFP.
- Rates were not based on the schools academic calendar as stated in RFP.

- Did not address Optical Practical Training as required in RFP.
- Did not address benefits for co-op students.
- Presentation of on-line materials not easy to evaluate.
- Nurse-line only available when SHC is not open.
- Did not include schedule of benefits.

scholars.

- Did not provide accurate and comprehensive proposal.
- Did not provide a list of drugs that may not be covered.
- Did not discuss Credible Clause as stated in RFP.
- Rates were not based on the schools academic calendar as stated in RFP.

- ~~Did not address Optical Practical Training as required in RFP.~~

- Did not address benefits for co-op students.
- Presentation of on-line materials not easy to evaluate.
- Nurse-line only available when SHC is not open.
- Did not include schedule of benefits.

Hundley Batts & Associates

- Did not provide eligibility information regarding coverage for research scholars.
- Did not address Optical Practical Training as required in RFP.
- Did not address benefits for co-op students.
- Did not address optional dental and vision benefits as stated in RFP.
- Did not address explicit details of Travel Assist.
- Presentation of demo on-line information was of poor quality and hard to evaluate.
- Did not provide adequate information for on-line claim processing.

- Benefit rate for prescription drug at \$400.00 instead of \$500 per RFP.
- Premium was of the highest rate. No monthly rate identified.

Academic HealthPlans

- Did not provide quote for maximum coverage (\$500,000).
- Did not provide schedule of benefits
- Provided summary, but not in explicit details.
- Did not address explicit details concerning administrative fee.
- Did not quote deductible.

Collegiate Risk Management

- Provider network very limited in GYN providers.
- Did not quote maximum coverage as requested in RFP.
- Needed to be more explicit with details of benefits.

United Healthcare Student Resources

- Did not understand alternate coverage. It appears to reduce pre-existing coverage from 12/12 to 6/6 and add 5.0% rate.
- Did not sufficiently address coverage for research scholars. Agreed and comply in respond to RFP, but did not state correctly in “Medical Plan”.
- Did not address explicit details concerning administrative fee.

Consolidate Risk Management

- Provider network very limited in GYN providers.
- Did not quote maximum coverage as requested in RFP.
- Needed to be more explicit with details of benefits.

	United Healthcare Student Resources	
	<ul style="list-style-type: none">• Did not understand alternate coverage. It appears to reduce pre-existing coverage from 12/12 to 6/6 and add 5.0% rate.• Did not sufficiently address coverage for research scholars. Agreed and comply in respond to RFP, but did not state correctly in “Medical Plan”.• Did not address explicit details concerning administrative fee.	