

Student Health Insurance (P0085)

Evaluation Criteria	Rating	United Healthcare	AIG Educational Markets	Academic HealthPlans	Consolidated Health Plans
Price, includes premium amounts	30	28	27	27	25
		\$500,000	\$500,000	\$500,000	\$500,000
Fall 2013					
Student		-	-	-	-
Spouse		-	-	-	-
Each Child		-	-	-	-
Spring 2013					
Student		-	-	-	-
Spouse		-	-	-	-
Each Child		-	-	-	-
Summer 2013					
Student		-	-	-	-
Spouse		-	-	-	-
Each Child		-	-	-	-
Annual					
Student		\$998.00	\$1,185.00	\$1,160.00	\$1,187.00
Spouse		\$2,943.00	\$2,895.00	\$3,302.00	\$3,608.00
Each Child		\$1,892.00	\$2,040.00	\$2,140.00	\$2,298.00
Continuation					
Student		\$1,557.00	-	-	-
Spouse		\$4,304.00	-	-	-
Each Child		\$2,734.00	-	-	-
Monthly					
Student		-	-	-	-
Spouse		-	-	-	-
Each Child		-	-	-	-
Standalone Repat/Med Evac.					
Student		\$75.00	\$25.00	\$5.00	-
Spouse		\$75.00	\$25.00	\$5.00	-
Each Child		\$75.00	\$25.00	\$5.00	-
		(-1) No monthly rates (-1) not providing fall, spring, summer 2013 pricing	(-1) No monthly rates (-1) not providing fall, spring, summer 2013 pricing (-1) Pricing rates higher	(-1) No monthly rates (-1) not providing fall, spring, summer 2013 pricing (-1) Pricing rates higher	(-1) No monthly rates (-1) not providing fall, spring, summer 2013 pricing (-1) Pricing rates higher (-1) not providing repat/med evac fees. (-1) 3% additional fee per student

	Rating	United Healthcare	AIG Educational Markets	Academic HealthPlans	Consolidated Health Plans
Benefits proposed, as required by ACA	10	10	9	9	9
Schedule of Benefits		1	0	1	0
Summary of Benefits		1	1	1	3
Optional Practical Training		1	1	1	0
Co-op students		1	1	1	0
Continuation Benefits		1	1	1	0
Medical Evacuation		1	1	1	2
Repatriation		1	1	1	2
Adjustment in benefits, such as hospital, etc.		1	1	0	0
Acknowledgement		1	1	1	0
Student Athletes		1	1	1	2
			(-1) no schedule of benefits	(-1) Could not find Adjustment for benefits if hospitalize	(-1) no schedule of benefits, not presented well, and did not address all the specs

	Rating	United Healthcare	AIG Educational Markets	Academic HealthPlans	Consolidated Health Plans
Services	10	10	9	9	6
Marketing		4	3	3	2
Advertising		3	3	3	2
Student Orientation		3	3	3	2
			(-1) more information needed on how to market to the student	(-1) \$5.00 per student per month for marketing services	(-2) not impressed with samples (-2) did not address all specs and little effort was put in the presentation (-2) were not explicit (clear)

	Rating	United Healthcare	AIG Educational Markets	Academic HealthPlans	Consolidated Health Plans
Services	30	29	27	26	24
Claim Processing		5	5	5	4
Administration Services		5	5	5	3
Customer Services		5	5	4	4
Enrollment Service		5	4	4	4
On-Line Information		4	4	4	4
Staff training		5	4	4	3

(-1) Services for on-Line not being clear

(-2) extra fees for commission and administrative
(-1) Services for enrollment not clear. Difficult to find specifics items.

(-1) Services for on-Line and staff not being clear
(-1) Services for enrollment not being clear
(-1) Additional charge of \$442.00 per coverage person added to the annual charges.
(-1) transitional reinsurance fee of \$5.25 per covered person per month.

(-2) Services for claim and on-Line not being clear
(-2) Services for enrollment and customer not being clear
(-2) Services for administration and staff not being clear

	Rating	United Healthcare	AIG Educational Markets	Academic HealthPlans	Consolidated Health Plans
Past experience in providing successful Student Health Insurance	20	20	19	18	17

(-1) Didn't fully elaborate on their clients

(-2) Hard time finding experience in proposal.

(-3) No record of pass history.

Total Score	100 points	97	90	88	81	DATE 5/14/2013 PKH
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The proposal is awarded to United HealthCare based off of award criteria.