

MDFA OI Request for Proposals for Tort Third Party Claims Administration Services
MDFA OI RFP RFX Number: 3120002650
Amendment One
Issue Date: May 23, 2023

The Mississippi Department of Finance and Administration (MDFA) Office of Insurance (OI) through this Amendment One, modifies the original MDFA OI RFP RFX 3120002650 issued on May 4, 2023.

The **attached Questions and Answers document** is incorporated fully along with this Amendment One as part of MDFA OI RFP RFX 3120002650.

Please acknowledge receipt of MDFA OI RFP RFX 3120002650 Amendment One by signing and returning this amendment, along with your proposal, **on or before 2:00 PM CST, June 6, 2023**. This acknowledgment should be enclosed in your proposal packet in accordance with the submission instructions located in the RFP. **Failure to submit this acknowledgment may result in rejection of the proposal.**

Company Name: _____

Printed Name of Representative: _____

Date: _____

Signature: _____

RFP RfX # 3120002650
RFP for Tort TPA Services
Procurement Questions and Answers

	Procurement Section, Page Number	Date Received	Question (As submitted)	Response
1.		5/5/2023, 8:32 AM	Whether companies from Outside USA can apply for this? (like, from India or Canada)	Yes, all qualified companies meeting the RFP’s minimum vendor requirements are welcome to submit proposals to provide these services. However, there are specific requirements regarding where services are to be provided. Please refer to RFP Section 3.7, Minimum Vendor Requirements, “Proposing vendor must currently have, or if selected, open within three (3) months of the award of this Contract a claims office within the borders of the State of Mississippi . Also, please refer to RFP Section 3.6: “The proposing vendor must agree that all services performed must be provided within the United States .”
2.		5/5/2023, 8:32 AM	Whether we need to come over there for meetings?	Yes, as stated in RFP Section 2.2.12, Scope of Services, the selected vendor will be required to “meet with the Board and/or MDFA staff on a regular basis to review claims, settlements, and program strategies”.
3.		5/5/2023, 8:32 AM	Can we perform the tasks (related to RFP) outside USA? (like, from India or Canada)	No, refer to the response to Question 1 above.
4.		5/5/2023, 8:32 AM	Can we submit the proposals via email?	No, proposals must be submitted in writing. As stated in RFP Section 9.1, Instructions to Vendors, “Proposals may be submitted in a paper format via the two address options below or electronically via the State of Mississippi’s Accountability System for Governmental Information and Collaboration (MAGIC).” These are the only two acceptable methods for proposal submission. Submission by other means will be rejected.

5.	Page 14, Section 3.4	05/11/2023, 11:37 AM	RFP Section 3: 3.4 / page 14 – states “The proposing vendor must provide dedicated claims adjusters”. Does this requirement mean the adjusters must be solely dedicated to the Tort Board or are they dedicated but not necessarily exclusive?	While not required to be exclusive, adjusters shall not exceed an average caseload of a total of 200 open liability claim cases at any time during the resulting contract.
6.	Section 4, Page 19 (SAMPLE IMPLEMENTATION GUARANTEE)	5/18/2023, 11:30 AM	Please confirm if of closed files will be provided on file for data conversion which would be required to handle re-opened claims. If not, please explain how re-opened claims will be handled.	Yes, a complete claims history from the Board and TPA in electronic format, consisting of both open and closed claims, is required pursuant to RFP Section 2.2.1, Scope of Services. The TPA would be responsible for handling all claims for the Board.
7.	Section 4, Page 19 (SAMPLE IMPLEMENTATION GUARANTEE)	5/18/2023, 11:30 AM	What date will a “sample data file” be provided to do some of the mapping?	These specifics will be established upon contract award and as part of the implementation plan.
8.	Section 4, Page 19 (SAMPLE IMPLEMENTATION GUARANTEE)	5/18/2023, 11:30 AM	What format(s) is the data in IE claims management system data verses unstructured data like photos, multimedia, etc.?	Most data will be in claim file format; however, the files do contain multimedia data. The IT areas with the existing and future TPA will work to develop the format to be used to transfer this additional data.
9.	Section 2.3 (Data Management), Page 10	5/18/2023, 11:30 AM	How much loss history is the TPA required to provide for complete loss runs?	The TPA is expected to house and maintain all claim data from the inception of the program.
10.	Page 4 of 45, Section 1.1 Background, Authority, and Purpose, 1st paragraph and page 14 of 45,	5/18/2023, 11:30 AM	The 1st paragraph includes language that states "the selected TPA will also be required to provide safety risk control services, at the Board's discretion. Later in the RFP, these services are referenced as optional. Can you please confirm if these services are a requirement or optional?	The safety risk control services are required to be included on the fee schedule, meaning the vendor must be capable of providing said services. However, activation of the performance of these services by the TPA is optional, at the request and discretion of the Board.

	Section 3.5, Optional Loss Control Services.			
11.	Page 4 of 45, Section 1.1 Background, Authority, and Purpose, 3rd paragraph.	5/18/2023, 11:30 AM	On Severity 1 claims, can you please provide the breakout on property damage claims and minor glass claims?	Of the S1 claims listed in the RFP Section 1.1 chart, there was approximately 241 minor glass damage claims in 2022, 298 minor glass damage claims in 2021, 213 minor glass damage claims in 2020, 215 minor glass damage claims in 2019, and 297 minor glass damage claims in 2018.
12.	Page 4 of 45, Section 1.1 Background, Authority, and Purpose, 3rd paragraph.	5/18/2023, 11:30 AM	On Severity 2 claims, can you please provide the breakout on complex property claims and bodily injury claims?	Of the S2 claims listed in the RFP Section 1.1 chart, there was approximately 105 bodily injury claims in 2022, 57 bodily injury claims in 2021, 94 bodily injury claims in 2020, 122 bodily injury claims in 2019, and 100 bodily injury claims in 2018.
13.	Page 6 of 45, Section 2.2.1.	5/18/2023, 11:30 AM	Section 2.2.1 states the TPA will be required to load and maintain all claims data for all claims for the period July 1,1993 through September 30,2023, including both open and closed claims. Can you please provide data requirements and data layout for migration of data?	Refer to response to Question 8 above.
14.	Page 4 of 45, Section 1.1 Background, Authority, and Purpose, 3rd paragraph.	5/18/2023, 11:30 AM	Can you please provide definition or more detail on differences between emergency glass breakage claims and minor glass damage claims?	The emergency glass breakage claims are reported from the roadside by MDOT personnel; while minor glass damage claims are documented on MDOT claim reporting forms. The deciding factor is whether the claimant pulls over to report immediately versus reporting damage later.
15.	Page 19 of 45, Sample Implementation Guarantee, Historical Claim Data Migration.	5/18/2023, 11:30 AM	With projected end of July meeting of Board and announcement of award, is the expectation that data migration project be completed in ninety (90) days for 10/01/23 start date?	The expectation is for the data migration project to be completed for a successful go-live 10/01/2023 start date. Refer to the response to Question 7 above.

16.	Page 19 of 45, Sample Implementation Guarantee, Historical Claim Data Migration.	5/18/2023, 11:30 AM	Current contract expires 09/30/2023, is there any consideration being given to extending this contract, to allow for the API build and/or historical data migration project to move data from incumbent to awarded TPA?	Neither a contract extension nor bridge contract is being contemplated at this time.
17.	Page 6 of 45, Section 2.2.3.	5/18/2023, 11:30 AM	As Section 2.2.3 indicates TPA will be required to handle takeover claims, can you please provide estimated takeover claim count (average monthly pending) projections by Severity, including breakouts as requested in questions 3 and 4 above?	Currently, there are 452 total open claims (all coverages).
18.	Page 19 of 45, Sample Implementation Guarantee, historical Claim Data Migration.	5/18/2023, 11:30 AM	Page 19 of 45 in the RFP provides a Sample Implementation Guarantee, please confirm this is a SAMPLE only and that the MS Tort Board and awarded firm will work toward mutually agreed upon Implementation Guarantee plan, after award?	Confirmed.
19.	Page 19 of 45, Sample Implementation Guarantee, Historical Claim Data Migration.	5/18/2023, 11:30 AM	The Sample Implementation Guarantee outlines TPA testing and loading of historical data through July 31, 2023 is to be completed by August 15, 2023. Is the expectation that a historical data migration project would be completed within fifteen (15) days?	This is a sample implementation plan. Refer to the response to Question 7 above.
20.	N/A.	5/18/2023, 11:30 AM	What is the current claims intake process, i.e. phone, email, online and/or dedicated web portal? Is the TPA responsible for intake of new claims? Is there any appetite for change in current intake process?	Currently, the Board has the ability to submit via all of the modalities listed. All new claims are sent from the Board staff to the TPA. Based on statutory requirements, the intake process cannot be changed at this time.
21.	Page 9 of 45, Section 2.2.20, Items A and B and Page 10 of 45, Section 2.2.20 Investigations, Item D	5/18/2023, 11:30 AM	This section outlines the need to complete accident scene investigations and conduct thorough on-site liability and damage investigations for third party injury claims, incidents or losses, without additional charges to the Board. Is it the expectation that the desk adjuster will also need to support field investigation or would the TPA arrange for	The desk adjusters are expected to conduct field investigations. Approximately 75% of the S2 claims require on-site investigations. Appraisers and experts, as requested and authorized by Board staff, are paid as part of the claim as an expense. Outside field investigations are not to be paid as an ALE.

			independent investigators, adjusters and/or appraiser (with these outside investigations, appraisers and experts being paid from the claim file as an ALE)? Also, please provide the annual percentage of claim files that require outside adjuster field investigation? Can this be provided by severity level?	
22.	Page 9 of 45, Section 2.2.19, Settlement of Claims, Item F.	5/18/2023, 11:30 AM	Does the Board have an identified SCHIP vendor or is the preference to leverage the TPA's SCHIP vendor partner?	No, the Board does not have an identified SCHIP vendor. The TPA is required to do all SCHIP compliance and reporting.
23.	Page 4 of 45 Section 1.1 Background, Authority, and Purpose, 4th paragraph, Five (5) year history of Mississippi Tort Claims Act liability.	5/18/2023, 11:30 AM	What is the average settlement value of each severity level?	This information is not deemed pertinent for the submission of a response to this RFP.
24.	Page 4 of 45 Section 1.1 Background, Authority, and Purpose, 4th paragraph, Five (5) year history of Mississippi Tort Claims Act liability.	5/18/2023, 11:30 AM	Can the Board provide current annual closing ratio by severity level?	This information is not deemed pertinent for the submission of a response to this RFP.
25.	Page 9 of 45, Section 2.2.20, Items A and B.	5/18/2023, 11:30 AM	Are there any claim instances which require after hours assignments and/or immediate attention or on scene investigation? If so, what is the monthly and/or annual frequency?	No, after-hours assignments are not needed. However, immediate attention or on scene investigation may be required depending on the situation.

26.	Page 6 of 45, Section 2.2 Third Party Claims Administration Services, Section 2.2.5 and Page 8 of 45, Section 2.2.18 Claims Handling.	5/18/2023, 11:30 AM	What is the Board's current process for subrogation activities?	Tort claims are not subject to subrogation.
27.	Page 4 of 45 Section 1.1 Background, Authority, and Purpose, 4th paragraph, Five (5) year history of Mississippi Tort Claims Act liability.	5/18/2023, 11:30 AM	What is driving the steady decline in claims since 2022?	Any explanation would be pure conjecture and not pertinent for the submission of a response to this RFP.
28.	Page 7 of 45, Section 2.2.10 and Page 10 of 45, Section 2.2.21.	5/18/2023, 11:30 AM	Are litigation files to be handled by the TPA or are they handled by the Tort Board Claims Manager?	Litigation files are handled by the TPA as requested and at the direction of the Tort Claims Manager and defense counsel.
29.	Page 7 of 45, Section 2.2.10 and Page 4 of 45 Section 1.1 Background, Authority, and Purpose, 4th paragraph, Five (5) year history of Mississippi	5/18/2023, 11:30 AM	What is the annual percentage and/or number of litigated claims for same years?	There were approximately 38 open litigated claims in 2022, 24 open litigated claims in 2021, 24 open litigated claims in 2020, 11 open litigated claims in 2019, and 20 open litigated claims in 2018.

	Tort Claims Act liability.			
30.	Page 7 of 45, Section 2.2.10 and Page 4 of 45 Section 1.1 Background, Authority, and Purpose, 4th paragraph, Five (5) year history of Mississippi Tort Claims Act liability.	5/18/2023, 11:30 AM	What is the pending litigated claim volume?	Currently, there are 67 open pending litigated claims.

Question Submission Deadline: May 18, 2023, 5:00 PM CST

Response Issue Date: May 23, 2023