



CAMERON COUNTY PURCHASING

1100 East Monroe St,  
Brownsville, Texas 78520  
(956) 544-0871 Fax: (956) 550-7219

ADDENDUM # 1 - PAGE 1 of 2

DATE OUT: 08/14/24

RFP TITLE: **INSURANCE: SPECIFIC AND AGGREGATE STOP LOSS COVERAGE**

RFP NUMBER # 1460-SL

**DEADLINE: AUGUST 21, 2024 at 3:00 p.m.**

*(IN ORDER TO AVOID DISQUALIFICATION – ALL ADDENDUMS MUST BE SIGNED AND RETURNED BY DEADLINE AND INCLUDED IN THE SEALED BID PACKAGE SUBMITTED)*

**1.- CHANGE # 1**

**RFP 1460-SL PACKAGE, Page 10 of 37**

**ORIGINAL:**

**Note: Cameron County currently recognizes HUB International Insurance Services, as their benefits consultant for the RFP. All services and rates should be quoted NET of commissions. No other broker will be recognized during this RFP and evaluation process.**

**REVISED:**

**Note:**

**Cameron County currently recognizes HUB International, as their benefits consultant for the RFP. If an agent / broker is submitting a proposal on behalf of a carrier, all commissions must be disclosed in the proposal response.**

**Note:**

*This addendum shall become part of the RFP and all RESPONDERS/PARTICIPANTS shall be bound by its content. All aspects of the scope of work/services not covered herein shall remain the same.*

Company Name \_\_\_\_\_ Phone # \_\_\_\_\_

Vendor Signature \_\_\_\_\_ Date \_\_\_\_\_

**Must include and return with RFP package**

**1.-** Please find response to request for clarifications and/or questions submitted by all participants:

1. The current Administrative Services Contract – This would be a Cameron County call; however, we typically recommend NOT releasing it, as it is not needed to quote.
2. The current Stop Loss Contract – We have requested the policy from Aetna. See exhibit A
3. The current ASL Rates – Cameron County does not have Aggregate Stop Loss, and you are not requesting it at this time.
4. A member level census – Exhibit B - Cameron County Medical Census
5. All Plan documents – (SBC's) – Both plan documents have been provided
6. 36 Months of Monthly enrollment and gross claims (Medical & Pharmacy broken out) – Exhibit D - Medical RX Claims Experience
7. 36 Months of large claimants, Diagnosis & Prognosis notes – Exhibit C - High-Cost Claimants
8. Please confirm that a non-officer individual with the authority to bind a contract is sufficient to sign all applicable signature documents required for this RFP submission. As long it is recognized by vendor and stated in submittal
9. Are electronic signatures and initials acceptable? Acceptable
10. Cameron County does not have Aggregate Stop Loss coverage today. Can you please confirm that Aggregate Stop Loss is requested as part of the RFP? No need to quote aggregate.
11. According to the census there are 2 plans “POSII AWH” and “POS II Broad” however, there is only one SOB (attached above). Is the SOB provided for both plans? If no, please submit the other SOB. Both benefit summaries attached
12. Current and requested commissions – I see that we have quoted NET of commissions in the past. Is this still the commission rate requested? No commissions are loaded into current rates.
13. Are there any specialty bolt on vendors (Kempton, IM Well, Zero Card, etc.)? No.
14. Can you also please confirm there is no current Aggregate coverage? If there is can you please provide those rates and factors? No aggregate coverage.
15. Also, we need to confirm that you would like to quote agg coverage? No need to quote aggregate coverage.
16. Please provide the high-cost claimant report STOP LOSS DETAIL REPORT that is a standard report Aetna issues monthly that includes claimants over \$50,000 with paid claim details. Currently, we do not have Cameron County set up to receive monthly Stop Loss Detail Reports. We requested this from Aetna, however, there is a cost associated with generating this report. If the report is requested, it would likely take longer than the RFP due date before Aetna can send something over. Exhibit C & D should provide sufficient data for proposers to quote.
17. Please provide large claimant report for plan year 10/2021 through 09/2022. This was provided and is illustrated in Exhibit C of the RFP.
18. Please confirm cobra and retirees are included in the census if they are to be covered under stop loss. If they are not included, and should be, please provide a revised census. The current census we provided reflects active, cobra, retirees.
19. Confirm who the stop loss carrier is for the current plan year 10/1/2023-09/30/2024. Aetna
20. Please provide the high-cost claimant report STOP LOSS DETAIL REPORT that is a standard report Aetna issues monthly that includes claimants over \$50,000 with paid claim details. We have submitted this request to Aetna, as we currently do not receive stop loss detail reports for Cameron County. We will send it over once received.