Questions & Answers

1. What prompted the Town to issue this RFP and evaluate alternatives to HealthTrust at this time?

   The Town is conducting due diligence as several contracts will be up for renewal over the next three to four years. This process will also help the Town better understand New Hampshire's insurance landscape and available risk pools.

2. Will the selected broker/consultant be provided access to census, plan design, renewal history, and claims data to evaluate alternatives to the current HealthTrust arrangement?

   Yes. The selected broker will receive this information; it will not be provided to brokers that are not selected.

3. Has the Town previously evaluated alternatives to HealthTrust, and if so, what conclusions or challenges resulted from that process?

   No. Evaluating alternatives is the purpose of this RFP process.

4. If the selected consultant determines that remaining with HealthTrust is in the Town's best interest, how does the Town envision compensating and engaging the consultant on an ongoing basis, given that HealthTrust operates on a direct relationship model?

   Compensation and ongoing engagement will be determined with the selected broker through the contract.

5. Are there any collective bargaining provisions or labor considerations that would significantly impact the Town's ability to make changes to its health plan structure or funding arrangement?

   Yes. Any changes are subject to collective bargaining. Future contracts will be subject to a new health plan structure.

6. Is there a benefit administration system currently in place? If not, are they open to adding one?

   The Town's benefit administration capabilities are limited, and the broker is expected to handle much of the administrative workload.

7. What would need to be true for the Town to exit the Trust? Are the unions already on board?

   To be determined.

8. What is the process for negotiating with the unions?

   The Town declines to respond.

9. In a perfect world, what would the Town change about its employee benefits package? What administrative tasks would it eliminate?

   The Town declines to respond.

10. Is an electronic-only copy of our response acceptable, or must a physical copy also be provided?

    Please refer to the instructions in the RFP document.

11. **Plan design summary:** current open enrollment guide/medical benefit summary
    1. Monthly Payroll Contributions by Plan by Tier
    2. Monthly Medical Premiums by Plan by Tier
    3. Enrollment Count by Plan by Tier
    4. **Do you offer an HRA/HSA Plan.** If yes, please provide information if OE guide is not provided.

    The Town will not provide contribution details at this time.

12. **Key pain points:** What are the **top 3 challenges the Town of Hudson** is trying to solve (cost trend, network access, employee experience, compliance risk, reporting, open enrollment execution, etc.)?

    Areas of interest are outlined in the RFP

13. **Data availability:** Will Town of Hudson provide recent medical and pharmacy claims summaries (e.g., 24–36 months), large claimant info in de-identified form, and renewal history**?**

    Selected broker will receive this information.

14. **Leave Management:** How is this currently handled today? How many leaves do they have per year?

    This is outside the scope of the RFP

15. **AI:** Do they currently use any forms of AI for employee-facing HR and/or benefits support? And, if so, in what capacity? If not, would they be open to some unique solutions we have to serve in this area?

    This is outside the scope of the RFP

16. Can you please clarify what is needed with respect to the NH Retirement System subsidy billing? Is the Town just looking for help in billing retirees for their portion of the premium?

    The Town is looking for the selected broker to manage the entire process including billings. NHRS makes Medical Subsidy payments directly to the retiree's health care administrator, applied toward the cost of health insurance. Medical Subsidy payments are not paid directly to the retiree.

17. On question 44. Is that related to question 43 or in general?

Question 43 is specific to the Town just as written. 44 is a follow up to 43.

18. Under wellness for question 30 you asked for a rate sheet on basic pricing programs. Would you like us to include some of the most common wellness programs pricing or is this an overall pricing on third party administrators.

    Question 30 specifically asks about your firm’s wellness offerings and rate sheet for your programs.

19. We work with a number of towns in NH. Did you want me to include references?

    Questions regarding reference should be referred to the RFP page 12.

20. Would it be acceptable to include an appendix at the end of our response for supporting materials such as sample reports, sample compliance calendars, and similar documentation?

    Yes