RFP 25-033JO

HSA, FSA and Cobra Administration Q&A

1. Why are you out to bid after awarding the business to Inspira effective 1/1/2025? Are there any pain points in the current plan administration that you would like to note?
    a. **There are pain points around service, participant communication, FSA substantiation, and carrier reporting.**
2. What would be the top 3 features the district and participants currently enjoy or would like to change?
    a. The district prioritizes excellent customer service for both members and for the benefits team, streamlined FSA substantiation procedures with the least amount of member intervention possible, and resources that provide ease of access for members to manage their accounts and claims. We also value a proactive approach that anticipates potential issues, supports early resolution, and ensures a seamless experience for all stakeholders.
3. What is the current number of HSA & FSA plan enrollees in Pflugerville ISD?
    a. Please refer to Attachment B: De-identified Census.
4. How many people are currently enrolled in medical? What is the current number of HSA eligible HDHP enrollees in Pflugerville ISD?
    a. There are 2,609 employees enrolled in a medical plan through PfISD. Of those, 458 are enrolled in a qualified HDHP plan.
5. What is the most important feature or request from Pflugerville ISD regarding HSA administration?
    a. The most important request from Pflugerville ISD regarding HSA administration is accurate billing. Accurate billing is crucial for ensuring transparency and trust among employees, minimizing discrepancies, and enhancing the overall user experience. While quick response time and carrier support are also valued, accurate billing is foundational to effective HSA management.
6. Who is the current HSA administrator for Pflugerville ISD?
    a. Please refer to page 6 of the RFP document for carrier history.
7. Does the current HSA administrator charge the district a per-enrollee fee or is there an administrative fee paid by the enrollees? If so, what is the amount(s)?
    a. Please refer to Attachment A for an outline of current fees.
8. If we have a relationship with an entity listed in the alliance, should we include that detail in our submission? Or provide contracted fee information for the similar services?
    a. Please provide both
9. Number of new hires on average per month/year
    a. 72/788
10. Number of qualified events on average
    a. 700 per year
11. Number of terminations on average
    a. 695 per year
12. On the first tab of the requirements spreadsheet, it mentions – All “actively at work” provisions must be waived. Can you confirm what this refers to – plan design or something else?

    a. **This question is to confirm that employees who are employed but not actively at work, such as those on an approved leave of absence, will not be excluded from your offering.**
13. Row #13 on the General tab – asking if we would accept 60-day window for premium payment. Is this referring to COBRA?
    a. **This is referring to all fee payments.**
14. On the HSA tab, the fee references $0.50 per participant per month. Can you confirm if this is for just the active HSA participants, or eligible participants?
    a. **The fee is per active HSA participant.**
15. On the spreadsheet, fees are requested at the bottom of each page. There are questions asking for breakdown or additional fees. Can we submit those as attachments into the response document (in the binders), or do we need to write the information into the cell?
    a. **In the spreadsheet would be ideal, please include information as attachments as needed.**
16. Please confirm if exceptions are permitted to the Insurance Requirements set forth in line item #27 in page 3 of the RFP document.
    a. No Exceptions on Insurance Requirements
17. Please confirm if exceptions are permitted to the Special, Standard Terms and Conditions set forth in page 2 and page 7 to 10, respectively.
    a. No exceptions are permitted on the Special Standard Terms and Conditions
18. Per the census file, we note that the benefit eligible is 3,581. Please confirm the same.
    a. **The census includes COBRA participants as well. The active benefit eligible count is 3,578.**
19. How many COBRA active participants are there currently? Please exclude beneficiaries.
    a. **There are 3 COBRA enrollees.**
20. What is the population of COBRA eligible former employees who have not elected COBRA continuation, but are still within their election period? Please exclude beneficiaries.
    a. **80 (as of 3/31)**
21. What support is typically expected for open enrollment? Is the vendor required to be in person and/or virtual?
    a. **PfISD does not hold open enrollment meetings. Digital resources are the primary expectation during open enrollment.**
22. The District does not delineate why it's bidding out for these services at this time. Are there administrative areas that you are looking to improve upon? Or is this an optional year for your current contract?
    a. **Please refer to Questions #1 & #2.**
23. Does the District use a single sign-on for all benefits?
    a. **No, at this time, the district does not use single sign-on.**
24. How many participants elect to participate in both the Health Care FSA and Dependent Care FSA accounts (rather than just one or the other)?
    a. **Please refer to Attachment B: De-identified Census. Each row represents a unique employee.**
25. How long has the District offered an HSA benefit option?

    a. **The district began offering an HSA in 2018.**

26. How many HSA accounts are currently investing?
    a. **WILL POST WHEN INFORMATION IS RECEIVED.**
27. What is the current total assets under management for the HSA?
    a. **WILL POST WHEN INFORMATION IS RECEIVED.**
28. What is the total dollar amount in the HSA accounts?
    a. **WILL POST WHEN INFORMATION IS RECEIVED.**
29. What is the District currently paying for FSA fees?
    a. **Please refer to Attachment A for an outline of current fees.**