

## **Request for Proposal (RFP)**

### **Required Request for Proposal Information**

Information required to prepare a stop-loss or Administrative Service Only (ASO) proposal include:

#### 1. Group Information

- Name of employer/TPA or insurer/broker/excess loss carrier
- Traditional Standard Industrial Classification code (SIC) to denote nature of business
- Proposed effective date
- Type of coverage requested
- Current carrier.

#### 2. Census Data

- Age or date of birth
- Gender
- Coverage type
- Employee zip codes
- COBRA individuals
- Disabled lives.

#### 3. Current Plan Design and RX Benefits

- Most recent plan document/summary plan description (SPD)
- Specific stop-loss levels.

#### 4. Claim Reports (2-3 years)

- Total claims paid
- Two year rate history (if fully insured)
- Aggregate reports
- Actual renewals showing loss ratios; indicate if claims paid amount includes RX cost.

#### 5. Large Claim Information – Current Period

Any claim in excess of 50% of the specific stop-loss limit or a claim expected to exceed 50% of the stop-loss limit must include the following information:

- Age
- Gender
- Diagnosis
- Prognosis
- Total claims paid and pending
- Case management reports if available.