

# RFP Information

Created by:  
Name  
Date

# Table of Contents

Products

Commissions

Incumbent Data Provided

Census

RFP Finalization

# Products

## *Medical*

- PPO
- POS
- HMO
- EPO

## *Dental*

- PPO
- HMO

## *Vision*

- PPO
- Exam Only

# Commissions

- Commissions are offered as a % of premium or PEPM (per employee per month) dollar amount
- Match the Sales strategy or current commissions
- Fully insured plans typically have a % of premium
- ASO / self-funded plans typically have a PEPM amount

# Incumbent Data Provided

- The incumbent data provided is important in processing an RFP (Request for Proposal).
  - Incumbent Carrier - competitor information is helpful in comparing area discounts, industry loads
  - Benefit Summaries - used to match benefits as close as possible
  - Rates - used to determine if the proposal offered is competitive or uncompetitive
  - Claims Experience - used by Underwriters to rate a group. This is typically for larger groups with 150 or more enrolled

# Census

- The census includes demographics for employees that work for the account.
- The age, gender, and zip codes have an impact on pricing.
- Required information:
  - Date of Birth
  - Gender
  - Home Zip Code
  - What plan is each employee enrolled in?
  - What coverage tier does each employee have?
    - Who do they cover: themselves, their spouse, their children?

# RFP Finalization

- Was the proposal Released to Sales?
- Was an Underwriter assigned?
- Did Sales or Underwriting Decline to Quote (DTQ)?
  - If yes, what was the reason?