



# JUDICIARY OF GUAM

## Administrative Office of the Courts



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Administrator of the Courts

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Procurement & Fac. Mgt. Administrator

May 29, 2018

To: All Prospective Offerors

From: Administrator of the Courts

Re: Amendment no. 1  
Ref: RFHP 18-01 Group Health Insurance Program

Below are responses to the questions/clarifications submitted to my office in reference to the above RFHP 18-01:

1. The Loss Ratios seem to be above 100% for each of the past two years. Can you confirm that this is your understanding? If you do not agree, please provide corrected claims data to reflect actual experience.

**Response:** According to Net Care Life and Health the MLR for FY2016 was at 95% and for FY2017 at 109%.

2. Do you know if there has been any re-insurance recoverable? If so how was the amount recovered?

**Response:** According to Net Care Life and Health reinsurance coverage applied to two (2) Judiciary members in FY2015-FY2016. The total recovered from reinsurance was \$89,703.40. There were no large claims for reinsurance coverage in FY2017.

3. We assume that Hunter's law or autism coverage will be required for this plan year. We also assume that an annual limit on the coverage will be allowed? Please clarify.

**Response:** The Judiciary expects the autism coverage to be provided as specified in the Law.

4. Exhibit O is referenced as the Reporting Guidelines, which is required to be signed and submitted, however the actual Exhibit O attached is the Performance Guarantees. Will the Reporting Guidelines still be required? If so, please provide the form for signature.

**Response:** Exhibit O has the reporting guidelines embedded in the Performance Guarantee Matrix. The RFHP requests that you confirm the manner in which your firm will address the reporting guidelines and adhere to the performance guarantee requirements. A signed statement of firm's intent to comply with the guidelines is to be provided with your response.

5. We are requesting for the monthly count of subscribers and members by plan and by tier for FY2017 and FY2018. Please include the most recent count of subscribers and members by plan and by tier for each of the plans: HSA2000, PPO1000, D1000 and D2000.

**Response:** The requested counts are attached hereto.

6. Please provide the amount of experience refund paid or payable for FY2016 and FY2017 under the participating contract provision. Please indicate the amount of deficit balance carried forward to FY2018, if any.

**Response:** According to Net Care Life and Health there was no experience refund payable for FY2016 and 2017. No deficit balance was carried forward to FY2018.

7. In the claims data, there are several claims where APPLD AMT (contracted amount)=PRVPMT=EEPMT. Since both PRVPMT and EEPMT are considered paid claims and used to generate the claim triangles in Exhibit F, we believe the paid claims figures in Exhibit F and the "Foot" tab of the claims data file are erroneous. There are also what appear to be duplicate claims in the list. Will the Judiciary issue a corrected Exhibit F and claims data file?

**Response:** According to Net Care Life and Health the paid claims figures in the Exhibit F triangles match the summary in the "Foot" tab of the claims data file. Further, these amounts match the paid amounts in our general ledger. The claim count for a specific claim number may indeed

be greater than one because in many cases there is more than one procedure code per claim number or there may be a claims adjustment.

8. According to the data dictionary, there are only 2 PLANNO codes for the dental plans: 28332 for Dental Plan 2000 and 28366 for Dental Plan 1000. However, there are claims with CLMTP=2 (Dental) where the PLANNO is neither 28332 nor 28366. Can the data file be revised to correct the classification of Dental claims into either PLANNO 28332 or 28366?

**Response:** According to Net Care Life and Health the correct classification for these Dental claim is PLANNO 28332. The only exception is CLMPRE=2017,CLMNO=129000336. The PLANNO for this claim is 28366.

As stated in the Claims Data Information Memo "There is no requirement for Offerors to use this data at all. It is only supplemental information and the Judiciary of Guam bears no liability for this use in development of any proposals submitted for RFHP 18-01".

9. In the data file, EMPNO ranges from 2 to 90020016503. According to the data dictionary, the length of the field should only be 5. Please explain why some entries have the longer format. Is it possible that a unique member has 2 or more assigned EMPNO due to the change in format?

**Response:** According to Net Care Life and Health the group number makes up the left most 4 digits. The dependent numbers is contained in the rightmost 2 digits. The 5 digits in the middle contain the employee number. Using your example above, GRPNO is 9002, EMPNO is 165, and DEPNO is 3. These Rx claims should be parsed into GRPNO, EMPNO and DEPNO in order to get an accurate claim amount by member (GRPNO-EMPNO-DEPNO).

10. Several claims with CLMTP=4 (Drug) have missing provider name (column NAME). Can the data file be populated with the provider information?

**Response:** According to Net Care Life and Health these are claims from PBM, Optum Rx.

11. Claims data provided are paid as of 3/31/18. We noted however that the Facility claims paid data for Guam based providers are only up to service dates December 2017. Is the claims lag for Guam based Facility claims more than 2 months?

**Response:** According to Net Care Life and Health the answer is No. The claims lag for Guam based facility claims is not more than 2 months. Filtering the data by MEDCLTYPE=FACILITY and STATE=GU shows that there are January and February 2018 incurred claims that have been paid as of 3/31/18.

12. Page 13 of the RFHP references Administrative and Marketing Guidelines as Exhibit M. There are no Administrative Guidelines listed in the Exhibit M contained in the RFHP, only Marketing Guidelines. Please provide the Guidelines, in any.

**Response:** Page 13 of the RFHP contains a Typo; Exhibit M should read Marketing Guidelines and not Administrative and Marketing Guidelines. There are no administrative guidelines for Exhibit M.

13. Page 20 of the RFHP references Reporting Guidelines as Exhibit O. There doesn't appear to be such an exhibit. Instead, the RFHP contains Performance Guarantees as Exhibit O. Please provide the required exhibit for Reporting Guidelines.

**Response:** Please refer to question no. 4 of this amendment.

14. In the Plan Design Notes (Exhibit H), page 58, No. 14, it's indicated that "only eligible subscribers, aged 18 and older" can be enrolled in the gym program. However, in the Group Health Certificate (Exhibit W), article 8.1 (page 170), it's indicated that "the benefit is available to all subscribers of the plan and their covered dependents." Please clarify if dependents are/are not eligible to be enrolled in the gym program.

**Response:** Article 8, §8.1 contains a typo, gym benefits are only available to covered persons and not covered dependents as indicted in §8.1.1.

Should you have any questions please contact Ms. Gloria J. Long, Procurement & Facilities Management Administrator, at 475-3433/3175 or email at [glong@guamcourts.org](mailto:glong@guamcourts.org) and/or [jpcepeda@guamcourts.org](mailto:jpcepeda@guamcourts.org).

  
BY JOHN Q. LIZAMA

Cc: P&MFD/RFHP File

**Medical**

Month	Plan	Single	Couple	EE/CH	Family	Subscribers	Members
Oct-16	HSA2000	44	8	21	14	87	206
	PPO1000	100	19	49	71	239	569
Nov-16	HSA2000	44	9	21	14	88	208
	PPO1000	100	20	49	72	241	574
Dec-16	HSA2000	44	7	21	15	87	204
	PPO1000	103	20	48	72	243	572
Jan-17	HSA2000	46	7	21	15	89	206
	PPO1000	104	20	53	74	251	608
Feb-17	HSA2000	45	6	21	16	88	205
	PPO1000	105	19	53	73	250	606
Mar-17	HSA2000	45	6	21	16	88	205
	PPO1000	105	19	53	72	249	598
Apr-17	HSA2000	45	6	21	16	88	205
	PPO1000	102	19	54	73	248	604
May-17	HSA2000	45	5	21	16	87	204
	PPO1000	104	19	54	73	250	606
Jun-17	HSA2000	40	4	16	22	82	201
	PPO1000	102	19	73	55	249	609
Jul-17	HSA2000	40	4	16	22	82	201
	PPO1000	102	19	74	56	251	615
Aug-17	HSA2000	40	5	17	23	85	210
	PPO1000	106	18	74	57	255	621
Sep-17	HSA2000	39	5	17	23	84	209
	PPO1000	106	18	72	58	254	620
Oct-17	HSA2000	40	8	19	21	88	215
	PPO1000	102	17	70	62	251	622
Nov-17	HSA2000	41	8	19	21	89	214
	PPO1000	102	17	69	61	249	611
Dec-17	HSA2000	41	8	19	21	89	214
	PPO1000	103	17	67	62	249	610
Jan-18	HSA2000	41	8	19	21	89	214
	PPO1000	104	18	67	61	250	609
Feb-18	HSA2000	41	8	19	21	89	213
	PPO1000	104	18	67	61	250	613
Mar-18	HSA2000	40	8	19	21	88	213
	PPO1000	102	16	69	62	249	612
Apr-18	HSA2000	40	8	21	19	88	213

**Dental**

Census	Plan	Single	Couple	EE/CH	Family	Subscribers	Members
Oct-16	Dental 1000	32	8	20	14	74	159
	Dental 2000	100	19	49	70	238	542
Nov-16	Dental 1000	33	9	20	15	77	162
	Dental 2000	99	20	49	70	238	543
Dec-16	Dental 1000	36	7	20	16	79	169
	Dental 2000	99	20	48	70	237	538
Jan-17	Dental 1000	42	8	16	17	83	150
	Dental 2000	96	19	57	71	243	585
Feb-17	Dental 1000	43	8	15	17	83	151
	Dental 2000	95	17	58	71	241	587
Mar-17	Dental 1000	43	8	15	17	83	151
	Dental 2000	95	17	58	70	240	583
Apr-17	Dental 1000	42	8	16	18	84	162
	Dental 2000	94	17	58	70	239	589
May-17	Dental 1000	43	8	16	18	85	164
	Dental 2000	95	16	58	70	239	586
Jun-17	Dental 1000	38	8	18	16	80	160
	Dental 2000	93	15	70	60	238	592
Jul-17	Dental 1000	37	8	20	17	82	167
	Dental 2000	94	15	69	60	238	591
Aug-17	Dental 1000	40	8	20	19	87	178
	Dental 2000	94	15	69	60	238	591
Sep-17	Dental 1000	40	7	19	20	86	181
	Dental 2000	93	16	68	60	237	590
Oct-17	Dental 1000	40	7	19	23	89	173
	Dental 2000	90	17	69	59	235	564
Nov-17	Dental 1000	41	7	19	23	90	179
	Dental 2000	90	17	68	58	233	553
Dec-17	Dental 1000	41	7	19	23	90	182
	Dental 2000	91	17	67	59	234	554
Jan-18	Dental 1000	41	7	19	23	90	186
	Dental 2000	92	18	67	58	235	555
Feb-18	Dental 1000	41	7	19	23	90	209
	Dental 2000	92	18	67	58	235	555
Mar-18	Dental 1000	40	6	20	24	90	210
	Dental 2000	90	18	68	58	234	556
Apr-18	Dental 1000	40	6	23	20	89	207