

**RFP 2025-09 CCSB Enrollment and Financial Management Services
Questions and Answers**

No.	Bidder Questions:	Covered CA - Response:
1.	<p>Would you consider a standalone financial management solution for this RFP?</p> <p>If not, can/should we bring in a partner for the eligibility/enrollment aspects of the RFP?</p>	<p>No. Covered CA is looking for a combined eligibility and financial management solution. CCA will not allow joint partnerships as part of the contracting process, subcontracting is permitted to help primary contractors access additional resources and expertise as needed. Under this arrangement, the primary contractor remains fully responsible for the performance and accountability of any subcontractors.</p>
2.	<p>Use of Generative AI</p> <p>Attachment 6 references a Generative Artificial Intelligence Risk Assessment (HBEX 707).</p> <p>Please clarify whether the use of generative AI tools for internal software development, documentation drafting, or operational support is permitted, and whether prior written approval is required.</p>	<p>All current backend use of GenAI must be disclosed at time of contract and any future use must be approved by Covered California.</p>
3.	<p>Security Framework Acceptance</p> <p>For Tier-1 data, please confirm whether independently assessed security programs aligned to NIST 800-53, PCI, GovRAMP, and/or ARC-AMPE requirements satisfy the Security Contract Attachment requirements, or whether a specific certification is mandatory.</p>	<p>In addition to what is listed in Exhibit D, Attachment 1- Security Contract Attachment, independently assessed NIST 800-53 rev 5, and GovRAMP are acceptable.</p>

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4.	<p>Covered California ATO or Security Approval Process</p> <p>Is the selected Contractor required to complete a Covered California-specific Authority to Operate (ATO) or formal security approval process prior to production deployment? If so, what is the expected duration?</p>	<p>Covered California expects the selected Contractor to have their own internal security assessment process. Covered California will continuously monitor the security posture of the site with an external cyber risk rating platform.</p>
5.	<p>Call Center Operational Scope</p> <p>Does the Scope of Work require the Contractor to provide full operational call center services (Tier 1 and/or Tier 2) for employers, employees, agents, and carriers, or is the expectation limited to system and operational support while Covered California retains primary customer service responsibility?</p>	<p>The Scope of Work does not require contractor to provide full operational Call center services. The expectation is that the contractor will provide system/operational support to existing call center staff.</p>
6.	<p>Transition Support from Incumbent</p> <p>Will the incumbent vendor be contractually obligated to support transition activities, including data extraction, interface documentation, knowledge transfer, and parallel operations support?</p>	<p>Yes</p>
7.	<p>Historical Data Conversion Requirements</p> <p>What historical enrollment, billing, payment, commission, and reconciliation data as well as number of years must be converted into the new solution, and what level of historical reporting access must be maintained post-transition?</p>	<p>At a minimum, conversion needs to include the equivalent of the full billing history (with billing data being needed at the group and member level) that the new solution will support. The goal is to have historical billing data to support reconciliation and audit back to 2014 (CCSB inception).</p>

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8.	<p>Limitation of Liability</p> <p>Please confirm whether the Model Contract includes any carve-outs or heightened liability provisions related to data breach, confidentiality, or privacy beyond standard state contracting terms.</p>	<p>There is no carve-put or heightened liability provisions related to data breach, confidentiality, or privacy beyond state contracting terms.</p>
9.	<p>Request for Proposal, 5.2.1 Evaluation Categories and Criteria, Page 27</p> <p>Will the Cost Proposal scoring individually look at the amounts offered for DD&I and M&O, or is Covered California only scoring the total cost of the proposal?</p>	<p>Scoring is based on the total cost of the proposal.</p>
10.	<p>Request for Proposal, 1.4 Contract Term, Page 4</p> <p>The RFP states that the contract term is for three years from July 1, 2026, to June 30, 2029, however the cost proposal is calculated based off of two years and five months. Please confirm what the correct contract terms are and if there is an impact to the cost proposal worksheet.</p>	<p>The Contract term will be 7/1/2026-6/30/2029. The first 6 months of the contract cost is to be included in the Implementation Fee tab. During this time, contractor will be completing implementation activities. The ongoing fee assessment will begin 2/1/2027 at the onset of system Go-Live.</p>
11.	<p>Request for Proposal, 1.10 Format of Proposal, Page 7</p> <p>The proposal requirements state that the RFP must include 'sequential page numbers per section'. Can CCSB please confirm if this means pages numbers must restart at '1' under each new proposal response section?</p>	<p>Proposers must restart the numbering at the start of each section.</p>

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12.	<p>Exhibit A – Scope of Work, 3. Applicable to both Enrollment Services and Financial Management, D. Auditing, 2., Page 33</p> <p>Please confirm whether the current annual SSAE audit (SOC 1 Type 2), which includes both technical and financial processing controls, continues to satisfy Covered California’s third-party audit requirements.</p>	<p>Yes, the SSAE audit (SOC 1 Type 2) is acceptable, but to please refer to Exhibit A, Attachment 2 – Solution Requirements inventory line E.3.E.2 for additional audit requirements.</p>
13.	<p>Exhibit D, Attachment 1 – Security Contract Attachment, 2. Tier 1 Privacy and Security Safeguards, Page 1</p> <p>If the organization currently conducts an annual internal assessment aligned with the MARS-E 2.2 framework as its primary security and privacy standard, please confirm whether this satisfies the applicable security and privacy requirements outlined in the Scope of Work.</p>	<p>MARS-E 2.2 should have been removed from the Security Contract Attachment. MARS-E 2.2 will be officially retired with CMS effective March 4, 2026. MARS-E has been replaced with ARC-AMPE which is based on NIST 800-53 rev 5.</p>
14.	<p>Exhibit A – Scope of Work, 2. Financial Management, D. Banking and Cash Management, 3.f., Page 22</p> <p>Please confirm whether Covered California would assume responsibility for merchant processing fees associated with credit card payments under this RFP.</p>	<p>Currently, Covered California does not accept credit card payments for premiums. However, if this policy changes in the future, it will be essential to ensure that our third-party administrator is fully equipped to manage these types of transactions. Additionally, any merchant processing fees associated with credit card payments must not be the responsibility of Covered California.</p>

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15.	Approximately how many plans exist?	<p>There are currently 3 medical and one dental Issuer contracted with Covered CA Small Business. There is potential for new issuers to onboard.</p> <p>Plans Per Metal Tier across 4 Issuers:</p> <p>Platinum: 8</p> <p>Gold: 10</p> <p>Silver: 12</p> <p>Bronze: 7</p>
16.	Can you provide an overview of the current or expected integrations?	<p>Current integration includes file transfer with our carrier partners via standard EDI process including 834 and XML files.</p> <p>Expected integration would include the adoption of API file exchange processes.</p> <p>Integration with the CA State Controllers Office for the transmission of payment disbursement files.</p>
17.	Can you provide the average number of monthly invoices sent and the average number of payments processed in a month?	<p>Average # of invoices sent per month: 9500</p> <p>Average # of monthly payments: 9800</p>
18.	Do you have an estimate of the payment mix, i.e. how many recurring ACH, one-time ACH, recurring credit card, one-time credit card, check, etc.?	<p>ACH Recurring: 82,000</p> <p>ACH one time: 22,000</p> <p>Check: 14,000</p> <p>Credit Card: 0- not accepted at this time</p>
19.	E.2.C.5 – The expectation is that the financial management system tracks enrollment adjustments made by an agent or employer and communicates them to the enrollment system?	<p>All enrollment transaction changes will start from the Enrollment solution. Adjustments will transmit to the Financial Management system to make any necessary financial adjustments. The financial adjustments would reflect in the next billing cycle</p>

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20.	E.3.C.1 – Will access to all data via reports meet this requirement?	No. Covered California requires a data warehouse which can be accessed via SQL or equivalent. Having access to the database or some other data repository (vs. reports) is key to Covered California’s ability to produce live dashboards. Covered California is willing to review Bidder proposed options based on experience and best practices. (Assuming you mean Exhibit A.3.B.1)
21.	E.3.C.2 – Can you explain difference between this question and E.3.C.1?	We assume you mean Exhibit A.3.B.1, this details data access. Exhibit A.3.B.2 is focused on ensuring the real time nature of that data access.
22.	E.3.C.3 – Is there a preferred format for this potentially daily data delivery?	Generally, the preferred method is CSV. Covered California is open to discussing other formats as may be warranted. (assuming Exhibit A.3.B.3)
23.	<p>E.3.D.1 – Can you provide an overview of the data that will be converted? Is this an accurate representation:</p> <ol style="list-style-type: none"> 1. 78,000 membership records, including employees and dependents 2. Employer and agent records 3. Financial and billing history 4. Carrier and plan data 5. Continuance coverage data 	Yes this is correct. (assuming Exhibit A.3.C.1)
24.	Is it ten years of the above data?	This data may go back to 2014 (onset of CCSB)
25.	Is this data coming from one or multiple sources?	Single source
26.	What level of detail will be required for converted data? For example, will the data include a single balance forward by group, a balance forward by plan by group, aged detail by plan by group, or person-level transaction detail for unpaid transactions?	At a minimum, conversion needs to include the equivalent of the full billing history (with billing data being needed at the group and member level) that the new solution will support. The goal is to have historical billing data to support reconciliation and audit back to 2014 (CCSB Inception).

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27.	E.3.D.1.h – Will CCSB resources also be available to test conversion?	Yes (Exhibit A.3.C.1.h)
28.	E.2.E.2.d – Can you describe the process required to validate agents against California Department of Insurance endorsements today?	<p>Covered California produces a list of valid Covered California agents that is sent to the Enrollment Services solution. This list is updated daily. The Enrollment Services solution and Financial Management solution are expected to use this list to confirm Agent/Agency status. In more detail:</p> <p>Covered California produces a file containing data against which validation will take place. This file is developed by the California Department of Insurance endorsements, Covered California certifications, Covered California Agent contract information and accounting reference information. All data contained in the file is validated during the contract/amendment process performed by Covered California Agent Administration. New Agents will not be included in database until endorsement by CDI is complete. The file Covered California produces contains all current agents/agencies and may contain newly certified agents/agencies as well as prompts to remove/terminate agent/agency. Currently, this file is sent daily via FTP and ingested in current vendors enrollment system (Exhibit A.2.E.2.d)</p>
29.	E.2.E.2.e – Can you describe how access to signed Covered California agent contracts is provided?	<p>Similar to the response provided above. Direct access to agent contracts will not be provided. (Exhibit A.2.E.2.e)</p>
30.	Does Covered California expect full operational readiness on July 1, 2026, or will there be a defined implementation and transition period prior to go-live? If so, can you share anticipated milestone dates?	<p>Go Live will commence 2/1/2027. Implementation and transition activities will occur between 7/1/2026-2/1/2027. Anticipated Milestones to be determined with selected vendor.</p>
31.	For MWBE/DVBE participation requirements, does Covered California require firms to be certified in the State of California specifically, or will certifications from other states be accepted?	<p>Covered California requires firms to be certified in the State of California, the firm must be certified by DGS OSDS as stated in the RFP Document Section 6: Preference and Incentive Programs.</p>

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32.	What is the anticipated go-live date for the system?	2/1/2027
33.	Can Covered California clarify whether Small Business and DVBE incentives may be combined if a subcontractor qualifies under both certifications, and whether there is a cumulative cap on preference points?	Yes, if a subcontractor qualified as a SB and DVBE, they may claim both incentive points as long as a non-SB Proposer commits to 25% participation by the SB or MB subcontractor and a 5% commitment to DVBE subcontractor.
34.	As part of this contract and your vision for SHOP, is the primary objective operational efficiency, membership growth, digital modernization, or a combination of these?	Combination of all three. Efficiency and modernization will naturally drive an increase in membership.
35.	Can you clarify whether the selected contractor is expected to operate full customer service call center functions, or whether CCSB will retain primary member and employer support responsibilities?	The Scope of Work does not require contractor to provide full operational Call center services. The expectation is that the contractor will provide system/operational support to existing call center staff.