

RFP 2025-17 Health Program Consulting Pool
Questions and Answers

#	Proposer Questions:	Covered California's Responses:
1	Once a pool of consulting firms is established, what will be the process for initiating a project and consulting firm selection? Will another RFP be generated specific to a project or will selection be based on the responses received for this RFP?	Please refer to Model Contract Exhibit A, section D, which explains the complete process in the verbiage prior to the listing of the Service Area categories. No additional RFP will be generated for specific projects.
2	Will the number of awardees be limited?	No, the number of awardees will not be limited.
3	Will the contractor pool be established separately for each Service Area?	Yes, a separate contractor pool will be established for each Service Area.
4	Section 1.2 Key Action Dates: Is the State willing to extend the submission deadline for this Request for Proposal (RFP)?	Covered California does not intend or expect to extend the submission deadline.
5	Sections 1.4 Contract Term, 1.6 Contract Amendment, and 3.2 Purpose: Once the health program consulting pool is established, does Covered California anticipate reopening the pool periodically to admit additional contractors, or will participation be limited to contractors selected through this solicitation for the duration of the contract term (including any extensions)?	Once the health program consulting pool is established, it will not be reopened for the duration of the resulting contracts, including any extensions.
6	Sections 3.1 Background and 4.3.2 Corporate/ Organization Qualifications Summary Covered California notes its close partnership with the Department of Health Care Services (DHCS). To what extent will Medicaid program experience be considered relevant experience for Service Areas 1 and 6?	Covered California will take Medicaid program experience into consideration when evaluating proposals for Service Areas 1 and 6, particularly where that experience demonstrates relevant subject matter knowledge, program operations, stakeholder coordination, or policy and regulatory expertise. However, Medicaid experience is only one component of the overall evaluation. Proposals will be assessed holistically based on the full range of qualifications, experience, and responsiveness to the requirements of the applicable Service Area.
7	Section 3.2 Purpose, Service Area 1:	Covered California cannot provide additional project-specific clarification at this time. Because work under Service Area 1 would

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	Can Covered California provide additional clarification regarding the anticipated Scope of Work for Service Area 1 (Health Program Actuarial Services), including whether projects may include qualified health plan pricing and rate review; healthcare marketplace actuarial analysis; Medicaid actuarial services; Medicare actuarial services; and/or other public program actuarial consulting?	be issued on an as-needed basis through the pool, Covered California cannot predict in advance which specific projects or subject areas will be included in future requests.
8	Section 3.2 Purpose: The RFP states that Covered California may select more than one contractor for each Service Area to participate in the health program consulting pool. Can Covered California provide additional information regarding the limit on the number of contractors expected to be awarded for each Service Area and in total?	RFP respondents are welcome to apply to just one, or all, or any combination of Service Areas for which they meet all necessary qualifications. There is no limit to the number of contractors that might be awarded in each Service Area category. Please note that there is no guarantee of any work throughout the term of an awarded contract.
9	Section 3.2 Purpose: For project-specific work orders, will all contractors awarded within a Service Area be invited to submit proposals for each work order, or will Covered California use a more limited selection process based on project-specific expertise?	For project-specific Work Orders, Covered California will use a more limited selection process based on project-specific expertise.
10	Section 3.2 Purpose: Are there any health care subject matter areas that Covered California does not anticipate using through this health program consulting pool because they are procured through other Covered California contracts or through partner agencies?	Covered California welcomes any proposals that respond to the Service Area tasks specified in Model Exhibit A, section D.
11	Section 3.2 Purpose: After establishment of the health program consulting pool, will project-specific work orders be awarded based solely on project-specific proposals, staffing, and pricing, or will original RFP evaluation scores also be considered during future work order selections?	Project-specific Work Orders will be awarded based solely on project-specific proposals, staffing, expertise, and pricing.
12	Sections 3.2 Purpose and 5.2 Phase Two: Technical Requirements:	Award decisions will be made independently for each Service Area that a Proposer has

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	Will Covered California make award decisions independently for each Service Area, such that a Proposer may be selected for some Service Areas but not others?	applied for, so a Proposer may be selected for some Service Areas but not for others.
13	Section 4.3.2 Corporate/ Organization Qualifications Summary: Will Medicare-related consulting experience be considered relevant experience for purposes of demonstrating qualifications under Service Area 1?	Covered California will take Medicare program experience into consideration when evaluating proposals for Service Area 1, particularly where that experience demonstrates relevant subject matter knowledge, program operations, stakeholder coordination, or policy and regulatory expertise. However, Medicare experience is only one component of the overall evaluation. Proposals will be assessed holistically based on the full range of qualifications, experience, and responsiveness to the requirements of the applicable Service Area.
14	Sections 4.3.2 Corporate/ Organization Qualifications Summary and 5.2.1.2 Corporate Qualifications Summary: For Service Area 1, will Covered California place greater weight on experience supporting Affordable Care Act (ACA) marketplaces and exchange programs, or will broader health care consulting experience across Medicaid, Medicare, commercial markets, and public-sector programs be evaluated equally?	Covered California will consider relevant healthcare actuarial and consulting experience broadly in evaluating proposals for Service Area 1. Experience supporting Affordable Care Act marketplaces and exchange programs may be relevant, but it will not be considered to the exclusion of broader experience across Medicaid, Medicare, commercial markets, and other public-sector healthcare programs.
15	Sections 4.4 Submission Format Instructions and 5.2 Phase Two: Technical Requirements: If a Proposer submits a response for only one Service Area, will the proposal be evaluated solely against the requirements and qualifications applicable to that Service Area, or will the evaluation consider the Proposer's qualifications across all Service Areas included in the RFP?	A proposal will be evaluated solely against the requirements and qualifications applicable to the Service Area for which the Proposer has applied.
16	Sections 4.4 Submission Format Instructions and 5.2 Phase Two: Technical Requirements: If a Proposer submits for multiple Service Areas, will Covered California conduct separate evaluations and scoring at 1,000 points for each Service Area, or will a	Covered California will conduct separate evaluations and scoring at 1,000 points for each Service Area.

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	single combined evaluation be performed across all proposed Service Areas?	
17	Section 5 Evaluation and Selection for Contract Award: Are evaluation points allocated separately for each Service Area?	Covered California will conduct separate evaluations and scoring at 1,000 points for each Service Area.
18	Section 5 Evaluation and Selection for Contract Award: Will proposals be evaluated on a Service Area by Service Area basis?	Proposals for each applicable Service Area will be evaluated separately.
19	Section 5.2.1.5 Cost Proposal: Can Covered California provide additional information regarding how cost proposals will be evaluated, including whether hourly rates will be compared across all Service Areas collectively or only among Proposers competing within the same Service Area?	Cost proposals will be evaluated among Proposers within each Service Area. Multiple Proposers may be awarded contracts within each Service Area.
20	Section 4.2.2 requires Proof of Cyber Liability Insurance. Does this discretionary provision in Section 4.2.2(2) apply to the Cyber Liability Insurance requirement? If a Proposer is in the process of obtaining Cyber Liability Insurance and can confirm in writing that it will be secured prior to contract execution (January 2027), will Covered California consider the proposal responsive at the Phase 1 administrative review?	Covered California will consider a proposal as long as there is a written explanation that the Insurance requirement will be provided if a contract is awarded.
21	Do we need to include an actual letter of reference from clients, or just contact information?	Please provide full contact information for the clients that have utilized Proposer's services in the manner related to each Service Area.
22	Does 4-page limit for the Team Qualifications include resumes? Or may the resumes exceed the 4-page limit? Should we include full resumes or short bios relevant to the project category?	Team qualifications are separated from Exhibit C, Attachment 1 – Resumes. Full resumes should be submitted relevant to the Service Area and may exceed the 4-page limit.
23	Is preference given to consulting organizations that can serve more than one category?	No preference is given to consulting organizations that can serve more than one category.

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24	Exhibit A, Section E states that the Contractor is required to perform all services onsite at Covered California unless directed otherwise by the project representative. Should proposers assume that work will generally be performed onsite at Covered California's Sacramento office, or will remote/hybrid performance be permitted based on the nature of the Work Order or assignment?	Vendors are not expected typically to be onsite at Covered California but may be requested to come to the Headquarters on a rare as-needed basis to fulfill specific deliverables in a Work Order.
25	RFP Section 3.2 states that the health program consulting pool may include contractors for one or any combination of the six Service Areas, that Covered California may select more than one contractor for each Service Area, and that the resulting Scope of Work will be adjusted to include only the Service Areas each successful proposer was awarded to provide. However, Sections 1.8 and 5.2 refer to selection of the highest-scored proposal/proposer for contract award. Will proposals be evaluated and awards made separately by Service Area, and if so, will cost scores, preferences/incentives, and technical scores be calculated separately by Service Area or at the overall proposal level?	Covered California will evaluate proposals separately for each Service Area and scoring will be calculated separately for each Service Area.
26	Regarding the Project Team instructions in Section 2 of the RFP: Given the contractor pool and Work Order structure, may proposers identify a broad bench of qualified staff and subcontractors in the proposal, with specific staffing, onsite participation, level of effort, and subcontractor roles finalized in individual Work Orders, or does Covered California expect the proposal to identify a fixed project team assigned for the full contract term?	Proposers may identify a broad bench of qualified staff and subcontractors in their proposal. Covered California does not expect proposers to identify a fixed project team assigned for the full contract term. Because work will be issued through project-specific Work Orders, specific staffing, level of effort, onsite participation, and subcontractor roles may be finalized at the Work Order stage based on the needs of the particular project. Proposals should nevertheless clearly describe the qualifications and relevant experience of the personnel and subcontractors proposed for the applicable Service Area. Please refer to Exhibit A, Section F. Reassignment of Personnel for more information about this process.

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27	Regarding the Project Team instructions in Section 2 of the RFP: Will modified staffing (either staffing substitutions or the addition of new staff not previously identified in the proposal) or additional subcontractors be permitted at the Work Order stage, subject to Covered California approval?	Covered California anticipates that project-specific staffing needs may evolve at the Work Order stage. Accordingly, modified staffing, including substitutions or the addition of staff, may be proposed at the Work Order stage and would be subject to Covered California review and approval, as well as any applicable contract requirements. Project-specific Work Orders will be evaluated based on project-specific proposals, staffing, expertise, and pricing. The RFP also contemplates the use of subcontractors in proposal submissions. However, any proposed subcontractor participation, including any additions or changes at the Work Order stage, should be identified for Covered California's review and approval. Proposals should clearly describe the qualifications and relevant experience of proposed personnel and any proposed subcontractors for the applicable Service Area. Please refer to Exhibit A, Section F. Reassignment of Personnel for more information about this process.
28	Can Covered CA confirm if they anticipate that the analytic contractors will work in their own data systems or in the HEI 3.0 system?	Contractors working with sensitive data will be expected to work within Covered California systems, including but not limited to the HEI 3.0 analytic environment, using equipment provided by Covered California. However, contractors may be able to work with their own data systems on a case-by-case basis where sensitive data is not involved.
29	Can Covered CA confirm if offerors are allowed to cross-reference experience mentioned in the proposal for one service area, in another service area proposal?	No, there should be no cross-references. Each Service Area proposal should contain all relevant requirements.
30	Can Covered CA confirm that page counts provided in the RFP are unique for each service area? For example, if an offeror is bidding on all 6 service areas, would they be expected to write 6 different understanding and approach sections, each of which would be up to 4 pages?	That is correct.
31	Can Covered CA please confirm if a reference may be used for more than one service area?	Yes, a reference may be used for more than one Service Area.

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32	Can Covered CA please confirm if the contractor is allowed to perform work remotely at the contractor location?	Vendors will typically perform work remotely at the contractor's location for most Work Orders. They are generally not expected to be onsite at Covered California but may be requested to come to the Headquarters on a rare as-needed basis to fulfill specific deliverables in a Work Order.
33	Can Covered CA please confirm that the cost proposal should be a series of positions and fully loaded rates, and that no total budget amounts are expected?	That is correct.
34	In Exhibit B, Attachment 1, there is one column for fully loaded hourly rates. Can Covered CA please confirm if offerors are expected to provide one rate for the 3-year term?	Yes, please provide fully loaded hourly rates for the series of positions that will be utilized for each relevant Service Area. These rates will apply for the 3-year term.
35	Can Covered CA confirm if offerors are expected to provide rates in Exhibit B, Attachment 1 for the additional 2 consecutive years as an added column?	Proposers are required to submit one set of rates that will apply for the 3-year term. If a 2-year extension occurs, optional rates for that 2-year timeframe may be proposed in the appropriately labeled column in Exhibit B, Attachment 1, as described in the Addendum."
36	For Exhibit B Attachment 1, can Covered CA confirm if offerors can include their labor categories in the "position" column?	Please provide fully loaded hourly rates for the series of positions or labor categories that will be utilized for each relevant Service Area. These rates will apply for the 3-year term.
37	Can Covered CA confirm if subcontractors are expected to complete a separate Exhibit B Attachment 1 form? Or are prime contractors required to list subcontractor LCATs and rates as part of the prime's submission?	Prime contractors should list all relevant positions and rates. Subcontractors should not submit a separate Exhibit B Attachment 1 form.
38	Can Covered CA confirm that the notes 1 and 2 in Exhibit B, Attachment 1 are only applicable to future work orders?	That is correct.
39	Can Covered CA confirm if Exhibit B - Budget Detail and Payment Provision must be submitted in the proposal package or post award?	Any proposed changes to all exhibits must be redlined and submitted for consideration in the Proposal package. Please refer to Sections 1.9 and 4.2.3. Covered California retains final discretion whether to accept a proposed change.
40	Please confirm whether participation in this procurement and any resulting contract	Participation in this procurement and any resulting contract will not impose restrictions

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	imposes restrictions on a contractor's ability to concurrently provide consulting or advisory services to Covered California contracted Qualified Health Plans (QHPs), including but not limited to health benefits consulting, operational, or strategy support services. If restrictions apply, please specify the scope, duration, and any required disclosure or conflict mitigation requirements.	on a contractor's ability to concurrently provide consulting or advisory services to Covered California contracted Qualified Health Plans (QHPs).
41	Section 3.2 states that contractors may provide specialized services in one or any combination of the six Service Areas. If a future Work Order spans multiple Service Areas, may a contractor awarded slots in more than one relevant Service Area propose an integrated cross-functional team that draws from each awarded Service Area?	Work Orders are typically not expected to span multiple Service Areas. Only those contractors with awards in that specific Service Area will be considered.
42	For Section 4.3.1 through 4.3.6, are the page limits for intended to apply separately to each Service Area being proposed, or are the page limits total across all Service Areas included in the proposal?	The page limits are intended to apply separately to each Service Area being proposed.
43	Can Covered California clarify whether future Work Orders will generally be competed only among contractors awarded in the relevant Service Area, or whether contractors awarded in adjacent or complementary Service Areas may also be invited to respond when the scope is cross-cutting?	Work Orders are typically not expected to span multiple Service Areas. Only those contractors with awards in that specific Service Area will be considered.
44	Can Covered California provide the anticipated maximum dollar value, budget ceiling, or expected funding range for resulting contracts by Service Area? Will each selected contractor's contract have the same maximum dollar value, or may contract values vary by Service Area or contractor?	Please refer to Section 1.5 which states the approved funding for the contract will not exceed \$6,600,000.00 for the term of the contract, including any extensions of the term. Contract values will not vary by Service Area or contractor. Each unique awarded contract will not specify a dollar value, and there is no guarantee of any work throughout the contract term.
45	Can Covered California clarify whether the on-site performance language in the model contract is intended to apply to all work under the master agreement, or whether remote, hybrid, or on-site expectations will be determined separately for each Work Order?	Vendors will typically perform work remotely at the contractor's location for most Work Orders. They are not generally expected to be onsite at Covered California but may be requested to come to the Headquarters on a rare as-needed basis to fulfill specific deliverables in a Work Order.

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46	For Work Orders requiring meetings with Covered California staff, can Covered California confirm whether virtual meetings will be acceptable unless a specific Work Order states that in-person attendance is required?	Vendors will typically perform work remotely at the contractor's location for most Work Orders. They are not generally expected to be onsite at Covered California but may be requested to come to the Headquarters on a rare as-needed basis to fulfill specific deliverables in a Work Order.
47	For Exhibit A qualifications related to estimating economic trends on individual and small group enrollment, can Covered California clarify the types of economic analysis it expects, including whether the analysis should focus on consumer affordability, state fiscal impacts, carrier/provider market dynamics, broader California economic conditions, or another set of stakeholders?	Covered California cannot provide additional project-specific clarification at this time regarding the precise types of economic analysis that may be needed. Because work under this Service Area will be issued on an as-needed basis through project-specific Work Orders, Covered California cannot predict in advance which specific economic analyses will be required. Such analysis may include, but is not limited to, consumer affordability, state fiscal impacts, carrier and provider market dynamics, and broader California economic conditions. Proposers should describe their qualifications and experience across these areas and other relevant economic analyses that may support the tasks identified in Exhibit A.
48	If a proposer elects not to respond to one or more Service Areas, can Covered California confirm that the required "intentionally not addressed" page will not count against the page limits for the Service Areas that are being proposed?	That is correct. The required "intentionally not addressed" page will not count against the page limits for the Service Areas that are being proposed.
49	Can Covered California clarify whether the GenAI Risk Assessment requirement applies only to the proposal submission, to future Work Orders that involve use of generative AI, or to both?	The GenAI Risk Assessment requirement applies to the proposal submission and to future Work Orders.
50	If proposals contain proprietary information (financial, budgetary, trade secret, etc.), will California ensure any proprietary information not be publicly disclosed	Covered California ensures that any proprietary information will not be publicly disclosed. Please refer to RFP 2025-17, Section 4.1. Proprietary Information and Confidential Status of Responses for more information.

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51	Does Covered California have an intended award type (e.g. Fixed Price, T&M), or will it vary with each requested project?	The cost structure may vary for each requested Work Order project.
52	Are proposers allowed to escalate loaded rates for each possible year of the contract (i.e., 5 years, 5 sets of rates)?	Proposers are required to submit one set of rates that will apply for the 3-year term. If a 2-year extension occurs, optional rates for that 2-year timeframe may be proposed in the appropriately labeled column in Exhibit B, Attachment 1, as described in the Addendum."
53	Should proposers submit estimates for non-labor rates (material costs) with this response?	Exhibit B, Attachment 1, is for position categories and hourly rates only. No material costs should be included since there has been no description of specific Work Orders or tasks.
54	Do we need to submit a separate budget for each service area we are applying for?	Exhibit B, Attachment 1, provides space to indicate the specific Service Area(s) in the contractor's proposal. The Positions table may be copied and inserted below the existing table if positions and/or rates vary between Service Areas being proposed. This single document should include all positions and fully loaded hourly rates for all proposed Service Areas. This cost worksheet will be incorporated verbatim into an Agreement, if awarded.
55	Can vendors propose on subsections, or portions, of a Service Area? Or must a vendor only propose on a Service Area in its entirety?	Vendors must apply for complete Service Area categories, not subsections of Service Areas.
56	Will vendors be selected or rejected only on the full list of Service Areas they propose on, or can they be accepted for some Service Areas proposed on, and not others?	Vendors may be selected or rejected for some proposed Service Areas and not others.
57	May a vendor's proposal include any escalation of rates on an annual basis over a five-year period?	Proposers are required to submit one set of rates that will apply for the 3-year term. If a 2-year extension occurs, optional rates for that 2-year timeframe may be proposed in the appropriately labeled column in Exhibit B, Attachment 1, as described in the Addendum."
58	Section 4.3.6 (Cost Proposal) requires submitters to: <i>"Please identify the key</i>	The positions listed in the table in Exhibit B, Attachment 1, refer to position categories,

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	<i>positions with descriptions and fully loaded hourly rates for each Service Area the proposer is interested in providing. Please add additional rows as needed for each position. Fully loaded hourly rates should include indirect costs (fringe, overhead, general and administrative (G&A) expenses) and any profits or fees. This list will be incorporated verbatim into the contract."</i> Do these positions need to be specific individuals, or can they be for position categories?	not to specific individuals. Vendors may edit each position title as needed and delete or add rows to accommodate entries.
59	Regarding Exhibit A—E. Reporting Headquarters Location, do vendors need to be onsite on a routine (daily) basis to provide the services described in Service Area 2: Health Benefits Consulting Services, Service Area 5: Healthcare Marketplace Development Consulting Services, and Service Area 6: Health Equity and Quality Transformation Consulting Services?	Vendors will typically perform work remotely at the contractor's location for most Work Orders. They are not generally expected to be onsite at Covered California but may be requested to come to the Headquarters on a rare as-needed basis to fulfill specific deliverables in a Work Order.
60	Can you please clarify the following statement in Exhibit B – Budget Detail and Payment Provisions, Section A.3., with regards to travel expenses? "No overtime or travel expenses shall be reimbursed under this Agreement. Any and all travel, shall only be reimbursed if justified in a pre-approved work order as necessary to provide the deliverables of a specific project." Specifically, is the contractor expected to incur but not be reimbursed for all travel costs or is Covered CA stipulating that travel, if it is required, shall be approved on an "as-needed" basis?	Travel will not be reimbursed unless approved by Covered California for the purpose of fulfilling a specified deliverable in an approved Work Order. This would be a rare occurrence.
61	Exhibit C, Attachment 1 states that, "A copy of the resume must also be sent to Covered California's Contracts Unit to determine if the consultant or individual subcontractor is a Form 700 Code Filer and if background clearance is required." Is this requirement the responsibility of the responding vendor, or of Covered California evaluators? If the former, to what contact should the vendor send separate team member resumes?	It is a requirement for the Proposer to submit resumes as part of Exhibit C, Attachment. 1- Resumes. If the Proposer is awarded a contract, then Covered California will forward all résumés to its Contracts Unit to determine if background clearance is required and whether specific consultants must file a Form 700 at the time of contract execution and periodically throughout the contract.

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62	Section 1.10 of the RFP directs responders to "Sequentially number the pages in each section and clearly identify each section in the order requested." Does Covered California require that page counts reset with each new section?	Page numbering should be reset with each new section.
63	Attachment 4—SEI Certification states that "Upon award of the contract, [Proposer Organization Name] agrees to provide a completed Title 10, California Code of Regulations, Chapter 12, Article 1, Statement of Economic Interests (Form 700), if required." Can you please clarify if this form will be required for this RFP response?	Attachment 4-SEI Certification is required for the RFP response as shown in the Attachment 6-Proposal Checklist. Covered California will determine whether specific consultants must file a Form 700 at the time of contract execution and periodically throughout the contract.
64	For Exhibits D and D, Attachment 1, are responding vendors expected to return redlined copies of the Exhibits?	All Model Contract Exhibits described in Attachment 6-Proposal Checklist are expected to be returned. As described in section 4.2.3 of RFP 2025-17, any proposed changes to any Exhibits must be redlined and submitted for consideration. Covered California retains final discretion whether to accept a proposed change. Submission of Model Contract Exhibits without suggested tracked changes will constitute acceptance by the Proposer of the Exhibits as drafted.
65	Is it acceptable to propose the following redline to Exhibit C, Section EE. Insurance Requirements? We are requesting this redline in order to align with standard ACORD insurance practices, and which preserves Covered CA's core substantive requirement. <i>Contractor agrees that the general, automobile, professional liability, and cyber liability insurance herein provided for shall be in effect at all times during the term of this Agreement. In the event said insurance coverage expires at any time or times during the term of this Agreement, Contractor agrees to provide <u>at least 30 calendar days' prior to said expiration date within 10 days of renewal of said insurance</u>, a new certificate of insurance evidencing insurance coverage as</i>	As described in section 4.2.3 of RFP 2025-17, any proposed changes to any Exhibits must be redlined and submitted for consideration. Covered California will consider proposed changes before awarding a contract and retains final discretion whether to accept a proposed change.



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	<i>provided for herein for not less than the remainder of the term of the Agreement, or for a period of not less than one (1) year. New certificates of insurance are subject to the approval of Covered California, and Contractor agrees that no work or services shall be performed prior to the giving of such approval. In the event the Contractor fails to keep in effect at all times insurance coverage as herein provided, Covered California may, in addition to any other remedies it may have, terminate this Agreement upon occurrence of such event.</i>	