RFP 2026-09 Enterprise Strategic Planning Services
Questions and Answers

#	Proposer Questions:	Covered California's Responses:
1.	Sections 1.3 and 1.9 refer to "RFP 2026-04" in the email subject line. Which RFP number should appear in the subject line of a proposal email?	This has been corrected in Addendum 1 to clarify that the subject line should refer to RFP 2026-09.
2.	After comparing RFP 2026-04 and RFP 2026-09, we see that both share an identical scope of work, we want to confirm that the questions and answers from RFP 2026-04 still apply. If not, which ones no longer apply?	Yes, questions and answers from RFP 2026-04 still apply. All changes made to RFP 2026-09 can be found in section 2.1 of the RFP document under Program Team Qualifications.
3.	Can Covered California disclose why RFP 2026-04 was not awarded?	Under RFP 2026-04, Covered California exercised its right to cancel the solicitation.
4.	We noticed that the new RFP 2026-09 document references RFP 2026-04 in the email subject-line instructions. Could you confirm that RFP 2026-09 is the correct reference to use for all correspondence?	This has been corrected in Addendum 1 to clarify that the subject line should refer to RFP 2026-09. RFP 2026-09 is the correct reference for all correspondence.
5.	Sections 1.3 and 1.9 instruct correspondents and proposers to use "RFP 2026-04" in the subject line, while the cover and current notice identify RFP 2026-09. Please confirm the correct subject reference and whether any documents from the canceled 2026-04 procurement are incorporated into the current package.	This has been corrected in Addendum 1 to clarify that the subject line should refer to RFP 2026-09. RFP 2026-09 is the correct reference for all correspondence.
6.	Sections 1.3 and 1.9 of the detailed RFP reference "RFP 2026-04" in the required email subject line, while the solicitation is identified as RFP 2026-09. The Cal eProcure notice also specifies "03" in the email subject line. Can Covered California confirm the correct subject-line format for submitting clarification questions and the final proposal?	This has been corrected in Addendum 1 to clarify that the subject line should refer to RFP 2026-09. RFP 2026-09 is the correct reference for all correspondence.
7.	Could you clarify whether direct health industry experience is mandatory, or if relevant strategic planning experience within regulated utilities and local government programs would also fulfill the requirements?	The proposer must show direct experience leading or supporting strategic planning for at least three (3) **distinct health insurance exchanges or marketplaces**. Relevant work should address exchange-specific priorities such as coverage and enrollment, affordability, health equity, stakeholder engagement,

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		regulatory requirements, and operational or market changes. Experience must include state-based and/or federally facilitated marketplaces
8.	Is there a full RFP or any additional solicitation documentation beyond the notice provided? If so, where can it be accessed?	All documents related to RFP 2026-09: Enterprise Strategic Planning Services can be found at: https://hbex.coveredca.com/solicitations/#RFP-2026-09.
9.	Can Covered California confirm that qualified out-of-state consulting firms are eligible for consideration without maintaining a physical California office, provided they satisfy applicable California business registration requirements? Additionally, are the preferences and incentives identified in Section 6 the only scoring advantages available, or does any additional geographic or local business preference apply?	Out of State consulting firms are eligible for consideration so long as they meet all requirements listed in RFP 2026-09. There are not any preferences or incentives based on geographic location.
10.	Exhibit A page 6, Section E.2.2 Work Stream 2 – Strategic Goal Development and Leadership Alignment The scope describes workstream 2 activities beginning in November 2026, although work is not expected to begin until January 2027. Can we get clarification on whether this is the correct timeline?	The November date is incorrect and will be updated. See the table in 1.1 Workstream Schedule for correct dates.
11.	Work Stream 2 schedule - The schedule in Exhibit A places Work Stream 2 between March 21 and May 31, 2027, while the Work Stream 2 narrative specifies activities in November and December 2026 and January 2027. Please confirm the intended dates and that all contractor activities will begin after contract execution.	The November date is incorrect and will be updated. See the table in 1.1 - Workstream Schedule for correct dates.
12.	RFP page 22, Section 4.2.4 Generative Artificial Intelligence (GenAI) Please confirm where the Generative Artificial Intelligence Risk Assessment (HBEX 707) (Attachment 7) should be located in our response, a sub-section under Required Attachments or it's own	Vendors should complete and sign Attachment 7 as a required attachment to be responsive to this requirement.

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	section after Updated Model Contract with Exhibits?	
13.	Reference: RFP Sections 1.2 and 5.2.1.7 Section 1.2 schedules Proposer interviews for December 14 to 18, 2026. Please confirm whether interviews can be held in virtually, or in a hybrid format.	All interviews will be held virtually on 12/18/26 between 1:00 – 5:00 pm PST.
14.	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. 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 ~~at least 30 calendar days' prior to said expiration date~~ within 10 days of renewal of said insurance, a new certificate of insurance evidencing insurance coverage as 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.	Please refer to RFP 2026-09, Sections 1.9.3 Model Contract with Exhibits and 4.2.3 Updated Model Contract with Exhibits for information about how to submit redlines.
15.	Can a formal teaming arrangement or joint venture satisfy the minimum corporate experience requirements when the combined team includes a	If they will be proposed as part of the project team, then they must meet all minimum qualifications listed in RFP 2026-09, Section 2.1.

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	consulting firm with documented strategic planning experience for at least three distinct health insurance exchanges or marketplaces?	
16.	Must all three qualifying strategic planning engagements have been completed directly by the proposing legal entity, or can qualifying experience of a formally proposed joint venture or team be considered?	If they will be proposed as part of the project team, then they must meet all minimum qualifications listed in RFP 2026-09, Section 2.1. Combined experience of separate firms under a teaming arrangement or joint venture may meet minimum qualifications if the Proposer can demonstrate direct experience leading or supporting strategic planning for at least three distinct health insurance exchanges or marketplaces (Sections 2.1(3) and 4.3.2(2)(g)). To clarify, the RFP provides for award to a single Proposer and requires a signatory authorized to bind that Proposer. A Proposer may use subcontractors as contemplated by the RFP, but the proposer must demonstrate direct experience as described above
17.	For Minimum Qualification 3 on health insurance exchange experience, will Covered California accept strategic planning or OKR programme work for other large public-sector health agencies as partial evidence, or must all three examples be distinct health insurance exchanges or marketplaces?	All three examples must be distinct health insurance exchanges or marketplaces.
18.	If a proposing firm partners with an established strategic planning consultant as a subcontractor, can that partner's qualifying marketplace and public-sector experience be considered toward the minimum requirements in Section 2.1?	Subcontractors are permitted under this RFP. If they will be proposed as part of the project team, then they must meet all minimum qualifications listed in RFP 2026-09, Section 2.1.
19.	Does Covered California anticipate opportunities for California-certified Small Business/Micro Business firms to participate as subcontractors in this engagement, particularly in organizational implementation, project coordination, performance reporting, communications, and training?	Subcontractors are permitted under this RFP. If they will be proposed as part of the project team, then they must meet all minimum qualifications listed in RFP 2026-09, Section 2.1.
20.	Are joint proposals or subcontracting permitted, and are there any requirements or preferences related to	Subcontractors are permitted under this RFP. If they will be proposed as part of the project team, then they must meet all minimum

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	certified small, micro, women-owned, or minority-owned businesses?	qualifications listed in RFP 2026-09, Section 2.1.
21.	**Minimum qualifications and teaming arrangements -** Sections 2.1 and 4.3.2 require experience leading or supporting strategic planning for at least three distinct health insurance exchanges or marketplaces. Must the prime contractor independently meet this requirement, or may it be satisfied collectively through the experience of the prime contractor and named subcontractors? May qualifying experience of proposed key personnel gained while employed by another firm count toward this requirement?	No, the prime contractor does NOT need to independently meet this requirement, The experience can be held by the prime contractor, a proposed subcontractor, or key-named member/members of the project team. Please highlight in the proposal WHO has this experience (prime, sub, individual etc.) and how they will be used for the work, including how much dedicated time and how their expertise will be used to benefit the work.
22.	Section 2.1 is titled "Project Team Minimum Qualifications." For item 3, the experience with at least three distinct health insurance exchanges or marketplaces, may that experience be held by the named members of the project team or by a teaming partner, rather than by the proposing firm alone?	Yes, the experience can be held by the prime contractor, a proposed subcontractor, or key-named member/members of the project team. Please highlight in the proposal WHO has this experience (prime, sub, individual etc.) and how they will be used for the work, including how much dedicated time and how their expertise will be used to benefit the work.
23.	If a proposer meets items 1, 2, 4 and 5 of Section 2.1 and shows comparable strategic planning work for public-sector and mission-driven health care organizations, but does not show three distinct exchanges, will Covered California accept the proposal for evaluation or treat it as non-responsive under Section 1.11?	Yes, if vendors do not demonstrate "at least three (3) distinct health insurance exchanges or marketplaces," then they would not meet that minimum qualification and will be non-responsive.
24.	Section 2.1 requires demonstrated strategic planning experience with at least three distinct health insurance exchanges or marketplaces, along with three comparable public-sector or nonprofit strategic planning engagements. Can these qualifications be satisfied collectively through the prime contractor, proposed subcontractors, or named key personnel, or must the prime contractor independently demonstrate all required experience?	Yes, the experience can be held by the prime contractor, a proposed subcontractor, or key-named member/members of the project team. Please highlight in the proposal WHO has this experience (prime, sub, individual etc.) and how they will be used for the work, including how much dedicated time and how their expertise will be used to benefit the work.

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25.	For Section 2.1, may the required strategic-planning examples, experience with three distinct health insurance exchanges/marketplaces, and references be satisfied by a clearly identified specialist subcontractor or proposed team members, or must each be held by the proposing legal entity itself? We are assessing the proper prime/subcontract structure before committing proposal resources and are not claiming those qualifications through this inquiry.	Yes, the experience can be held by the prime contractor, a proposed subcontractor, or key-named member/members of the project team. Please highlight in the proposal WHO has this experience (prime, sub, individual etc.) and how they will be used for the work, including how much dedicated time and how their expertise will be used to benefit the work.
26.	Section 2.1 requires demonstrated strategic planning experience with at least three distinct health insurance exchanges or marketplaces, along with three comparable public-sector or nonprofit strategic planning engagements. Can these qualifications be satisfied collectively through the prime contractor, proposed subcontractors, or named key personnel, or must the prime contractor independently demonstrate all required experience?	Please see response to Question 24.
27.	Section 2.1, item 3 requires direct strategic-planning experience with at least three (3) distinct health insurance exchanges or marketplaces. May this experience be demonstrated by the Proposer's key personnel, advisory board members, or named subcontractors, including experience gained at prior employers, or must it be experience of the Proposer firm itself?	Please see response to Question 24.
28.	Does Covered California require proposers to demonstrate direct experience with health insurance marketplaces, ACA policy, or California health regulation, or may this expertise be provided through named subcontractors or other team members?	Please see response to Question 24.
29.	Section 2.1, item 1 refers to a public-sector or nonprofit organization "of comparable scale." How does Covered California define comparable scale (for	Scale should be assessed holistically, considering factors such as budget, workforce size, population served or enrollment, and the breadth and complexity of the organization's

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	example, by budget, headcount, or enrollment)?	operations. No single factor is determinative; the organization should be comparable in overall scope and complexity to Covered California.
30.	RE: Sections 2.1 and 2.2, may respondents' proposed project team members use past experience from prior roles to demonstrate their relevant qualifications?	Yes
31.	Where should exchange and marketplace experience be documented: in the Corporate Qualifications Summary, Past Projects Completed (five-page limit), or Project Team Qualifications? Must the three (3) exchange engagements also be among the three (3) strategic planning examples required under Section 2.1, item 1?	Exchange and marketplace experience can be documented in any and all sections of the response that the work feels relevant to note including but not limited to corporate qualifications, past projects and project team qualifications. The three exchange engagements *can be* but are not required to be among the three strategic planning examples under Section 2.1 item 1.
32.	Reference: RFP Sections 2.1.3 Section 2.1.3 states that "Experience must include state-based and/or federally facilitated marketplaces." Restricting qualifying experience to exchanges and marketplaces may limit Covered California's access to commercial best practices in areas such as modernized consumer experiences, digital health, and AI adoption (Section 3.2.1). We recommend revising this sentence to read: "Experience may include state-based and/or federally facilitated marketplaces and commercial health plans in private insurance markets." Please confirm that Covered California will make this revision.	No, Covered California will not make this revision.
33.	Is meeting the three (3) exchange requirement evaluated as pass/fail in Phase One (Administrative Requirements), or is it scored as part of the Phase Two technical evaluation? Would a proposal that does not meet it be deemed non-responsive?	Meeting the three (3) exchange requirement evaluated as pass/fail in Phase One (Administrative Requirements) as a Minimum Qualification. If a proposal did not meet this minimum qualification, then it would be deemed non-responsive.
34.	Is the desirable qualification of five (5) or more exchanges (Section 2.2) assigned	Only considered as a preference

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	points in the scoring, or considered only as a preference?	
35.	Please confirm whether excerpts of the three sample work products may be provided within the four-page limit in Section 4.3.6, with complete samples and links to publicly available examples in an appendix that does not count against the page limit.	Excerpts with links to completed samples will not count against the page limit.
36.	RFP page 23, Section 4.3.2 Corporate Qualifications Under Corporate Qualifications Summary, the RFP requests "Specific examples of how your firm ensured a strategic plan was adopted and used, not just delivered". How many specific examples are required?	At least one specific example
37.	RFP page 25, Section 4.3.6 Sample Work Products To stay within the 4 page limit for this section, are vendors permitted to include full examples of work products as an appendix to our response?	Yes, it's fine to include full examples in the appendix of the response
38.	RFP page 24, Section 4.3.2 Corporate Qualifications Please confirm where the Client References (Attachment 8) should be located in our response, a sub-section under Required Attachments or in the Corporate Qualifications Summary?	Vendors should complete Attachment 8 as a required attachment to be responsive for this requirement.
39.	What evaluation criteria and relative weights will be used to assess relevant experience, proposed methodology, team qualifications, and cost?	Please refer to RFP 2026-09, Section 5 Evaluation and Selection for Contract Award for evaluation criteria and relative weights.
40.	Please confirm that the interview is scored separately for 200 points, that it occurs after both technical and cost scoring, and that only the three (3) highest-scoring Proposers will be interviewed.	Yes, the interview is scored as a separate phase that occurs after technical and cost scoring.
41.	Exhibit A, page 11, Section F. Reporting Headquarters Location The model contract states that services are to be performed onsite unless otherwise directed. Please clarify the expected onsite cadence and whether activities such as research, data	There is flexibility for this work to be performed remotely and in person meetings to occur as needed.

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	analysis, drafting, and tool development may be performed remotely.	
42.	On-site and remote work - Exhibit A requires services to be performed on site unless otherwise directed by the project representative. May proposers plan for research, analysis, writing, and tool development to occur remotely, with designated leadership sessions and other agreed activities conducted on site in Sacramento? If so, what level of on-site presence should be included in the proposal?	There is flexibility for this work to be performed remotely and in person meetings to occur as needed.
43.	Deliverable revisions - Exhibit A provides for up to two rounds of revisions per deliverable, while other provisions require additional revisions, including after a deliverable has been accepted. Please clarify the number of revision rounds included in the fixed price, the applicable turnaround time, and how requests that expand an accepted deliverable's scope will be handled.	These details will be worked out as part of the contract process. Number of revisions and applicable turnaround times will be dependent on the type of deliverable and any circumstances surrounding the deliverable. Any requests to the expand a deliverable's scope of work will also be dependent on the type of deliverable and any circumstances surround the deliverable.
44.	The anticipated contract term begins January 15, 2027, while Exhibit A shows Work Stream 1 starting February 1, 2027. Please confirm whether the Contractor should expect activity between January 15 and February 1, and whether any deliverable is due in that period.	We only expect onboarding activities to occur from January 15 to February 1. No deliverables will be due during this time period.
45.	Exhibit A, Section E.2.2 states Work Stream 2 is performed from November 1 through December 31, 2026 and from January 1 through January 31, 2027. The Section E.1.1 schedule places Work Stream 2 from March 21 through May 31, 2027, and the contract term begins January 15, 2027. Please confirm the Section E.1.1 schedule governs and that Section E.2.2 will be corrected.	Please see response to question 10.
46.	Can Covered California clarify the anticipated level of engagement with executive leadership, the Board, and organizational divisions, including any	The engagement is intended to be analysis-led rather than meeting-heavy. The consultant will conduct independent document, data, policy, market, and peer analysis; use targeted

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	mandatory in-person activities? Additionally, what existing strategic planning materials, organizational performance data, financial information, and market analyses will be provided to support the consultant's independent assessment and strategy development?	executive interviews or validation sessions as needed; facilitate an ideation session with the Executive Director, Chief Deputy Executive Directors, and Directors; and work with the internal planning team and Executive Leadership Team to refine strategic goals. Division leaders will be engaged to ensure cross-divisional priorities are reflected, and Board input will be gathered as appropriate through a low-burden process. There is no fixed onsite cadence. Research, analysis, and drafting may be performed remotely, with in-person meetings held as needed. Covered California will provide timely access to available existing strategic and divisional planning materials; relevant enterprise, programmatic, operational, and financial/performance data; budget and resource information; and relevant policy or market materials, along with appropriate subject-matter experts. The consultant is expected to independently analyze these materials, conduct its own landscape and peer/market assessment, and identify any additional analysis needed; interviews are to validate findings, not substitute for independent analysis. Specific data and materials will be coordinated with the selected consultant.
47.	Please clarify what qualifies as "supporting strategic planning" for an exchange or marketplace. For example, does work performed for a state agency, a health plan participating in an exchange, or a vendor serving an exchange count toward the three (3) required engagements?	The proposer must show direct experience leading or supporting strategic planning for at least three (3) **distinct health insurance exchanges or marketplaces**. Relevant work should address exchange-specific priorities such as coverage and enrollment, affordability, health equity, stakeholder engagement, regulatory requirements, and operational or market changes. Experience must include state-based and/or federally facilitated marketplaces. Work performed for a state agency, a health plan participating in an exchange or a vendor serving an exchange does not qualify.
48.	Can Covered California provide an anticipated deliverable schedule and clarify how deliverables will be reviewed,	Please refer to Exhibit A – Scope of work for more details related to the deliverables and anticipated schedule.

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	revised, and approved during the contract term?	
49.	What formats or systems are currently used for annual business planning, performance reporting, and initiative tracking, and should the consultant's tools integrate with existing systems?	We currently use Monday.com to project manage our strategic plan and we use an OKR, KPI, and Milestone framework for the initiatives within the plan. We are open to adjusting existing tools and adding new tools as needed.
50.	Does Covered California have existing enterprise or divisional measures and baselines that the consultant should build upon, or should the selected firm develop the recommended OKRs, KPIs, and measurement approach from the ground up?	Yes, Covered California's strategic plan is based on OKRs and KPIs. Additional details will be shared with the contract awardee.
51.	Is the consultant expected to support implementation after delivery of the strategic plan, or does the scope end with the roadmap, annual planning tools, and communications and training materials?	The scope of this contract ends after delivery of the listed workstream deliverables. The consultant is not expected to support the implementation of the strategic plan after delivery.
52.	Could Covered California clarify its expectations for the balance between independent analysis and stakeholder engagement, including any anticipated number or types of interviews, workshops, or employee input activities?	The specifics of these types of stakeholder engagement activities will be determined through mutual agreement between the selected contractor and Covered California and will be based on the needs of the plan its deliverables.
53.	Which stakeholder groups must be included in the planning process, and are there expectations for employee, community, consumer, health-plan, or other external stakeholder participation?	Stakeholder groups could include all of the types listed. Decisions on when and who to engage will be determined through mutual agreement between the selected contractor and Covered California and will be based on the needs of the plan its deliverables.
54.	What data, research, or internal analyses will Covered California make available to the selected consultant, and what independent quantitative or qualitative analysis is expected as part of the engagement?	Covered California will provide timely access to available business, operational, financial, and technical documents and data needed for the work, as well as relevant subject-matter experts. This includes existing strategic and divisional planning materials and available enterprise, programmatic, operational, performance, budget, and resource information. The specific materials and access will be coordinated with the selected consultant. The consultant is expected to conduct an independent, evidence-based assessment,

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		with document review and data analysis as the primary fact base. This includes analyzing federal and California policy, market conditions, the operational environment, and peer benchmarks; reviewing internal performance, operational, and financial data; assessing strategy maturity and organizational capability gaps; examining competitor and peer strategies, including ACA marketplace operators and comparable public-sector entities; and identifying risks, dependencies, and strategic inflection points. The consultant will also conduct any additional analysis needed to address identified gaps and develop the plan, including measures and baselines, targets, and strategic-to-budget alignment. Targeted interviews or validation sessions may be used to test findings, but are not a substitute for independent analysis.
55.	What level of strategic-budgeting support is expected—for example, high-level resource alignment, costed initiative estimates, or integration with specific budget and business-planning processes?	This work will primarily focus on integration with specific budget and business-planning processes.
56.	Section 1.5 establishes a $1,000,000 maximum contract amount, including extensions, and Section 1.6 permits an extension of up to one additional year. Should proposers price only the initial 12-month engagement or include anticipated services and costs for the potential extension within the $1,000,000 ceiling? How will optional-year pricing be considered during cost evaluation?	Proposers should price only the initial 12-month engagement.
57.	Please confirm whether the resulting contract will include any withholding of a portion of milestone payments tied to service levels, as the RFP does not address this in Section 3.6 or Exhibit B.	Proposers should structure pricing and invoicing around deliverable acceptance. Payment will be made following completed deliverables and acceptance, per Exhibit A, Section J, and an Addendum will be released shortly to clarify the invoicing requirements.
58.	Section 3.6 states the Contractor may invoice only after successful completion and acceptance of the contract deliverables. Exhibit B provides for	Proposers should structure pricing and invoicing around deliverable acceptance. Payment will be made following completed deliverables and acceptance, per Exhibit A,

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	invoices to be submitted for work performed every 30 calendar days in arrears. Please confirm whether Proposers should structure pricing and invoicing around deliverable acceptance or on a monthly basis	Section J, and an Addendum will be released shortly to clarify the invoicing requirements.
59.	Response 59 to the RFP 2026-04 questions directed Proposers to submit milestone-based pricing tied to Formal Written Acceptance and stated that monthly invoicing for work in progress is not permitted. Section 4.3.7 of RFP 2026-09 no longer requests a milestone structure, and Exhibit B provides for invoicing every 30 days in arrears. Please confirm the pricing and invoicing structure Covered California expects.	Proposers should structure pricing and invoicing around deliverable acceptance. Payment will be made following completed deliverables and acceptance, per Exhibit A, Section J, and an Addendum will be released shortly to clarify the invoicing requirements.
60.	Please confirm whether proposers should provide fixed pricing only at the five-workstream level or also allocate pricing among the nine formal contract deliverables.	Fixed pricing only at the five-workstream level
61.	Monthly invoicing and milestone payments - Exhibit B provides for monthly invoicing, while Exhibit A links milestone payments to written acceptance and the cost worksheet assigns fixed amounts to workstreams. May approved work in progress be billed and paid monthly before acceptance of the full deliverable or workstream, or are payments limited to completed and accepted milestones?	Proposers should structure pricing and invoicing around deliverable acceptance. Payment will be made following completed deliverables and acceptance, per Exhibit A, Section J, and an Addendum will be released shortly to clarify the invoicing requirements.

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