

RESPONSE TO RECEIVED QUESTIONS ON RFP 2019-006

Please provide your five year loss history

2018				
	Paid	Reserved	Incurred	# Reported Claims*
Indemnity	\$785,363.64	\$1,858,911.95	\$2,644,275.59	
Medical	\$20,236.01	\$811.55	\$21,047.56	
All Other*	-	-	-	
				277

2017				
	Paid	Reserved	Incurred	# Reported Claims*
Indemnity	\$1,690,945.60	\$1,355,086.50	\$3,046,032.10	
Medical	\$15,367.13	\$2,252.55	\$17,619.68	
All Other*	-	-	-	
				293

2016				
	Paid	Reserved	Incurred	# Reported Claims*
Indemnity	\$1,695,972.10	\$315,705.44	\$2,011,677.54	
Medical	\$15,412.14	\$1,638.71	\$17,050.85	
All Other*	\$184,186.04	\$243,950.10	\$428,136.14	
				313

2015				
	Paid	Reserved	Incurred	# Reported Claims*
Indemnity	\$1,325,188.34	\$282,032.29	\$1,607,220.63	
Medical	\$22,482.23	\$941.56	\$23,423.79	
All Other*	\$8,484.29	\$48.71	\$8,533.00	
				312

2014				
	Paid	Reserved	Incurred	# Reported Claims*
Indemnity	\$1,630,942.32	\$754,949.87	\$2,385,892.19	
Medical	\$27,248.84	\$1,442.44	\$28,691.28	
All Other*	\$141,617.02	\$300,830.25	\$442,447.27	
				305

*Includes PPD claims

Please provide the number of new Indemnity claims for the past three years.

290 new Indemnity claims for the past three years.

Please provide the number of new Medical Only claims for the past three years.

767 new medical only claim over the past three years

Please provide the current number of open Indemnity claims valued as of 8/31/19.

Indemnity	185
Permanent Partial	63
Permanent Total/Death	1
Total Open Claims	252

What is the average annual payout in Workers Compensation payments (ie WC budget) for the last 3 years?

On average, NHCC spends ~\$6M/year.

Please describe your safety/ return to work/ rehabilitation programs

NHCC has a robust Safe Patient Handling program. NHCC also has an active, cross-functional Workplace Violence committee to minimize injuries caused by patient aggression. Multi-faceted, pro-active risk assessments are performed during regularly scheduled Environment of Care rounds.

Return to work: when possible alternative assignments with a specified time frame are encouraged.

Please provide the number of medical bills processed in 2018 excluding Rx bills; how much was paid and how much was saved?

Plan Year	Medical Bill Volume	Total Billed Charges	Total Paid
2018	6,942	\$4,022,594.05	\$1,340,201.82
2019 (YTD)	3,710	\$5,445,672.20	\$1,108,124.74

Would NHCC prefer an annual claim fee or a per claim fee?

NHCC will consider either pricing model.

Does the current pricing structure include medical bill review or is that a separate charge?

Proposals must address all costs including medical bill review, nurse case management, etc. As stated in the RFP, respondents must identify all services which are included in the basic fee and those services which would have an additional charge. NHCC policy prohibits “off the claim file”

payments to be made directly to your firm for services performed by your staff. Therefore the proposal must address all services your firm will perform.

Are you currently utilizing a Certified PPO Network? If so, whose network is it?

No, we do not currently use a certified PPO network.

Are there any specific service issues that NHCC would like addressed in the proposal?

All specific issues are described in the RFP.

Which departments generate the most claims?

Generally the Nursing department generates the most claims.

Does NHCC have a preferred Defense Counsel or can proposers offer in-house counsel handle WCB hearings? Do you currently use outside law firms?

NHCC is open to recommendations of counsel in-house or external to a respondent.

Will you consider using both a TPA as well as an entity which oversees and manages claims to ensure adherence to best practices, to assist with vendor selection, to work with outside counsel, to work closely with examiners and managers, and to provide excellent claims handling guidance?

NHCC will review all responses.

Our company provides some of the services you request, will you facilitate firms to be included in the delivery of professional services in this manner?

NHCC is looking for a full service Third Party Administrator who will independently oversee all subcontractors.

Does your current TPA outsource to vendors for Case Management, Medical Bill Review and/or Pharmacy Services?

NHCC is looking for a full service Third Party Administrator who will be responsible for all these areas. We leave it up to each respondent to determine their best use of internal and external services. However, NHCC would prefer that responses identify which services will be outsourced.

Do you maintain a separate contract for or is there a separate RFP for Managed Care services (including Nurse Case Management, Provider Network Access)?

NHCC is looking for a full service Third Party Administrator who will be responsible for all these areas. We leave it up to each respondent to determine their best use of internal and external services. However, NHCC would prefer that responses identify which services will be outsourced.

Who is your current carrier/Are you currently using a TPA and will you identify such TPA? What is your current contract amount?

NHCC is self-insured and utilizes a Third Party Administrator for all claim administration.

Does NHCC carry Excess WC Insurance? If so, who is the carrier?

NHCC does not carry Excess WC Insurance.

Can you share the experience modification worksheet?

As a self-insured entity we do not have this.

The RFP requirements request we list at least five additional current clients in the State of NY. What if we do not have five clients in New York?

All companies are welcome to respond. However, knowledge of US, NY, and local county laws and regulations is necessary to meet our requirements.

Where would you like to see improvement on your workers' comp program?

Like most entities NHCC is always looking to speed return to work and eliminate possible fraud.

What is going well with your current program that you don't want to change?

In all contracts NHCC seeks vendors who prioritize exceptional customer service, provide quick turnaround, and enable clear and timely communication with appropriate subject matter experts. In Workers Compensation we also require access to data and both ad-hoc and scheduled reports.