



February 20, 2025

The following (Q&A) will serve as Amendment One to NYSIF’s Request for Quotes (RFQ) for Insurance Claim Review and Audit Services, bid number 2025-01-INS. Material in this Amendment supersedes any contradictory material in the RFQ.

Please note that the due date for the submission of bids **remains unchanged.**

Due to a typo in the original RFQ the final version of the bid calendar is below:

DATE	EVENT	COMMENTS
1/27/2025	RFQ Issued	
12:00 PM 2/12/2025	Final date for bidder inquiries <u>Attachment 2 Question Submission Form</u>	Written inquiries only using " <u>Attachment 2 Question Submission Form</u> " by 12:00 p.m. (EST) to: Email: contracts@nysif.com Fax: 518-437-4209
2/26/2025	Responses to Inquiries	Written responses will be posted on NYSIF's website
2:00 PM 3/11/2025	Final date for submission of bids	Deadline for response to this RFQ. All bids MUST be addressed to: Email: contracts@nysif.com Subject Line: Formal Proposal – Bid #2025-01-INS OR: Mail: NYSIF – Procurement Unit Bid #RFQ-2025-01-INS 15 Computer Drive West Albany, NY 12205 and received by 2:00 p.m. (EST)
9/16/2025	Anticipated Start Date	Subject to the required approvals.

All bids are due 3/11/2025, by 2:00 p.m.(eastern).

Sincerely,

Sara Nikiforov
Contract Management Specialist Trainee 1

Insurance Claim Review and Audit Services

RFQ # 2025-01-INS

Amendment 1

Company	Question #	RFQ Page #	RFQ Section and Sub-Section Reference #/Heading	Question	NYSIF Response
	1	1	2. Purpose of this request for quotes	Roughly how many cases on average will be expected for the contractor to undertake within a one year period?	Approximately 300 claims are reviewed per year.
	2	1	3. Contract Terms & Approval	"NYSIF intends on issuing 2 awards"; will the two contractors both work during the 5 year period or will the contractors be awarded different period to work on?	Work will be assigned at the discretion of NYSIF.
	3	6	13. Technical Specifications	How frequently will claims need to be reviewed, and what is the expected volume?	Approximately 300 claims are reviewed per year. In terms of frequency, we would anticipate the claim to be reviewed at the time of the audit, there is the potential for recommendations to be made at which time we would expect as part of the audit that the claim would be reviewed again to see if the TPA took action. Eventually the audit would need to be closed whether action was taken or not, which would then have to be documented.
	4	6	13. Technical Specifications	How will claims be assigned—will I have discretion in claim selection, or will NYSIF determine the cases?	NYSIF will determine the cases based on a specific methodology.
	5	6	14. Cost factors/ fee schedule	Does NYSIF require background checks for contractor admin support?	No
	6	n/a	General Question	Process and procedure to request a debriefing?	Please see Exhibit B Section 41.
	7	n/a	General Question	What are the key qualifications and experience requirements for bidders?	The requirements are outlined in Section 12 Mandatory Requirements and Section 13 Technical Specifications.
	8	4	8.Participation of WBE	We are a WBE certified Corporation that will be sending a Quote as a the primary contractor for this RFQ#2025-01 INS. Would this fulfill the goal of 30% participation for the WBE under this RFQ?	Yes
	9	6	13. Technical Specifications:Venders Responsibility	What are the total number of claims (cases) included in this RFQ selected for vender's responsibility	Approximately 300 claims are reviewed per year.
	10	1	2. Purpose for this request	The value of this procurement will not exceed 750K. Does this amount include both awards issued?	The maximum contract value of \$750K includes both awards over the life of the contract.
	11			We have downloaded 121 page document "REQUEST FOR QUOTES INSURANCE CLAIM REVIEW AND AUDIT SERVICES RFQ #2025-01-INS" and we are unable to locate the "Scope of Work" and "Work Description" for this "Request for Proposal". Could you please confirm that one was attached. I've attached your document as I've received it. Could you please send complete scope of work / description of work for this project to me?	The requirements are outlined in Section 12 Mandatory Requirements and Section 13 Technical Specifications.
	12	4		1. Can we still bid on this project as an MWBE entity while our recertification is pending?	No, you must be a certified MWBE at the time of submission.
	13			1. Regarding the Vendor Responsibility Questionnaire (Appendix E, Section 1.5), would it be appropriate to check the box as an MWBE and include a note stating "pending approval"? (Please see the attachment for reference.)	No, you must be a certified MWBE at the time of submission.
	14	4		1. If we are the primary bidder and our MWBE status is marked as "pending approval," are we still required to complete Form 103 MWBE Utilization Plan? (Attachment included for reference.)	N/A You must be a certified MWBE at the time of submission.

Insurance Claim Review and Audit Services

RFQ # 2025-01-INS

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Company	Question #	RFQ Page #	RFQ Section and Sub-Section Reference #/Heading	Question	NYSIF Response
	15	6	13. Technical Specifications	Please define "case" and "claim". Do these represent individual bills for medical services, or an accumulation of costs associated with a particular employee?	Case and Claim are being used interchangeable to describe a processed workers' compensation injury which would be an accumulation of both indemnity and medical costs associated with a particular injured employee.
	16	6	13. Technical Specifications	What is the interval/frequency of cases/claims to be provided for review/audit (daily/weekly/ monthly/quarterly)?	Approximately 300 claims will be reviewed per year. We generally do 2 audit cycles, one with 200 claims and another with 100 claims. We would anticipate 4 months for 200 claims and about 2 months for 100 claims. If issues are identified we could potentially request additional audits.
	17	6	13. Technical Specifications	What are the criteria for selecting cases/claims for review/audit?	NYSIF will determine the cases based on a specific methodology. This will involve Lost Time claims with specific criteria and reserve thresholds.
	18	6	13. Technical Specifications	How many cases/claims are expected to be selected for each review/audit interval?	Approximately 300 claims will be reviewed per year.
	19	6	13. Technical Specifications	Are the claims/cases to be reviewed for New York State, Out of State Coverage, or both?	The claims/cases to be reviewed are for New York State only.
	20	6	13. Technical Specifications	If the review/audit will include Out of State cases/claims, can you provide a distribution of cases/claims by state?	N/A - These are only New York State Cases.
	21	6	13. Technical Specifications	Please provide a definitions for "indemnity (compensation) and medical incurred losses" associated with a case/claim.	Indemnity: Cash payments to an injured worker that replace lost wages. Medical: Medical expenses that employees are entitled to when they are injured or become ill in and out of the course of their employment.
	22	6	13. Technical Specifications	Does "rationale for the incurred values recommended (to include calculations)" mean to calculate the amount that should have been reimbursed to the medical provider? If not, please provide a definition.	Claims should be reviewed to ensure proper reserving of both indemnity and medical. There would be Paid to Date + Reserve = Total Incurred Value. If the auditor reviews and believes there should be an increase or decrease to both the indemnity or medical reserves this would need to be documented as part of the audit.
	23	6	13. Technical Specifications	Are audits currently being performed? If so, by whom?	This is not material to the bid process.
	24	6	13. Technical Specifications	How far back, by date of service, are reviews/audits expected to go?	We would expect the audit to review all relevant information on the claim to proper gauge the TPAs handling, regardless of the timeframe.
	25	1	2. Purpose of this request for quotes	Are only professional insurance claims to be audited, or will there be facility/institutional claims as well?	Only Workers' Compensation Claims will be audited.
	26	3	Insurance Requirements	The RFQ requires workers' compensation and disability insurance—are there additional minimum coverage limits vendors must maintain?	Please refer to Section 7 of the RFQ
	27	3	Insurance Requirements	Will NYSIF indemnify the selected vendor in case of claims disputes arising from audit recommendations?	No.

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	28	6	Technical Specifications	Have the Scope of Services outlined been carried out by an employee in the past, a consultant, or not at all? If a consultant, how many hours per year, hourly rate and what were the annual fees paid to the consultant?	Prior contractor/consultant. The hourly rate will be determined by the bid provided by the bidder.
	29	6	Technical Specifications	Can consultant services be provided 100% remotely? If no, what is the expected percent breakdown of remote and onsite work?	Yes, these services can be provided remotely.
	30	6	Technical Specifications	Can you provide the NYSIF reserving guidelines and procedures and TPA's best practices volume, or summary of, before the submission of the proposals for review.	No, these can't be provided as they are confidential documents.
	31	6	Technical Specifications	How many claims per month will each appointed vendor be expected to handle and what is the expected turn-around time for each claim.	Approximately 300 claims will be reviewed per year. We generally do 2 audit cycles, one with 200 claims and another with 100 claims. We would anticipate 4 months for 200 claims and about 2 months for 100 claims. If issues are identified we could potentially request additional audits. In terms of each claim that would depend on the reviewer and complexity of the case(s).
	32	6	Technical Specifications	Are there specific thresholds (e.g., high-value claims, complex cases) for selecting which claims will be reviewed?	Yes, thresholds are utilized as part of the methodology for selecting the claims for auditing. This will look to include Lost Time claims that may have complex issues.
	33	6	Technical Specifications	How frequently will claims be assigned for review (monthly, quarterly, or ad hoc)?	We anticipate 2 audit cycles with 200 claims assigned for one and an additional 100 claims assigned at the other. There is the potential for additional audits if we find issues that need to be investigated.
	34	6	Technical Specifications	Will NYSIF require real-time consultation with claims adjusters, or will reports be submitted asynchronously?	During the audit process if there are recommendations that require immediate attention they should be shared with NYSIF who will relay them to the TPA. Other recommendations if not pressing would be included in the overall audit report.
	35	6	Technical Specifications	Can NYSIF confirm whether this audit must align with specific NYCRR (New York Codes, Rules, and Regulations) or other state regulatory guidelines?	No.
	36	6	Technical Specifications	Will the audit include legal compliance reviews regarding claims handling and payments?	We would expect the audit to include reviews for claims handling and payments.
	37	6	Cost Factors/Fee Schedule	Does NYSIF prefer a blended rate for the team or rate by staff level?	Under Appendix Z we require an overall blended hourly rate.
	38	7	Bid Submission	Can NYSIF clarify how proposals will be weighted (technical expertise, cost, MWBE/SDVOB status, etc.)?	The proposals will be evaluated by cost.
	39	7	Bid Submission	What are the key factors that have led to vendor disqualifications in past procurements?	Failure to meet NYSIF's requirements may lead to disqualification.

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	40	3	7.N.3	What is the address to be used for the Certification Holder Information for Certification of Disability Benefits Insurance. We have disability insurance through NYSIF	Please use the address outlined in Section 17. 15 Computer Drive West Albany, NY 12205
	41	6	1.3	How and when would we get access to the NYSIF's Third Party Administrator's (TPA) electronic case folder and access to a TPA's web based claims in order to submit our review, recommendation, summary, etc. with our bid.	Prior to the audit commencing, NYSIF would work with our TPA to request access to their web based claims system. NYSIF would provide the vendor with access to the NYS WCB ECF as long as the vendor is registered and has an account with the NYS WCB.
	42	6	1.3	How and when would we get access to the NYSIF's Third Party Administrator's (TPA) electronic case folder and access to a TPA's web based claims in order to submit our review, recommendation, summary, etc. with our bid.	Prior to the audit commencing, NYSIF would work with our TPA to request access to their web based claims system. NYSIF would provide the vendor with access to the NYS WCB ECF as long as the vendor is registered and has an account with the NYS WCB.
	43	General	General	What is the expected volume of claims to be audited by the contract vendor on a weekly and monthly basis?	Approximately 300 claims will be reviewed per year. We generally do 2 audit cycles, one with 200 claims and another with 100 claims. We would anticipate 4 months for 200 claims and about 2 months for 100 claims. If issues are identified we could potentially request additional audits.
	44	General	General	Is the maximum contract value of \$750K per contractor or total? Also, is the amount an annual amount?	The maximum contract value of \$750K includes both awards over the life of the contract.
	45	General	General	Is there a timetable for turning around claim reviews?	Approximately 300 claims will be reviewed per year. We generally do 2 audit cycles, one with 200 claims and another with 100 claims. We would anticipate 4 months for 200 claims and about 2 months for 100 claims. We would look to have 50 claims reviewed every 2 weeks, with some back and forth with the TPA.
	46	General	General	Are the claims completed and approved claims, or are they pending claims with the audit due before the claim will be granted a final approval?	Claims are completed and approved claims. We are auditing how they were handled by the TPA.
	47	General	General	Will there be training for the contract vendor?	NYSIF or the TPA can provide some brief training of the TPA's web based Claims System. We would anticipate the auditor knows how to utilize the NYS WCB Ecase.
	48	General	General	Can the contract vendor utilize off-shoring assistance in reviewing the claims?	No.
	49	General	General	Is there a vendor that is currently performing the audit function?	Yes.