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Supplement #1 to the Request for Proposals

Issued on: August 19, 2019

Public Health Solutions Insurance Broker

[Solicitation #: 2019.07.PHS.01.02]

Public Health Solutions

This Supplement to the Request for Proposals (RFP) for *Public Health Solutions Insurance Broker*, issued on July 16, 2019 and revised on August 7, 2019, addresses selected questions submitted via email through July 31, 2019.

Please note that only communication received in writing via a supplement to the RFP shall serve to supplement, amend, or alter in any way, this RFP released by Public Health Solutions. Any other communication is not binding and should not be relied upon by any party in interpreting or responding to this RFP.

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RFP Email: InsuranceRFP@healthsolutions.org

For a copy of this Supplement or the Request for Proposals, please go to:

<https://www.healthsolutions.org/get-funding/request-for-proposals/>

Questions and Responses

1. Will you be sharing additional information – e.g., copies of insurance policies, a Statement of Values, loss runs, sample contracts and historical premiums – with the candidates?

Response – Redacted copies of PHS’s current insurance policies and a Statement of Values will be made available to candidates who attend the in-person pre-proposal conference and sign a confidentiality agreement. Candidates who do not attend the in-person pre-proposal conference can request copies of such policies and the Statement of Values by sending an email to the RFP email (InsuranceRFP@healthsolutions.org) with the following statement – “I understand and agree that I am being provided access to Public Health Solutions’ insurance policies and Statement of Values in connection with the Request for Proposals for Public Health Solutions Insurance Broker issued on July 16, 2019 and revised on August 7, 2019 (the “RFP”). I agree to hold all such information confidential and to only use such information in connection with responding to the RFP and for no other purpose.” Sample contracts and loss runs will not be provided during the RFP process.

2. Approximately how many certificates of insurance are issued on PHS’ behalf each year?

Response – More than 100 certificates of insurance are issued on PHS’ behalf each year.

3. Approximately how many prospective contracts would you expect the successful candidate to review on PHS’ behalf each year?

Response – The successful candidate would be expected to review approximately 80-100 prospective contracts each year.

4. Can you provide your certificate tracking system? If so, what is the name of the product?

Response – We have a manual certificate tracking system.

5. Do you have a designated law firm to handle law suits?

Response – PHS has a history of working successfully with insurer-approved counsel to manage insurance claims. PHS intends to continue working with our insurers to select appropriate counsel, as necessary.

6. What processes and procedures are in place to manage exposure to the opioid crisis?

Response – Opioids are not prescribed at PHS’s clinics.

PHS has a drug-free workplace policy and offers employer-sponsored healthcare and an Employee Assistance Program (which provides counseling and referrals for employees suffering from alcohol and drug abuse or dependency) to all employees.

7. How are you preparing for any potential claims under the Child Victims Act that goes into effect in August?

Response – Only a limited number of PHS staff come into contact with minors as part of their work. These employees consist of clinical staff and employees involved with PHS’s NYC Smoke-Free program. PHS has historically taken proactive steps, including implementation of organizational policies and procedures, to ensure appropriate conduct by these staff.

The majority of PHS employees who come into contact with minors are professionals (e.g., clinical staff), who are held to appropriate professional standards as per their licensure. PHS employees who

interact with high school students as part of PHS's NYC Smoke-Free Program are similarly subject to a PHS code of conduct, as are the youth participants themselves.

8. Can you provide details of how you are handling data security (cyber risks and personally identifiable information)?

Response – Any identifiable or protected data collected or managed by PHS is stored and maintained in secure third-party applications. PHS has policies to govern access to and utilization of that data to assure that all data is secure and its use meets all requirements of HIPAA or any other required security level.

PHS also has an internal network which is protected by current and up-to-date fire walls. Our email and calendaring system are Office 365, and we utilize the security built into that system. PHS has sets of policy to maintain security and appropriate use of data on its systems.

9. How does PHS check the credentials of medical staff who serve your clients?

Response – PHS has appropriate policies and procedures in place to verify that PHS medical staff have and maintain any required credentials.

10. Are all PHS employees employed in NY? Any other states? Does PHS employ independent contractors?

Response – All PHS employees are employed in New York. Information about PHS' Contracting and Management Services (CAMS) subcontracting work can be found in the RFP and will be presented at the in-person pre-proposal conference.

11. What is your total payroll by class code?

Response – Our total payroll by class code is:

<i>State</i>	<i>Classification</i>	<i>Code #</i>	<i>Expiring Gross Payroll</i>	<i>Estimated Renewal Payroll</i>
<i>NY</i>	<i>Clerical Office</i>	<i>8810</i>	<i>\$22,048,138</i>	<i>\$23,801,551</i>
<i>NY</i>	<i>Executive Officers</i>	<i>8809</i>	<i>\$2,678,548</i>	<i>\$1,655,604</i>
<i>NY</i>	<i>Counseling Social Worker</i>	<i>8857</i>	<i>\$2,051,553</i>	<i>\$2,218,917</i>

12. PHS owns/leases 3 vehicles – are any of these vans that transport patients, employees, etc.?

Response – No.

13. Locations – RFP mentions 17 sites and staff are additionally located at 29 sites. What does this mean? Do they work from home or are they on-site at partners, JVs, etc., locations?

Response – Some PHS employees work on-site at partner organizations (including hospitals and community-based organizations). For example, some PHS employees are posted at partner hospitals a few days a week to assist patients with health insurance enrollment.

14. Does PHS own a captive? Is there a need for one?

Response – PHS does not have a captive insurer – all policies are placed with third-party insurers. PHS has not historically seen the need for a captive.

15. Does PHS work with an actuary?

Response – We do not currently work with an actuary.

16. Are policies peer reviewed internally and externally?
Response – Yes. Policies are reviewed internally, and externally by the existing broker.
17. Why is this RFP being issued?
Response – It is part of PHS's practice to conduct an RFP process after a certain number of years.
18. Is PHS and/or its medical providers eligible for coverage through the Federal Tort Claims Act (FTCA)?
Response – No.
19. Physicians: Are they Employed or Contracted by PHS? Do you have any Physician Volunteers? If contracted, do they carry their own medical malpractice limits that would respond to the scope of their duties on behalf of PHS? If applicable, please provide number of physicians, broken out by specialty, and advise if they are full time or part time employees.
Response – PHS has one part-time physician (Ob/Gyn), three full-time nurse practitioners (Women's Health) and 1 part-time mid-wife. We also have one contracted physician whose medical malpractice is provided by The Brooklyn Hospital Center.
20. Does PHS have a home health exposure other than what your website describes under Family Health [Our Nurse Home Visitors, Family Support Workers, and Community Health Workers offer one-on-one health and parenting education in the home, and group support during pregnancy and through early childhood. These services are voluntary and free. We also provide support to expecting and parenting adolescents and young adults by connecting them to services throughout all five boroughs. We are located in Brooklyn, Queens, and Staten Island.]?
Response – No.
21. Are you currently receiving risk consulting services from your broker, such as loss control work to mitigate work-place related accidents or property appraisals?
Response – The successful applicant for the RFP will provide risk consulting services as part of its scope of engagement. Please indicate whether fees for such services are included in your proposed fee/commission arrangement or provide separate details as to pricing for such services.
22. On PDF Page 3, can you clarify the difference between the following two lines of coverage: "Directors & Officers Liability / Employment Practices" and "Management Liability"?
Response – PHS has an executive risk package which consists of (1) D&O Liability and Employment Practices Liability and (2) Fiduciary Liability Coverage. More detail about the distinctions between the two can be found in the policy.
23. Is PHS required to post collateral for any line of insurance currently purchased?
Response – No.
24. Is your Workers Compensation with the NY State Insurance Fund or with a private carrier?
Response – PHS's Workers Compensation insurance is placed with a private carrier.
25. Does PHS hold PHI records (protected health information)? If so, can you quantify or provide a range of PHI records that you hold?
Response – Yes. PHI is collected in connection with our family planning and nurse-family partnership clinical services and is held using HIPAA-compliant software.

26. Does PHS hold PCI records (payment card industry data)? If so, can you quantify or provide a range of PCI records that you hold?

Response – No.

27. Does PHS hold PII records (personally identifiable information)? If so, can you quantify or provide a range of PII records that you hold?

Response – Yes. PII on program clients is collected in order to provide services, as well as for quality-improvement and internal record-keeping purposes.

28. What are the key areas of improvement that PHS would like to introduce into its insurance and risk management programs?

Response – PHS is looking for an active thought partner with a deep understanding of our operations and goals who will work proactively with us to consider and address our insurance and risk management needs.