

4CD-106 International Student Health Insurance Questions & Answers

1. What are the annual student program premiums for the current year and the previous three years?
 - 2023-2024 = \$1,691.04
 - 2022-2023 = \$1,578
 - 2021-2022 = \$1,524
 - 2020-2021 = \$1,440
2. What were the monthly premiums for policy years 2022-23 and 2021-22?
 - 2022-2023: \$131.50
 - 2021-2022: \$127
3. What are the total annual program premiums for the current year and the previous three years?
 - 2023-2024 = \$1,180,345.92
 - 2022-2023 = \$982,042.00
 - 2021-2022 = \$757,648.50
 - 2020-2021 = \$585,161.50
4. What are the total claims paid for the program for the current year and the previous three years?
 - 2023-2024 = \$405,186
 - 2022-2023 = \$512,501
 - 2021-2022 = \$203,457
 - 2020-2021 = \$435,471
5. What are the total number of students enrolled for the current year and the previous three years?
 - 2023-2024 = 801
 - 2022-2023 = 731
 - 2021-2022 = 601
 - 2020-2021 = 495
6. What are the total pharmacy claims paid for the program for the current year and the previous three years?
 - 2023-2024 = \$101
 - 2022-2023 = \$105
 - 2021-2022 = \$232
 - 2020-2021 = unknown

7. What are the total commissions paid over the last three years?
 - Unknown, if any
8. What are the total administrative fees in rates over the last three years?
 - Unknown, if any
9. What if the insurance company provides a quote with benefits that exceed the minimum levels of coverage? How are these benefits to be identified within the template you have provided?
 - We are only seeking minimum levels of coverage
10. It appears the District is requesting pricing for 3 years. It is not usual or customary for insurance companies to provide multi-year rate guarantees. The health plans are experience rated every year based on the prior years' premium and claims experience. If one were to only quote the 2024-25 plan year would they be disqualified? Is it acceptable to offer a year 2 and year 3 price range as a percentage change from the prior year?
 - Please quote the 2024-25 year and a percentage change for the following two years.
11. How do students currently enroll in the plan? Does the District foresee any changes to the enrollment process?
 - The District manually enroll each student in the insurance plan each semester. The health insurance fee is automatically applied to any student coded as F-1 who enrolls in at least a single unit.
 - The District does not foresee changes to the process, but is open to alternatives (e.g., automated enrollment).
12. The number of enrolled students has declined by about half since the District last went out for bid in 2018. Like other schools, the District has been impacted by the COVID pandemic. Does the District anticipate enrollment to increase over the next 3 years? If so, by how much?
 - The District expects an increase of enrollment by at least 10% over the next 3 years
13. Do any/all of the district campuses have a student health center accessible to international students?
 - No
14. How are enrollments handled? Do students purchase directly from the insurance provider, or are enrollments processed via roster and invoice processed by the District?

- Students do not purchase directly from the insurance provider. The colleges manually enroll each student (via roster) in the insurance plan each semester. The health insurance fee is automatically applied to any student coded as F-1 who enrolls in at least a single unit.

15. Are there any ESL students or J1 exchange students? If so, how many?

- There are none.

16. Please clarify how proposal submission should be formatted. It's clear that pricing should be provided on Appendix A, but are there any parameters as far as providing a full description of coverage and services?

- Please provide as much information as needed.

17. Please provide current and updated loss runs for current policy period and prior four policy periods.

- This information is unknown currently. If the answer impacts prices, please explain. If needed, additional information will be provided later in the process for vendors shortlisted to move forward.

18. Who is the insurance carrier for the current policy period and previous four periods?

- GeoBlue

19. What are the current dependent rates? Are they the same as a current student?

- The current dependent rate is \$6,283.80 for the year. The current student rate is \$1,691.04.

20. Can you please provide a breakdown of students covered under the plan vs dependents for the current year?

- Unknown at this time.

21. How many enrollees participate in intramurals?

- This information is unknown at this time. If the answer impacts prices, please explain. If needed, additional information will be provided later in the process for vendors shortlisted to move forward.

22. Can you please provide a list of the top 10 medical providers paid under this plan?

- We have data on claims by category, point of service and benefit, but not by medical providers. If the answer impacts prices, please explain. If needed, additional information will be provided later in the process for vendors shortlisted to move forward.

23. Are dependents enrolled in the school sponsored plan? If yes, please provide number of spouses and children separately over the past 3 years.

- Spouses
 - 2023-2024 = 3
 - 2022-2023 = 3
 - 2021-2022 = 2
- Children
 - 2023-2024 = 2
 - 2022-2023 = 4
 - 2021-2022 = 6

24. Are you able to provide claims history from the last three years?

- Please see the claims report document on bid site for download

25. Will you provide demographic information on dependents?

- This information is unknown at this time. If the answer impacts prices, please explain. If needed, additional information will be provided later in the process for vendors shortlisted to move forward.

26. What are the most common intramural sports students are participating in?

- This information is unknown at this time. If the answer impacts prices, please explain. If needed, additional information will be provided later in the process for vendors shortlisted to move forward.

27. Is the current rate of \$140 including all additional commissions and fees?

- The information is unknown at this time

28. Is there a preference for monthly rates vs. daily rates?

- The preference is for monthly rates

29. What countries are the students primarily from?

- The students represent 59 nationalities. The top 10 nationalities: China, Indonesia, Nepal, Japan, South Korea, Kyrgyzstan, Brazil, India, Myanmar, Hong Kong.

30. Would you like to include optional coverage for other populations, such as OPT?

- Yes

31. Do you have any specifics on mental health coverage? Are you looking to include telehealth?

- We do not have specifics, but we looking to include telehealth.

32. Are the current eligibility requirements staying in place for the '24/'25 policy year?

- Yes

33. Please provide the '21/'22, '22/'23 and '23/'24 brochures for the plan.

- Please see the flyer on bid site for download

34. Are we to include any fees, commissions, etc. in the Anthem offering for the '24/'25 policy year?

- This would be helpful to understand the overall total cost

35. Please provide the Medical and Pharmacy claim reports for the '21/'22, '22/'23 and the '23/'24 policy year. This data should be Incurred during each respective policy year paid thru 12/31/2023, or 01/31/2024 (if available).

- Please see the Claims by Point of Service document on bid site for download

36. Please provide the Top 25 Rx report for the '23/'24 policy year.

- We do not have this information at this time. If the answer impacts prices, please explain. If needed, additional information will be provided later in the process for vendors shortlisted to move forward.

37. Will the current Enrollment/Waiver process be continued into the '24/'25 policy year? Is Contra Costa looking for a new solution for this process?

- This is undetermined. We are fine with continuing the current enrollment/waiver process, yet we are also open to alternatives.

38. What is the breakdown of students vs dependents for 2023-2024?

School	Student Enrolled	Spouse	Child(ren)
Contra Costa College	Fall 74	None	None
	Spring/Summer 101		

	Student Count:	106				
Diablo Valley College	Fall	588	Fall	1	Fall	2
	Spring/Summer	600	Spring/Summer	2	Spring/Summer	0
	Student Count:	679				
Los Medanos College	Fall	15	None		Fall	1
	Spring/Summer	12			Spring/Summer	0
	Student Count:	15				

39. Copies of plan brochures.

- Please see the brochures on bid site for download

40. Do premiums for the current and previous 3 years include commissions, Admin Fees, or any other Miscellaneous Fees?

- Policy years 21-22, 22-23 and 23-24 include commissions and 23-24 also includes ancillary fees for Academic Emergency Services (AES) global emergency services package including repatriation, medical evacuation, \$25,000 accidental death benefit and Academic Live Care (telehealth with \$0 copays). There are no additional added fees.

41. Do you happen to know if our plan includes any coverage for or mention of intramural sports?

- Reasonable Expenses up to \$10,000 Maximum per Coverage Year. Injuries from participation in intramural sports are covered the same as any other injury.