



Technical Proposal

Gainwell Technologies

Response to the State of Indiana

**Indiana Department of Administration
Family and Social Services Administration
Office of Medicaid Policy and Planning**

Premium Billing & Collection Services

Request for Proposal 22-69574

December 7, 2021

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RFP 22-69574 – Premium Vendor Services Attachment F – Technical Proposal Template

Respondent: **Gainwell Technologies LLC**

Instructions:

Request for Proposal (RFP) 22-69574 is a solicitation by the State of Indiana in which organizations are invited to compete for a contract amongst other respondents in a formal evaluation process. Please be aware that the evaluation of your organization's proposal will be completed by a team of State of Indiana employees and your organization's score will be reflective of that evaluation. The evaluation of a proposal can only be based upon the information provided by the Respondent in its proposal submission. Therefore, a competitive proposal will thoroughly answer the questions listed. The Respondent is expected to provide the complete details of its proposed operations, processes, and staffing for the Scope of Work detailed in the RFP document and supplemental attachments.

Please review the requirements in Attachment K, Scope of Work (SoW), carefully. Please describe your relevant experience and explain how you propose to perform the work. For all areas in which subcontractors will be performing a portion of the work, clearly describe their roles and responsibilities, related qualifications and experience, and how you will maintain oversight of the subcontractors' activities.

Please use the yellow shaded fields to indicate your answers to the following questions. The yellow fields will automatically expand to accommodate content. Every attempt should be made to preserve the original format of this form. **A completed Technical Proposal is a requirement for proposal submission. Failure to complete and submit this form may impact your proposal's responsiveness.** Diagrams, certificates, graphics and other exhibits should be referenced within the relevant answer field and included as legible attachments.

1 General Requirements and Definitions

Please respond to each question detailed below:

- List any additional terms and definitions used by your company or industry that you would like the State to consider incorporating in the contract. The State will not accept terms and definitions introduced after award during contract finalization and implementation.
- Confirm you have carefully reviewed all requirements listed in RFP Section 1.4 and the Scope of Work (Attachment K). Should your company have any exceptions, substitutions, or conditions for the State's consideration, please list them below. The State will not accept exceptions, substitutions, or conditions introduced after award, during contract finalization and implementation.

1 General Requirements and Definitions

RFP reference Attachment F, Section 1

1.1 Additional Terms and Conditions

Gainwell Technologies LLC (Gainwell) has completed a thorough review of the State's RFP; specifically, the requirements listed in RFP Section 1.4, the Scope of Work (Attachment K), and the sample contract in Attachment B. To streamline potential future negotiation, Gainwell has based the following exception on the existing July 1, 2020 Professional Services Contract between the Indiana Family and Social Services Administration, Office of Medicaid Policy and Planning, and DXC MS LLC. Where applicable, we have provided exceptions to the non-mandatory contract clauses for the State's consideration. Gainwell accepts the non-mandatory contract clause not included in this exceptions document.

Table 1. Gainwell Exceptions to Attachment B, Professional Services Contract

Page	Section	Clause Under Consideration	Proposed Alternative Language
25	New Section 86	Limitation of Liability	Notwithstanding anything to the contrary in this Contract, in no event will the Contractor's liability to the State, whether in contract (including any indemnity obligations) or in tort, breach of privacy obligations according to Section 12 (Confidentiality, Security and Privacy of Personal Information), for any action arising out of or relating to Contractor's performance or nonperformance, under this Contract, in the aggregate, exceed the fees paid by the State to the Contractor, for the life of the Contract. This section does not apply to damages for the following: a. Payments for patents and copyright indemnification; or b. Bodily Injury (including death), and damage to real property and tangible personal property. In no event will the measure of damages payable by either party include, nor will either party be liable for, any amounts for loss of income, profit or savings or indirect, incidental, consequential, exemplary, punitive or special damages of any party, including third parties, even if such party has been advised of the possibility of such damages in advance and all such damages are expressly disclaimed.

2 SoW Section 1 – Introduction, Background, and General Operational Requirements

Provide an overview of your proposal and describe how you currently meet and/or propose to meet the requirements in SoW Section 1, including, but not limited to, the specific elements highlighted below:

- Describe why you are best suited to provide premium billing and collection services to the State.
- Detail how you will ensure that your services protect patient confidentiality and comply with the Health Insurance Portability and Accountability Act (HIPAA).
- Describe whether you plan to implement your own Commercial Off-The-Shelf (COTS) solution or continue utilizing the existing Premium Vendor system solution.
- If you plan to implement your own COTS solution, describe the applicability of your solution and your plan for integrating your solution with the hardware, software, and systems currently in use by the State.
- If you plan to utilize the existing Premium Vendor system solution currently in use by the State, describe your plan to maintain, operate, and update the solution as necessary.
- Whether you are proposing to implement your own COTS solution or proposing to utilize the existing Premium Vendor system solution, describe how you will meet the operational start date of September 1, 2022. Provide your proposed implementation timeline from contract award to operational start date.
- Provide and explain your proposed data record retention plan.
- Detail how you will ensure completion of each of the Contractor responsibilities outlined in Section 1.4.3.

2 SOW Section 1 — Intro., Background, General Operational Requirements

RFP reference Attachment F, Section 2; Attachment K, Section 1, Section 1.4.3

Indiana's Family and Social Services Administration (FSSA) Office of Medicaid Policy and Planning (OMPP) is seeking a vendor to provide quality premium billing, collection services, and associated customer service and call center responsibilities for the Hoosier Healthwise Package C — Children's Health Insurance Program (CHIP) and Medicaid for Employees with Disabilities (M.E.D. Works) programs.

As the incumbent vendor with more than 17 years' experience serving the people of Indiana, related to CHIP and M.E.D. Works, Gainwell Technologies LLC (Gainwell) is confident we will continue to provide the State and its residents with exceptional service. We are equally confident our solution

will efficiently and effectively support FSSA's long-range goals as premium billing and collection service needs continue to expand.

Our existing infrastructure in Indianapolis supporting CHIP and M.E.D. Works, and our broader experience for other states, position Gainwell as the low-risk vendor that can provide the superior level of service required by FSSA's scope of work (SOW).

2.1 Best-Suited Vendor

Gainwell's approach builds on existing operations and technology infrastructure, enabling the State to optimize its investment and provide high-quality services, with low risk. Our approach provides the framework to manage and administer each aspect of the premium billing and collection services effectively. Our 17-year relationship with the State supporting the CHIP and M.E.D. Works premium billing and collection services has brought us the knowledge and expertise the State requires. By selecting Gainwell, the State will continue to realize savings in the software development life cycle (SDLC) and project life cycle by having an established solution with known resources.



Indiana Insight
(invested)

The State will not only save money by selecting Gainwell but will also benefit by having a vendor that understands the State's culture, programs, and priorities. Gainwell brings its vast Indiana expertise as well as its existing relationships, stability, continuity and expertise with FSSA, Indiana Eligibility Determination Services System (IEDSS), and the CoreMMIS throughout the programmatic upgrades and changes. The State also benefits from our 20-year relationship with Fifth Third Bank. The Bank is aware and very experienced in relation to the details and needs of the CHIP and M.E.D. Works programs.

As the premium collection services provider, Gainwell offers stability and continuity for the following services:

- Supporting and maintain generation of premium invoicing
- Supporting and maintain mailing services
- Supporting collection and tracking of premium payments
- Providing and maintaining call center services, including established toll-free numbers members already know (one for CHIP and one for M.E.D. Works)
- Complying with State and federal regulations pertaining to bank services, including monthly bank reconciliation
- Performing daily and monthly data exchange with IEDSS
- Maintaining the established separate lockboxes for each program

Gainwell will enhance its services by:

- Offering and implementing generation of electronic statements upon request from the Payor
- Offering and implementing premium vouchers, upon request, in braille, large-font letters, audiotape, prevalent languages, and verbal explanation of written materials
- A short statement will be added to the premium billing voucher in the State's top 15 languages to alert individuals with limited English proficiency to the availability of documents in those languages

Gainwell has expertise that no other vendor can match. Our CHIP and M.E.D. Works premium collections knowledge, expertise, and ability to fully meet FSSA's requirements for services. The State can feel at ease — we know the members and will continue to focus on meeting their needs.

2.2 Protecting Patient Confidentiality and Complying with HIPAA

Gainwell will meet FSSA privacy and compliance requirements by continuing to protect Medicaid data, such as Protected Health Information (PHI), Personally Identifiable Information (PII), and State Sensitive Information (SSI).

Gainwell and its employees understand PHI/PII/SSI is not used or disclosed except as authorized by the State or as otherwise required under Health Insurance Portability and Accountability Act (HIPAA) regulations, State and Federal Medicaid confidentiality standards, and other applicable State or Federal law or policy. Our employees receive training annually as well as at any time that we find a staff member may need additional guidance.

We will continue to adhere to our established data security policies and procedures for the security and confidentiality of PHI/PII/SSI, for protection against anticipated threats or hazards to PHI/PII/SSI security or integrity, and for protection against the unauthorized access or use of this information.

2.3 COTS or Existing Premium Vendor System Solution

By selecting Gainwell to continue as the provider of premium billing and collection services, FSSA continues to leverage the larger Indiana Health Coverage Programs (IHCP) Core Medicaid application change management and operations delivery structure, as well as the existing relationships between FSSA, IEDSS, and CoreMMIS.

Gainwell's approach is to continue the use of the existing IHCP operations, CHIP and M.E.D. Works and technology platforms, which enables the State to optimize its existing investments to provide high-quality member support services. We will take advantage of the existing program framework and banking relationships with Fifth Third Bank to manage and administer the many aspects of the premium billing and collection program effectively.

2.4 Existing Solution Maintenance, Operation, and Updating

Gainwell has a long history of successfully managing facilities on behalf of our state clients. Gainwell has proven its ability to establish and maintain facilities across the nation, currently maintaining and supporting more than 65 properties encompassing more than 1.5 million square feet of space.

The State renewed Gainwell's contract in 2016, and we have enhanced and maintained the Premium Billing and Collection System. Gainwell has enhanced the system and services to meet the needs of the members and the State, and we will continue to do so. When we see that we can improve a process or enhance the system, we will bring it to the State to discuss and initiate a change request through the established change management process.

2.5 Implementation Timeline

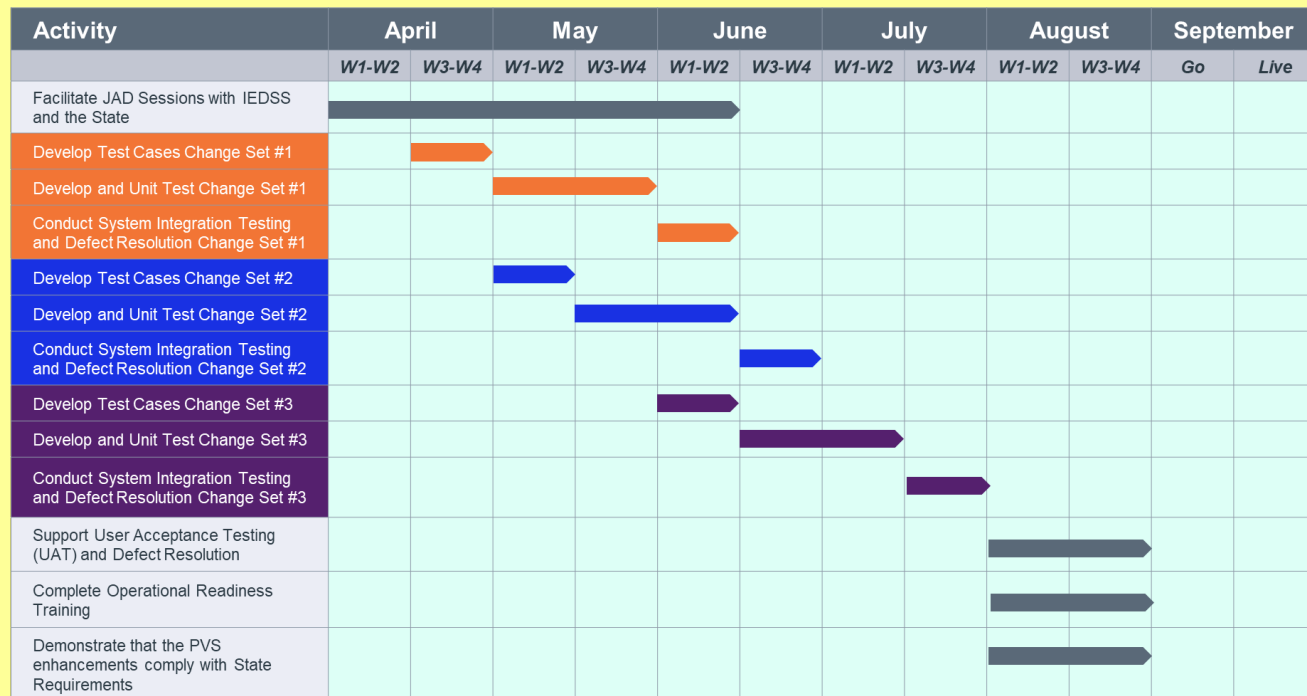
Gainwell will conduct the Design, Development and Implementation (DDI) phase from April 1, 2022 with deployment no later than August 31, 2022 which includes but not limited to changes for the Electronic Notifications for PVS Vouchers, help in 15 languages, and Re-Statement of Eligibility which were gaps identified for processing beginning September 2022.

During the DDI phase for enhancements, Gainwell will:

- Facilitate Joint Application Development (JAD) sessions with IEDSS and the State
- Develop test cases
- Conduct System Integration Testing (SIT) and defect resolution
- Support User Acceptance Testing (UAT) and defect resolution
- Demonstrate that the Premium Vendor Services (PVS) enhancements comply with the State's requirements

Gainwell's proposed implementation timeline from contract award to operational start date is shown in the following figure.

Figure 1. Proposed Implementation Timeline



2.6 System Integration

Gainwell has a well-established interface with the IEDSS and brings this proficiency to the CHIP and M.E.D. Works programs. Our automated interface is supported with compatible hardware, software, and network infrastructure at State, Deloitte, and Gainwell facilities. In addition, our teams coordinate to provide the best possible service to the members of Indiana.

Gainwell currently interfaces with the IEDSS daily. We understand that member information is the cornerstone of Medicaid, CHIP, and M.E.D. Works processing. Current information is critical to enable the accurate processing of the CHIP and M.E.D. Works premiums. Interfacing with the IEDSS, receiving transmissions, balancing, accurately applying updates and additions, and

coordinating with external agencies are a few of the vital processes that the interface with the IEDSS entails.

The *CoreMMIS* receives a file daily and monthly from the IEDSS. The IEDSS transmits the file, using Secure File Transfer Protocol (SFTP), to the State's Indiana Office of Technology (IOT) BizTalk Enterprise Service Bus (ESB). IOT Biztalk moves the files to a defined SFTP server at the Gainwell site. Gainwell has automated computer processes that apply daily and monthly updates to the CHIP and M.E.D. Works databases.

The CHIP and M.E.D. Works databases are updated daily and monthly using information received from the IEDSS electronic interface files. The daily and monthly exchange of information contains information from IEDSS about the families and individuals enrolled in the programs. Besides the CHIP and M.E.D. Works enrollment information, a systematic exchange also sends daily and monthly updates to IEDSS about payment statuses.

2.7 Data Records

The State will benefit from an existing contractor with expertise in managing IHCP data and records retention based on the Indiana State Record Retention Requirements. We have a data retention plan in place with the State and will continue to adhere to it.

Gainwell will continue to store electronic data using the *CoreMMIS*, which allows for staff members to use systems they are familiar with and will enable State staff to view historical data. We currently use following tools:

- **Contact Tracking Management System (CTMS) in CoreMMIS** — used to track provider and member contacts by telephone, in writing, or through onsite visits
- **NICE** — used to record calls between Gainwell staff and callers to the provider and member concern lines
- **OnDemand** — used to store reports, Premium Vendor voucher letters, and imaged documents

Gainwell's data records retention plan will follow the Indiana Commission of Public Records' Record Retention and Disposition Schedule for specific record-retention requirements, including notification to FSSA before the transfer or disposition of records. Gainwell will coordinate with FSSA and the State Record Center about records related to this contract, follow the record retention requirements, complete State forms related to the records, and submit forms to the Medicaid director or designee for approval before record transfer or disposition.

Because the State periodically updates record retention policies, Gainwell routinely refers to the State's Record Retention website to make sure we comply with the State's current policies. We will retain critical documentation for situations such as legal proceedings, certification of the system, and review by FSSA staff for contract oversight.

2.8 Contractor Responsibilities

RFP: Attachment K, Section 1.4.3

A. Completion, Reporting, and Approval of Tasks

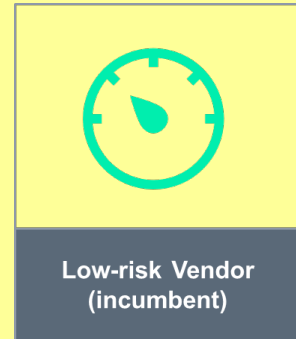
Gainwell acknowledges and agrees to adhere to the requirements and timelines set forth in SOW Section 1.4.3. We will continue operations with the new functionality according to the description and frequency FSSA requires.

Open communication between Gainwell and FSSA is key to our success. We will continue to provide the information that is needed from FSSA to fulfill our enhancement tasks. The requests for information will be timely and will not affect the current operations.

We will report our progress in weekly status reports or another method of the State's choosing. We will continue to submit reports in a State-approved format and template and revise deliverables that do not meet the State's expectations.

B. Implementation Phase

Gainwell has included an implementation timeline with this proposal that identifies the major points of system enhancement development that will be followed while continuing to provide Premium Billing and Collection operational services.



1. Contract Planning and Start Up

We acknowledge and agree to perform the implementation and planning activities described in the SOW. With Gainwell as the current contractor, the State will save valuable time and money during the SDLC. We do not need to go through an entire process — we can submit our requests for the enhancements and follow them through using the Change Management process that is in place today.

2. System Connectivity and Testing

Gainwell currently operates the PVS system and has an established interface with IEDSS. Gainwell currently maintains the PVS subsystem within the CoreMMIS system, which requires minimal enhancements to accommodate the increased scope of this project.

The Gainwell Premium Billing and Collection Services project will continue to use Fifth Third Biller Direct, which can be accessed 24 hours a day, 7 days a week through the internet.

3. Operations Preparedness

Gainwell fully understands the importance of providing uninterrupted services to members in the CHIP and M.E.D. Works programs. Our existing PVS staff is experienced and will continue to provide stability and continuity throughout deployment of the enhancements.

We will actively participate in a robust assessment and demonstration of operational readiness before the implementation of the enhancements required under this RFP. We will coordinate with the State to define the structure and schedule of the Operational Readiness Assessment. This assessment will demonstrate that existing functionality remains operational, and the enhanced services perform to the State's specifications.

Gainwell, as the existing provider of PVS support services, will quickly move from the Enhancement phase to Deployment. The required infrastructures to deliver the existing and enhanced member services are already operational.

4. Changeover

As the existing provider of PVS support services, Gainwell knows the program, processes, system, and people this contract will serve. With Gainwell as the PVS provider, the State drastically reduces the operations changeover activities that would be required if an alternative vendor is selected. With no transfer of services needed, the changeover activities will focus on the program enhancements.

5. Post-implementation Support

Ongoing support and services will be delivered with the same professionalism and service excellence we provide to the premium billing program today. Our service is built on lessons learned over the past 17 years and our knowledge of Indiana programs. We will provide post-deployment support for premium billing and collection throughout the life of the contract.

3 SoW Section 2.1 – Premium Billing

Describe how you propose to execute SoW Section 2.1 in its entirety and in alignment with all applicable State and Federal laws, updates, and guidance. Your response should include, but not be limited to, the specific elements highlighted below:

- Detail your plan for developing and processing premium vouchers specifically designed for the CHIP and MED Works programs.
- Describe how you will ensure that vouchers are translated into English, Spanish, and other prevalent languages upon request by members or the State.
- Detail how you plan to allow members to opt-in to electronic premium vouchers, how you will document this preference, and how you will comply with 42 CFR 435.918.
- Outline your plan for sending premium vouchers (both paper and electronic), including how you will ensure that premium vouchers are sent to the correct CHIP family or MED Works member.
- Provide and explain your plan for accepting and processing all payments types, including how you will comply with applicable HIPAA statutes and regulations.
- Describe how you will address past due premiums, requests for additional information, undeliverable mail, change of addresses, and restatements of eligibility as necessary.

3 SOW Section 2 — Operational Duties

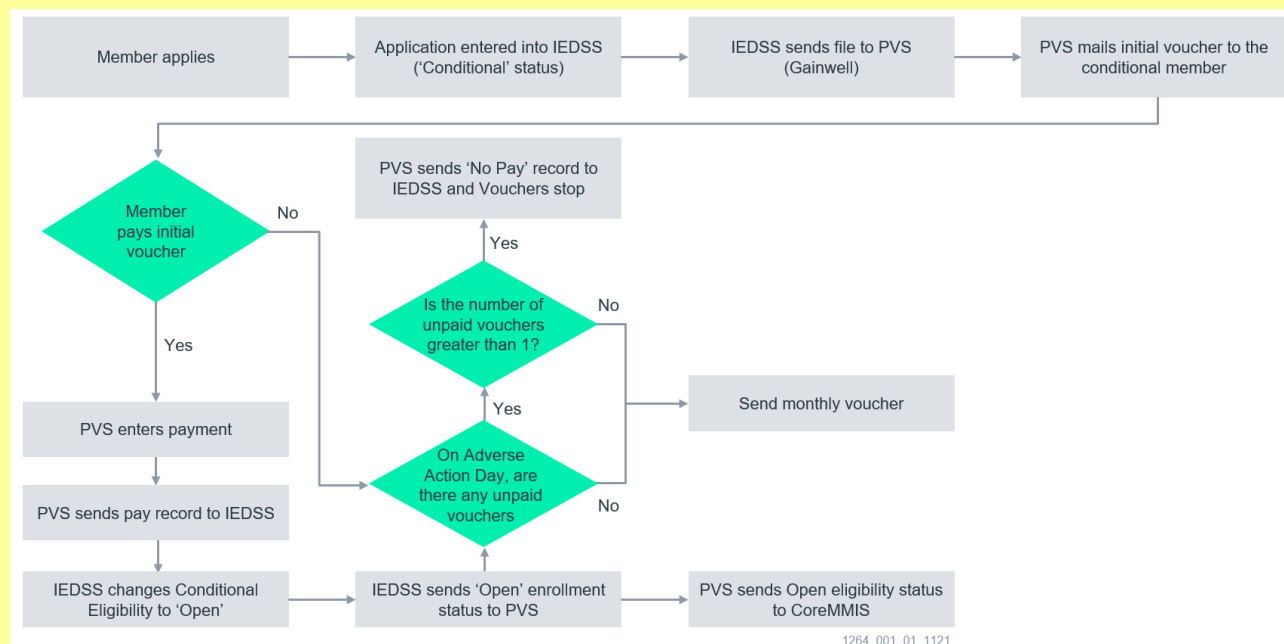
Gainwell Technologies LLC (Gainwell) is well positioned to continue operating and supporting the State seamlessly with premium billing and collections services, limiting risk and costs to the project, without an interruption of services. During project planning, we will meet with the State to understand the new requirements and understand the modifications needed to the services we currently provide. We strive for excellence of service and relationships, and by selecting Gainwell, the State will continue to receive program-specific knowledge and continuous improvements.

The State will save time and receive the new requirements quickly in the procurement process by choosing Gainwell to continue as the provider of Premium Billing services. Gainwell understands the State's need and culture. We welcome the opportunity to continue providing stable operations, without the need for an extensive Design, Development and Implementation (DDI) phase. Operations will continue to be stable from day one of the new contract period. Our staff is knowledgeable already without needing an extensive ramp-up period or learning curve. Our service excellence can continue with no impact to the members who rely on this program for the healthcare coverage they need.

3.1 SOW Section 2.1 — Premium Billing

RFP reference Attachment F, Section 3; Attachment K, Section 2.1

The Gainwell project staff in Indianapolis will continue to serve program members through the premium processing business functions of the Premium Vendor Services (PVS) in the *CoreMMIS*. Premium billing and collection historical data pertaining to member eligibility, payment history, disbursement of funds, and generation of premium statements is stored in the *CoreMMIS*. The following figure illustrates the workflow of our quality premium billing process.



3.1.1 Premium Vouchers

Gainwell will continue to provide the State with premium voucher development and processing specifically designed for the CHIP and M.E.D. Works programs. Gainwell has established processes in place and experience with the Indiana Eligibility Determination Services System (IEDSS) that is unmatched by any other vendor. We have supported the infrastructure for the past 17 years and wish to continue to do so. We will continue to provide excellent support and maintenance to the State. We will collaborate with the State to configure the enhancements needed for processing premium vouchers and providing customer services in braille.



Premium Billing &
Collection Services
Expertise

Premium Billing Workflow Detail

Gainwell understands that current information is critical to the accurate processing of the CHIP and M.E.D. Works premium billing services. Gainwell and our partnership with Fifth Third Bank offers the State management of the premium processing and member support services and payments through multiple, smoothly integrated access points. As the Fiscal Agent for the Indiana Health Coverage Programs (IHCP), we interface daily with the IEDSS.

The interface with IEDSS offers vital processes for receiving transmissions, balancing, accurately applying member or premium updates and additions, and coordination with external agencies. We have an established relationship with IEDSS, holding monthly and on-request meetings to discuss upcoming programmatic changes and eligibility concerns.

We will continue to provide monthly premium collection data to FSSA to use when preparing the monthly and quarterly financial reviews.

Premium Voucher Workflow

Gainwell currently interacts with IEDSS through the established Premium Voucher workflow. Gainwell corresponds with the CHIP and M.E.D. Works members regarding their total premium amount through monthly premium statements. Gainwell worked with the State to develop a State-approved premium voucher specifically designed for CHIP and M.E.D. Works programs with the information in an easy-to-read format at the fifth grade reading level.

Once the member applies for services, the application is entered into IEDSS. Gainwell, through an interface with IEDSS, receives the conditional member record and mails the State-approved secure voucher to the member regarding the total amount due.

IEDSS receives daily data for new members through the established interfaces. Gainwell creates the initial premium statements for new members, who are considered conditional, each night and generates the initial voucher for mailing the following day. After the conditional member's initial payment is received, they are considered a member and are added into the member database. The database will generate a monthly premium statement as part of the monthly processing cycle.

Premium Voucher Data

Gainwell generates paper premium statements based on the payer identification number for each member of a household. The payment coupon contains the payer identification number and name, mailing address, and account number. We fold and insert the paper statements into a window envelope.

Fifth Third Bank's Biller Direct site provides members with a convenient and secure method to manage billing and notification. Members will be able to enroll to receive electronic notifications to

their designated email address. Once members enroll, an email will automatically notify the member that a statement is available to view and pay.

Gainwell sends printed monthly vouchers to the CHIP and M.E.D. Works members. Each premium voucher is specifically designed for the CHIP and M.E.D. Works programs and contains the required fields.

3.1.2 Translate Premium Vouchers

Gainwell currently supports and will continue to support premium vouchers in the needed languages. The premium vouchers will be modified to include a short statement written in the State's top 15 languages to notify members that vouchers are available in other languages and formats upon request. Gainwell will work with the State for guidance in identifying additional languages that are prevalent among the CHIP and M.E.D. Works membership.

Gainwell currently provides Spanish-language interpreters for our Spanish-speaking callers, and Spanish language through the interactive voice response (IVR) system. Additionally, we support the translation of the paper premium vouchers into Spanish for the CHIP and M.E.D. Works members. The Spanish vouchers include the same required fields as the English vouchers. The Gainwell solution is flexible to allow translation into other required languages. We will develop a new report to monitor the number of members that speak languages other than English or Spanish and if those numbers exceed 3% of the total CHIP or MedWorks population or total 1000 members (whichever is lower we will collaborate with FSSA to generate premium vouchers in other languages as necessary.

Our IVR system supports interpreters for other languages as identified through our collaboration with the State. Gainwell will provide premium vouchers in Braille format upon written request by the State or member.

3.1.3 Premium Voucher Mailing

Gainwell prints and mails millions of items each year for our health and human services (HHS) contracts, including Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), Medicaid, CHIP, Women, Infants, and Children WIC), and the Indiana FSSA CHIP and M.E.D. Works programs. We are knowledgeable and experienced in county, state, and federal mailing regulations. Gainwell will continue to use the local Indianapolis location — a secured facility at 950 N. Meridian Street, Indianapolis — for required printing and mailing of vouchers and other notifications, as requested by FSSA for CHIP and M.E.D. Works.


Gainwell fully understands the importance of preserving the security of members' personal health and identifiable sensitive information. We comply with 42 CFR 435.918 as well as applicable HIPAA statutes and regulations. Our paper premium vouchers are securely generated, printed, sorted, inserted, and mailed from our mail center. Each premium voucher includes a postage-paid return envelope and inserts noting required programmatic or billing changes.

Gainwell mails the CHIP and M.E.D. Works premium vouchers through the U.S. Postal Service (USPS) monthly, and on rare occasions, bills a conditional CHIP member twice a month.

CHIP and M.E.D. Works members will be able to select Paperless Billing through the Fifth Third Direct Payment Portal, at no cost to the member. If the member elects to receive both a paper voucher and an electronic voucher, they must mail a hard-copy letter with the request. When we receive the paper request, we will also send the member a paper premium payment.

Figure 3. CHIP Member Voucher

«TableStart:QueryDocument»



Hoosier Healthwise
Support & Services
for Pregnant Women,
Babies, Children & Teens

**Hoosier Healthwise
Package C Premium**

«mailtoaddress/name»
«mailtoaddress/address1»
«mailtoaddress/address2»
«mailtoaddress/address3»

«Date/month» «Date/year»
ID Number: «Misc/id_num»
Case Number: «Misc/num_case»
Due Date: «Date/month» 12, «Date/year»

Summary *Please keep this part for your records.*

«Date/month» Premium	Amount Due
Children Covered «Names/numelist»	«Misc/amt_due»

Adjustments

Amount Past Due (this amount is added to the amount due)	«Misc/past_due»
Past Overpayment Amount (this amount is subtracted from the amount due)	«Misc/amt_over»
Total Amount Due (amount due, plus the amount past due, minus the overpayments)	«Misc/total_due»

IT IS VERY IMPORTANT TO PAY THIS BILL BY THE DUE DATE SO YOUR CHILDREN KEEP THEIR HOOSIER HEALTHWISE COVERAGE.

PLEASE RETURN ALL VOUCHERS WITH YOUR PREMIUM PAYMENT TO ENSURE YOUR ACCOUNT IS CREDITED APPROPRIATELY.

If your address changed, please mark the box below, fill out the address change form on the back, and mail it with your payment, or call the Hoosier Healthwise Package C Payment Line at 1-800-457-4584. Immediately tell the Indiana Family and Social Services Administration at 1-800-403-0864, too.

Important Phone Numbers:
If you have questions or concerns about your payments, call the Package C Payment Line at 1-800-457-4584.
If you have questions about health benefits or changing your child's doctor, call the Hoosier Healthwise Helpline at 1-800-889-9949.
If you have questions about your eligibility, you can send them to the FSSA Document Center, P. O. Box 1810, Marion, IN 46952, or call the Indiana Family and Social Services Administration at 1-800-403-0864.
If you have filed bankruptcy, show this invoice to your attorney for information on whether this debt is pre-petition or post-petition.

Account number: «Misc/num_acct»

Hoosier Healthwise Package C Premium

«mailtoaddress/name»
«mailtoaddress/address1»
«mailtoaddress/address2»
«mailtoaddress/address3»

☐ Check this box if your address or phone number changed and fill out the address change form on back.

«Date/month» «Date/year»

*Please return this part with your check or money order
Do not send cash.*

Case Number	«Misc/num_case»
Premium Amount Due	«Misc/total_due»
Premium Due Date	«Date/month» 12, «Date/year»
Payment Amount	

Please mail to the following address:


Package C Premium
P.O. Box 3127
Indianapolis, IN 46206-3127

«Misc/scan_line»

«Misc/num_acct»

For payment options, see reverse side.

Figure 4. M.E.D Works Member Voucher



M.E.D. Works Premium

«Date/month» «Date/year»

ID Number: «Misc/ld_num»
Case Number: «Misc/num_case»
Due Date: «Date/month» 12, «Date/year»

«mailtoaddress/name»
«mailtoaddress/address1»
«mailtoaddress/address2»
«mailtoaddress/address3»

Summary

Please keep this part for your records.

«Date/month» Premium

Names	Amount Due
«Names/name1»	«Misc/amt_due»

Adjustments

Amount Past Due (this amount is added to the amount due)	«Misc/past_due»
Past Overpayment Amount (this amount is subtracted from the amount due)	«Misc/amt_over»
Total Amount Due (amount due, plus the amount past due, minus the overpayments)	«Misc/total_due»

LATE PAYMENT MAY RESULT IN CANCELLATION OF YOUR COVERAGE.

If your address changed, please mark the box below, fill out the address change form on the back, and mail it with your payment, or call the M.E.D. Works Payment Line at 1-800-457-4584. Immediately tell the Indiana Family and Social Services Administration at 1-800-403-0864, too.

Important Phone Numbers:

If you have questions or concerns about your payments or health benefits, call the M.E.D. Works Payment Line at 1-800-457-4584.

If you have questions about your eligibility, you can send them to the FSSA Document Center, P. O. Box 1810, Marion, IN 46952, or speak with the Indiana Family and Social Services Administration at 1-800-403-0864.

If you have filed bankruptcy, show this invoice to your attorney for information on whether this debt is pre-petition or post-petition.

Account number: «Misc/num_acct»

M.E.D. Works Premium

«Date/month» «Date/year»

«mailtoaddress/name»
«mailtoaddress/address1»
«mailtoaddress/address2»
«mailtoaddress/address3»

ID number: «Misc/ld_num»

☐ Check this box if your address or phone number changed and fill out the address change form on back.

Case Number	«Misc/num_case»
Premium Amount Due	«Misc/total_due»
Premium Due Date	«Date/month» 12, «Date/year»
Payment Amount	

Please mail to the following address:

M.E.D. Works Premium
P.O. Box 946
Indianapolis, IN 46206-0946

«Misc/scan_line»

«Misc/num_acct»

Please return this part with your check or money order

Do not send cash.

3.1.4 Processing of Partial Monthly Payments

Members may make a partial or full payment and have the payment processed according to the type of payment. Gainwell receives the payment file from Fifth Third Bank each night; then the system

assigns a unique cash control number (CCN) to each receipt, applying the payment to the oldest voucher first, regardless of the type or amount of payment. For payments that come in through the lockbox, the checks and documents are scanned and deposited. We use the CCN to monitor the cash receipt from entry to full disposition and assign the payment a specific batch type of either CHIP or M.E.D. Works. After a CCN is assigned to a payment, we verify that the nightly posting application applies a full or partial payment to the oldest outstanding voucher. Once the payment is entered manually into the system, the image is transferred through the workflow to the Finance Team. When a payment is received without the payment stub or relevant documents, our staff members research the check to apply the payment to the appropriate person.

3.1.5 Payment Options

CHIP and M.E.D. Works members can mail cash, checks, or money orders to the designated payment addresses for CHIP and M.E.D. Works. Members can also pay online through the web portal or through a phone call to Customer Service.

Members may send or make cash payments, although this is an exception process because of the potential for mishandling. The cash payment is accepted either through mail or direct walk-in. Following receipt of a cash payment, our customer service representative (CSR) will contact the member and request that the member send a check or money order in the future.

Gainwell offers a suite of electronic payment alternatives for members. These include pay-by-telephone and pay-by-internet services for credit card, debit card, and automated clearing house (ACH) direct pay, as well as electronic bill presentment. Members may make a payment through the Biller Direct IVR or Payment Portal.

Our bank, Fifth Third, offers members a biller direct option, Fifth Third Biller Direct, the electronic bill presentment and payment solution. Members can enroll for the service and make electronic payments by using their savings account, electronic check through ACH, credit options card, or debit card. Members can check their balance and view their statements online.

With Gainwell continuing as the State's trusted partner, which includes credit and debit card and ACH payment processing services, the State will benefit from our banking alliance with multiple merchant banks (Visa and MasterCard), Novus Services (Discover), American Express, and the ACH network. This enables Gainwell to fulfill its responsibilities with the State for automated credit and debit card and ACH payment services.

During the COVID-19 pandemic, the State suspended member premium payments. Gainwell generated a message to the members as a banner through the Biller Direct Payment Portal notifying them that no payments were due. Daily and monthly voucher templates for CHIP and M.E.D. Works were modified to include a statement in English and Spanish indicating no premium payments are due until the end of the public health emergency while continuing to generate vouchers for members at a \$0 due to also display covered members.

3.1.6 Print and Mail Premium Vouchers

Gainwell currently mails the initial premium vouchers to conditional CHIP and M.E.D. Works families and will continue to do so if selected. For an open enrollment status for individuals or families, we use the monthly voucher. Lastly, we use the payment change voucher to invoice individuals or families who are in a conditional enrollment status and have had the monthly premium increased since the last voucher was created.

The initial voucher and payment change voucher are generated and mailed within 24 hours of notification from the IEDSS. Gainwell will create and mail the monthly vouchers within 24 hours of the monthly adverse action cycle date, determined by the IEDSS.

Through CoreMMIS, each assistance case is assigned a unique account number. We generate combined vouchers for CHIP members who belong to the same case number, category, and family sequence number, most commonly for couples. Similarly, we create the combined vouchers for M.E.D. Works members who share the same case number and category. A new case number is assigned when a payer address changes.

The premium billing system provides seamless billing for CHIP and M.E.D. Works members. CoreMMIS links the CHIP member account history (payments, vouchers, and so forth) from the old case, category, or family sequence to the records created for the new case, category, or family sequence. M.E.D. Works members whose couple premium switch is Y benefit from this feature as well.

Members can access their member data through the secure Biller Direct Portal. They can view their personal data, balance, and make payments.

Members can have their statements delivered electronically through secure email. After the member has enrolled in Fifth Third Biller Direct, a secure email will automatically notify the member that his or her statement is available to view and pay.



Customer Service
Experience

3.1.7 Payment Notice

Gainwell will continue to use existing tools to obtain summary and detail information pertaining to returned check deposits by the next business day. The Fifth Third Bank Direct Returns Management function enables Gainwell to retrieve check images of returned deposits that include images of the front and back of the check, along with the returned deposit history for each item. Another advantage to enrolling with Fifth Third Biller Direct is that there is no delay in postal delivery for returned checks. Updates are made to the member's accounts more efficiently, giving members more time to mail a new payment and avoid a lapse in coverage.

Gainwell's reporting function details prior-day electronic payments returned because of insufficient funds. The Returns Management and electronic funds transfer (EFT) report history can be downloaded for historical recordkeeping and bank reconciliation review. After we determine that a payment, check EFT, or credit card chargeback has been returned because of insufficient funds, we will update the CoreMMIS to reflect the payment status.

We will generate and mail a letter and copy of the returned check to the member indicating that although the payment was received, funds were insufficient. The letter states that the member must mail a replacement check by the end of the month to prevent a lapse in coverage. Gainwell retains a copy of the returned check and letter.

3.1.8 Past Due Premiums, Additional Information, Change of Address

If during coverage a CHIP member fails to pay their monthly premium, the State allows the member to continue their coverage for 60 days before the coverage is discontinued. A member can re-enroll within 60 days and submit payment with the past-due balances on the account, plus the current amount due. If the member re-enrolls after 60 days have lapsed, the member is no longer responsible for past-due premium amounts. Gainwell understands the member must either pay all past due premiums or wait for a 90-day lockout period to be reinstated effective September 1, 2022 and will modify the PVS functionality to reflect this change.

Gainwell employs a similar process for M.E.D. Works; however, the lockout period is currently 12 months and the member must also pay all past due premiums. Pursuant to the new contract,

Gainwell will modify the system to change the lockout period for M.E.D. Works to 24 months and ensure that all past due premiums have been collected.

3.1.9 Requests for Additional Information

The Gainwell print operations staff understands and is experienced in printing and distribution of additional notices and follow quality-centered and customer-driven standards. The project manager will collaborate with the State to determine when additional information is needed and coordinates insert development, including writing, editing, and formatting.

Gainwell and the State worked together to develop additional notices in response to the COVID-19 pandemic. An additional page was included to detail the COVID process and inform members they would not need to pay a premium during the COVID-19 period.

3.1.10 Forwarding of Undelivered Mail

Gainwell has a process and staff in place to forward undelivered mail and correspondence received from members. We work to identify a valid address for the member, and when we cannot, we forward the undeliverable mail to the FSSA address designated by the State. The cash control clerk notes the case number on the envelope to assist the staff in locating the appropriate CHIP or M.E.D. Works case. The CoreMMIS database contains historical records of prior addresses. This resource identifies, whenever possible, updated addresses for undeliverable mail.

We scan the mail and store the images in OnDemand for easy retrieval and viewing. Staff can download, print, or view these images as needed.

Gainwell forwards correspondence received from members regarding additional action by the caseworker with the undeliverable mail. If the correspondence is urgent or pertains to new enrollments or eligibility, Gainwell contacts the IEDSS and faxes the information for immediate action.

3.1.11 Forwarding of Change of Address Notifications

Gainwell will print address change forms received in the lockbox, along with the detachable payment coupon with the payer identification number and case number, to enable updates to the appropriate account. Gainwell compiles these forms and coupons every Friday and mails them to the FSSA Service Center, P.O. Box 1810, Marion, Indiana 46952, as specified by the State.

3.1.12 Restatement of Eligibility

The State, at any time, may notify Gainwell that a member's case was incorrectly closed or placed on conditional status. Gainwell receives daily eligibility information from IEDSS. When we are notified that a member's case was incorrectly closed or place in a conditional status, we exchange the data with IEDSS with an update to the status and request a change to correct the member's status. We monitor these file exchanges carefully for processing errors and incorrect data. We generate and mail the latest premium voucher and statement to the member within 1 business day. Gainwell will work with IEDSS and the State to resolve member issue so the member can receive the needed services.

4 SoW Section 2.2 – Premium Collection

Describe how you propose to execute SoW Section 2.2 in its entirety and in alignment with all applicable State and Federal laws, updates, and guidance. Your response should include, but not be limited to, the specific elements highlighted below:

- Outline how you will adhere to the Post Office Box, Lockbox, and Bank Account requirements in SoW Sections 2.2.2 through 2.2.4.
- Detail how you will ensure that payments received will be transferred to the State no later than one business day following the receipt of funds and how you will notify FSSA financial management daily of the amount forwarded to the Indiana State Treasurer.
- Detail how you will monitor and track missed payments.
- Demonstrate how you will correspond with financial institutions, maintain a minimum account balance, and comply with the Cash Management Improvement Act of 1990 guidelines.
- Detail your plan for collecting payments from individuals or families whose enrollment has terminated due to outstanding premium payments owed to the State.
- Describe how you plan to manage the required financial accounts, including managing returned checks, issuing refunds/reimbursements, and tracking delinquent accounts.

4 SOW Section 2.2 — Premium Collection

RFP reference Attachment F, Section 4; Attachment K, Section 2.2

By selecting Gainwell Technologies LLC (Gainwell), the State will benefit from the comprehensive experience we have in premium collection and communications through the established efficient and well-planned processes. The State can be confident in knowing the work will be done promptly and accurately. Our efficiency in providing the State with the current premium collection system and services enables members to retain healthcare coverage without interruption. With Gainwell, FSSA has an experienced vendor to make sure the processes continue into the new contract period. Gainwell offers stability and continuity without impact to members or impact to the cash flow into the State's accounts.



Commitment to
Indiana

Gainwell receives premium payments from Children's Health Insurance Program (CHIP) and Medicaid for Employees with Disabilities (M.E.D. Works) members through several methods: credit/debit cards, checking accounts, and savings accounts. Through our long-standing relationship with Fifth Third Bank, our current lockboxes will continue to receive checks, money orders, and cash payments. Members may also make payments through Fifth Third Biller Direct.

Payments received will be applied to members' account balances the evening of the business day on which they are received. This process enables payments to be applied to members' accounts and funds to be received by the State through the wire transfer process. Following the posting of payments, the data will be available for reporting according to report generation frequencies.

4.1 Payment Mailing Addresses

Gainwell uses up-to-date postal address verification software to improve accuracy and maximize bulk-rate discounts when applicable. Gainwell currently receives the CHIP and M.E.D. Works member mailing addresses through our established interface with the Indiana Eligibility Determination Services System (IEDSS). Gainwell receives eligibility files daily. We will continue to provide and maintain a secured courier service for transporting the mail with Protected Health Information (PHI). When a member notifies of us of an address change, the updates are forwarded to IEDSS, the system of record. IEDSS will make the necessary change and send the updated record to Gainwell through the interface.

4.2 Post Office Box

Gainwell will continue to maintain financial responsibility for the two separate post office boxes that were established in 2004. The post office boxes provide a location for correspondence and other nonpayment communications. The boxes are located at:

- CHIP, P.O. Box 7257, Indianapolis, IN 46206-7257
- M.E.D. Works, P.O. Box 7258, Indianapolis, IN 46206-7258

4.2.1 Lockboxes

Gainwell established a separate lockbox for each of the premium payment programs, CHIP and M.E.D. Works. We will continue to maintain responsibility for these lockboxes should we be selected as the premium collection vendor. The lockboxes are located at:

- CHIP, P.O. Box 3127, Indianapolis, IN 46206-3127
- M.E.D. Works, P.O. Box 946, Indianapolis, IN 46206-0946

Gainwell maintains a long-standing partnership with Fifth Third Bank. The bank will scan received checks, voucher payment coupons, change of address notifications, and other correspondence items. This service presents the document images via a secure portal the same day.

Gainwell receives a nightly file per lockbox; the transactions are loaded into the *CoreMMIS* the same day received. We have a dedicated cash control analyst who receives images by 1 p.m. daily. When a member neglects to enclose a payment voucher, our analyst searches for the member using available processes. This exception process helps the analyst process the member's payment for the nightly batch cycle from the bank. Check copies are retained on Fifth Third Biller Direct.

4.2.2 Bank Accounts

Gainwell established separate secure bank accounts for the CHIP and M.E.D. Works programs in January 2004. We have a long-standing relationship with Fifth Third Bank in Indianapolis, with multiple branches in the Indianapolis area to support the Fiscal Agent operations. Gainwell has provided FSSA's key personnel secure access to view the CHIP and M.E.D. Works accounts through the bank's website, enabling them to obtain the status of the accounts. The Gainwell project manager has the appropriate security to act as the administrator to Fifth Third Direct to update access requests and provide training as requested.

4.3 Collection of Premium Payments

Collection of premium payments from our CHIP and M.E.D. Works members is a critical function for the State. Gainwell is a trusted partner and has the processes and controls for timely, accurate, and efficient premium collection. Gainwell will continue to collect premium payments from members for both programs and securely deposit the funds for the various payment types into the existing bank accounts. The funds, less the minimum target account balance, are wired to the State daily. Gainwell is well versed in, and will continue to comply with, Indiana Code 5-13-6-1.

4.4 Notification to FSSA Financial Management

Gainwell notifies FSSA Financial Management and FSSA daily, by email, of wire transfers from the CHIP and M.E.D. Works bank accounts to the Indiana State General Fund. FSSA has online access

to Gainwell's bank account to validate account details, including lockbox deposits, presentment totals, open available account balance, closing ledger balance, and wire transfer history. Wire transfers are submitted by 10:30 a.m. each day.

4.5 Correspondence with Financial Institutions

Gainwell will continue to use our existing bank's web application to confirm total lockbox deposits received and determine which payments have been denied because of insufficient funds. If the online service is down or unavailable, Gainwell will phone the local bank representative assigned to the account to obtain this information. Gainwell sends the totals to FSSA daily.

4.6 Minimum Account Balances

Gainwell will continue to maintain accounts for the State with the designated target balance of \$3,000 in each account. Gainwell will continue to provide FSSA with the daily bank account summary for the CHIP and M.E.D. Works accounts. The summary includes total lockbox deposits and daily presentment totals. As noted previously, Gainwell will continue to provide FSSA secure online access to the bank account summary data. This enables FSSA to monitor activity and verify the accuracy of reporting.

4.7 Compliance with Cash Management Improvement Act

Gainwell, with its experience working with states and the federal government, understands and complies with the Cash Management Improvement Act of 1990. To comply with the act, Gainwell maintains a targeted account balance and transfers the funds by 10:30 a.m. each day.

4.8 Collections and Outstanding State Premium Balances

Gainwell will continue to collect payments from members when they are in arrears even if the members have been terminated from the CHIP or M.E.D. Works program. Gainwell does not bill the previous members for the past-due payments; however, we will continue to accept payments from the members. Gainwell tracks and reports the payments in the same manner as with active CHIP and M.E.D. Works members.

4.9 Financial Management of Accounts

Gainwell will continue to manage returned checks and/or adjustments, premium refunds/reimbursements, and tracking delinquent accounts. Gainwell regularly collaborates with the State to discuss necessary changes.

The CoreMMIS will generate a daily email notification to the cash control analysts that lists CHIP and M.E.D. Works member accounts with a premium reduction. The cash control analyst assigns a cash control number (CCN) and credits the account for the difference between the amount billed for the month and the new premium amount. We send the member a letter notifying them they had insufficient funds to cover the premium and include a copy of the returned check and a detachable coupon so they can return a new premium payment. Gainwell does not charge a member a fee for the returned check.

When a member overpays their premium, Gainwell applies the balance to their future premiums. The process for overpayment is similar to returned checks: we send a letter to the member explaining the overpayment. If the member has left the program, we will calculate, process, and mail a refund check to the member(s). Members whose eligibility has terminated can request refunds by contacting the toll-free member line for CHIP or M.E.D. Works. After the coverage period is verified, a member's refund is processed. Member refunds are processed weekly.

Gainwell accepts payments that are less the premium amount and applies the received payment to the account. Members can make partial premium payments; the payments are tracked through the month and applied to their balance due.

The State requires Gainwell to retain the information about individuals who are no longer in either program. If the member left the program and would like to re-enroll after their lockout period, they may re-establish their enrollment. If premiums are still owing, the conditional member must bring their past-due balance current and make their first month's premium payment.

Gainwell generates weekly automated reports that identify accounts with overpayments grouped by aging with account status denoted; FIN-PC41-R: Premium Billing Cash Control Exception Items Report M.E.D. Works and FIN-PC31-R: Premium Billing Cash Control Exception Items Report CHIP. At 45 days when an account is in closed or denied status, a refund check is systematically generated for the CHIP and M.E.D. Works accounts of members who have an overpayment. Checks for each CHIP and M.E.D. Works account are mailed each Wednesday.

The CoreMMIS Premium Vendor Services (PVS) system tracks vouchers by month and year of program coverage. Details include type of voucher, date mailed, and status of voucher (paid, unpaid, or closed.) The voucher tab for each account shows a cumulative balance for the member's account; delinquent payments can be tracked from this source.

Two summary reports are generated and stored in OnDemand. The daily report details the total number of initial and premium change vouchers produced in English and Spanish for CHIP and M.E.D. Works, including total amount past due for each category. The monthly report, FIN-PC23-M M.E.D Works Statistics, and FIN-PC13-M CHIP Statistics, totals the number of vouchers produced in Spanish and English for each program and reports the total amount past due invoiced.



Premium Billing &
Collection Services
Expertise

5 SoW Section 2.3 – Customer Service

Describe how you propose to execute SoW Section 2.3 in its entirety and in alignment with all applicable State and Federal laws, updates, and guidance. Your response should include, but not be limited to, the specific elements highlighted below:

- Detail how you will develop and maintain a toll-free Customer Service Center, including any relevant experience.
- Describe your plan for documenting and tracking all phone calls and contacts.
- Explain how you will ensure sufficient staffing to provide timely and knowledgeable responses to consumers and to operate the Customer Service Center from 8:00 am to 6:00 pm ET, Monday through Friday.

- Provide your plan for maintaining a voicemail system that allows messages to be recorded during non-business hours.
- Describe your plan for documenting, investigating, and resolving all premium grievances in a courteous and prompt manner.
- Explain how all translation requirements will be met in a timely and accurate manner.
- Detail your plan for accepting daily delivery of mail, email, mail statements, notifications, and any faxes. Describe your plan for including this information in the case file.

5 SOW Section 2.3 — Customer Service

RFP reference Attachment F, Section 5; Attachment K, Section 2.3

The State and members will continue to benefit from Gainwell Technologies LLC's (Gainwell's) capable customer service agents (CSAs), people who enjoy serving the members of the Children's Health Insurance Program (CHIP) and Medicaid for Employees with Disabilities (M.E.D. Works). We will continue to assist members through the call center and interactive voice response (IVR), with the goal of one-call resolution. Gainwell has been the Indiana Premium Vendor Services (PVS) contractor for more than 17 years, and we are the only organization that can provide the required level of program-specific experience. Our staff will continue to assist members in answering premium-related questions and have the knowledge to direct members to the appropriate entities to receive additional assistance, if required.

Through our experience with similar programs, we have learned that the best way to provide a high-quality, reliable, repeatable customer experience starts with the hiring process. Gainwell selects capable CSAs who enjoy serving others and want our members to have a positive experience. Our goal is to resolve each call at the time it is received.

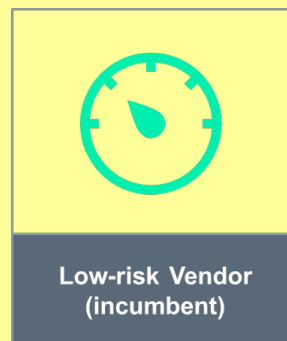
Premium Obligation Calls

Our staff is very familiar with the numerous CHIP and M.E.D. Works call types, and we know how to respond. We know that, on average in 2021, more than 99.9% of the calls our agents received — 99.9% for CHIP and 99.8% for M.E.D. Works — were questions related to account status inquiries. Volume of 0.01% for CHIP and 0.02% for M.E.D. Works were questions on premium payments.

Because of the public health emergency in effect due to COVID-19 in Indiana, premium payments were optional. To provide suitable data, Gainwell reviewed volumes for calendar year 2019 to further support fulfilling the obligation to respond to premium obligation calls. In calendar year 2019, 97.4% of CHIP and 97.2% of M.E.D. Works were questions related to account status inquiries. Volume of 2.6% for CHIP and 2.8% for M.E.D. Works were questions on premium payments.

Other regular call types include online payment requests, refund requests, and change of address requests.

Gainwell anticipates an initial volume of calls from members regarding the new option to enroll for electronic statements as well as how to opt out of receiving paper statements. We will make sure our staff members receive thorough training on these options. We can guide callers through the process of understanding new these options and how to enroll for them.



5.1 Toll-Free Line with IVR

Gainwell will continue to provide two toll-free phone lines: CHIP (866.404.7113) and a separate number for M.E.D. Works (866.273.5897). Gainwell will maintain these numbers. We will have

sufficient lines for both numbers to handle incoming and outgoing calls to meet the contract requirements and performance standards.

Our integrated voice response (IVR) is in place for the CHIP and M.E.D. Works members. The IVR will continue to operate with modification when requested by the State. When an individual first calls in, they will immediately hear an automated electronic messaging service. The electronic service function will provide information such as where to mail payments and vouchers, how to make electronic payments, how to check payment and statement status on the web, how to make payments by telephone, special announcements, premium due dates, and other important messages as needed.

The messaging can be changed in real time. The message may reduce the need for prolonged customer service agent contact, depending on the caller's need. Callers can choose to be connected to the IVR system. Callers who select this option will be "hot" transferred to the IVR directly. The IVR allows processing of payments through drafts from checking or savings accounts by phone.

CHIP and M.E.D. Works members enrolled in the electronic payment option through Fifth Third Biller Direct will continue their enrollment. Fifth Third Biller Direct is the electronic payment solution in place today. Members enrolled in the service can securely access their statements online and make electronic one-time online payments by credit card, debit card, or drafts from checking or savings accounts.

5.2 Documenting and Tracking Telephone Contacts

Gainwell customer service will continue using the current customer service platform for the CoreMMIS, the Call Tracking Management System (CTMS). CTMS provides a secure documentation tool that electronically logs the type of communication to track and document CHIP and M.E.D. Works member calls.

CTMS is a system designed to manage and monitor the Incoming calls to track and monitor for optimal member service.

CTMS tracks the history of calls, incoming mail, emails, faxes, and internal referrals from Gainwell management or the State by identifying the representative who answered and resolved the inquiry.

Our CSAs will continue to provide accurate and concise information to the members. When a member calls in, the customer service agent captures enough information to identify the member and their specific case. Members are asked to provide their first and last name and ID.

Our CSAs use the CTMS to capture free-form text to provide additional detail about the inquiry. The Contact information is automatically assigned a contact tracking number (CTN). This information includes caller name, caller type, case identifier, questions, contact reasons, and outcome of the call. The CTN remains open until resolution occurs. If resolution does not occur on the first contact, the call can be transferred or escalated as appropriate. The call will maintain the same CTN for the complete tracking history.

Each call is documented with the resolution status. When an agent resolves the call, the CSA moves it into closed status. Gainwell uses these call statuses:

- Conditional
- Open
- Transferred status (if the call needs to be addressed by a different person)
- Pending status
- Open status



Customer Service
Experience

We will continue to provide timely responses to members. Existing CHIP and M.E.D. Works members are familiar with the IVR prompts that walk members through the available options with general premium cost information, date of premium payment receipt, and status of their premium account. Members will continue to have the option to leave a voice mail message for Gainwell CSAs to retrieve later. Members are also provided with directions to file a grievance or access other sources for information.

Gainwell provides call translation services for the hearing impaired through the interpreter service or through the Telecommunications Device for the Deaf (TDD). The translation service also provides Spanish-speaking interpreters.

Researching Inquiries

Gainwell's CSAs attempt to resolve calls on first contact. They use the PVS subsystem in the *CoreMMIS*. This enables us to answer most caller questions within seconds. Our CSAs also have online access to other program information that can facilitate call resolution. If the CSA is unable to resolve an issue, it will be escalated to the PVS/Finance team for second tier level support including research and resolution.

Using the *CoreMMIS*, our CSAs access member eligibility information. The ability to quickly access member eligibility and address information helps them respond to the overall eligibility questions and update addresses. The quick access is particularly helpful when addressing eligibility segment and replacement questions from members who may switch back and forth from the CHIP or M.E.D. Works programs to Medicaid because of income changes.

Recorded Calls

Our telephone system allows real-time monitoring of incoming calls to make sure we are answering the calls quickly and efficiently. Gainwell management can see the calls in queue and length of call. If there is an issue, our management will address the problem promptly. We will continue to record calls using NICE to search and replay captured interaction.

NICE automatically begins recording when a CSA answers a call, requiring no human intervention. The NICE call logger will store recorded calls in an electronic file format. Approximately every 30 days, NICE will archive the recorded files from the logger to the media library. Our CSAs do not have control over call recording. We record 100% of member and payer calls and archive them for future retrieval.

The project manager or designee can begin monitoring an agent's call real time at any point during the call by simply locating the agent's extension on the user interface (UI) and clicking Play. NICE will continue to record the call while the call is being actively monitored.

NICE automatically indexes recorded calls by agent ID and will be given a system-generated date and time stamp when the call is received. Analysts and managers can query agent calls within a date range, down to the exact time of receipt.

NICE allows our project manager or designee to query individual customer service agent calls within a date range or calls to all agents. Upon a request from FSSA, call recordings can be retrieved and provided to the State.

5.3 Staffing

Gainwell will continue to provide sufficient staffing to answer incoming calls to the CHIP and M.E.D. Works lines. Gainwell will add four staff members to meet the new requirements of this RFP.

We will continue to operate from 8 a.m. to 6 p.m. Eastern Time, Monday through Friday. Calls are not answered on weekends or State holidays. Prior to the pandemic, Gainwell handled approximately 6,174 CHIP and 676 M.E.D. Works calls per month. We expect call volumes to return to normal levels once members are required to start making payments again and we will be staffed appropriately for these calls. Due to the public health emergency (PHE) with COVID-19 and member premiums being waived, call volumes have declined; however, the volume is expected to return to normal levels after the PHE has ended and billing is reinstated.



A Qualified
Team

When an individual first calls in, that caller will immediately hear an automated electronic messaging service. The electronic service function will provide information such as where to mail payments and vouchers, how to make electronic payments, how to check payment and statement status on the web, how to make payments by telephone, special announcements, premium due dates, and other important messages as needed.

Our CSAs will continue to receive calls from members and respond to their inquiries efficiently and with accurate information. Members request various information such as their premium costs, payment status, how to file a grievance, or opting in or out of receiving electronic vouchers. Our CSAs may also refer the call to another area to respond to the inquiry, although our goal is to respond during the first call. Our CSAs are committed to making the members feel they are listened to with care.

Through Fifth Third Biller Direct, members will continue to have electronic payment options that reduce the number of payment calls to the PVS call center. Fifth Third Biller Direct is an electronic bill presentment and payment solution. Members can enroll for the service, allowing them to see their statements online, and make electronic one-time online payments by credit card, debit card, or drafts from checking or savings accounts. Gainwell will use the NICE Call Focus call recording product to record the approximately 7,000 CHIP and M.E.D. Works calls received per month.

5.4 Voice Mail

Gainwell's voice mail system will continue to be available to CHIP and M.E.D. Works callers during non-business hours. The recording notifies callers of regular business hours, 8:00 a.m. to 6:00 p.m. Eastern Time and instructs them to leave a message, including their first and last name, telephone number, member ID number, and the purpose for the call. Gainwell currently retrieves the voice mails at the start of each business day and returns them within 1 business day after receipt.

When CSAs retrieve voice mail messages, they document each message in CTMS. We will continue to use CTMS to track the number of voice mails received, for reason codes from the CHIP and M.E.D. Works programs. The CSA will document, in CTMS, the date received and information the caller left on the voice mail. CTMS assigns each call a CTN and caller's member ID.

After a voice mail call is documented in CTMS, an agent will be assigned to return the call. The agent documents the date and time the return call was made, as well as the resolution. If contact is not made on the first attempt, two more return calls will be attempted, and the contact will remain in open status. After the third attempt, the CSA may leave a generic message for the member and update the status to closed.

5.5 Premium Grievance Investigation

Gainwell's business processes for documenting, investigating, and resolving premium billing and collection services grievances is in place today. We will continue to provide prompt and courteous grievance information.

Gainwell understands grievances are expressions of dissatisfaction about matters related to the PVS process. We will continue to track member and payer grievances in CTMS, regardless of how Gainwell receives the grievance. Gainwell respectfully and courteously investigates and resolves the grievance quickly on notification.

Gainwell will follow policy and procedures outlined by OMPP to identify, document, and resolve grievances. Our staff will be trained on grievance policies and procedures. We will document them in the appropriate operating procedures manuals. Our end-to-end contact management system will track grievances regardless of the how they are received.

On receipt of grievances that must be addressed by FSSA or other stakeholders, Gainwell will refer the information to the appropriate contact and document the referral in CTMS. CTMS reports will identify the number of contact referrals outside of Gainwell staff. Gainwell will send these reports to FSSA monthly or at the frequency requested by FSSA.

Laws and Regulations

Gainwell is compliant with applicable State and federal laws and regulations. The processes are documented in the appropriate operating procedure manuals.

State Appeals

Gainwell currently provides copies of member premium billing and collection information to FSSA and Office of Administrative Law Proceedings (OALP) on request. Gainwell will continue to perform this function within the designated 72-hour time frame.

5.6 Translation Services

Gainwell will continue to provide Spanish translation and interpretation services to Limited English Proficiency (LEP) beneficiaries from our existing Spanish-speaking staff. We can fully address, in Spanish, the CHIP and M.E.D. Works calls received. Our Spanish-speaking staff will continue this service to answer the CHIP and M.E.D. Works telephone lines and be available to translate documents from English into Spanish. Gainwell will access the Language Line Service for translation assistance for members or payers who speak a language other than English or Spanish. Translation services will be provided at no cost to the CHIP or M.E.D. Works stakeholders.

Gainwell will add information to the premium vouchers that allows members to request services in alternative formats, such as braille, large font letters, and audio. If a member makes a request for their premium vouchers to be printed in braille, Gainwell will comply.

Complying with Translation and Interpretation Standards

Gainwell will continue to use Language Line Services for CHIP and M.E.D. Works callers who need oral or written translation services beyond the Spanish language. There is no cost to the caller for oral or written translation. Demonstrations of Language Line Services are available at 800.996.8808 or by visiting www.language.com for a recorded example. Gainwell will continue to provide

Spanish translations internally. Through the Language Line Services, we have the options to translate English into more than 150 different languages.

Gainwell will continue to translate documents into Spanish and insert the documents along with the Spanish-language vouchers. If a notice or voucher meets FSSA's threshold for a non-English language other than Spanish to be translated, Gainwell will use Language Line Services to perform the service.

5.7 Mail Delivery, Email, Fax

Gainwell has decades of experience handling critical and sensitive incoming and outgoing correspondence for the Indiana Health Coverage Programs, including more than 17 years of experience in Indiana with PVS-related mail under its current contract with the State. We mail approximately 17,500 PVS vouchers each month. Our mail is processed under Health Insurance Portability and Accountability Act (HIPAA) guidelines, and our staff members receive annual HIPAA training.

Imaging

Based on current experience, Gainwell expects most of the mail received for PVS to consist of premium vouchers and payments. Members and payers will continue to submit these vouchers and payments directly to Fifth Third Bank lockboxes for CHIP and M.E.D. Works, where they are scanned and imaged. Copies of these images are available through Fifth Third Direct and accessible online by authorized Gainwell and State staff members.

Gainwell receives a monthly CD with copies of the mail received at the bank for the previous month. We will continue to provide a copy of the CD to the State on request. We process mail coming to and going from our facility at 950 N. Meridian Street in Indianapolis. The PVS-related mail received directly by Gainwell will continue to be categorized by the State's specifications to include date of receipt and type of information. Documents will be date-stamped, imaged, and associated with the family's case number as they are saved to the network.

Mail Services

Our experienced staff has been responsible for outgoing Indiana Health Coverage Programs (IHCP) mail for more than 30 years, processing millions of documents for the State. Gainwell has been mailing Indiana PVS statements and notices for more than 17 years, so we are ideally positioned to meet FSSA's requirements for continuation of the mail services. Our Mail Room and Print Operations Team understands the State and is well trained in securely processing mail, including identifying and handling suspicious mail.

Our procedures comply with HIPAA standards, and the team's processes and procedures are documented in the appropriate operating procedures manuals. On contract award, we will update the manuals as needed to comply with contract changes. Documentation of PVS mail handling processes and procedures includes the State's specifications for mail date-stamping, sorting, imaging, storing, reporting, and handling cash receipts. Gainwell will continue to provide a daily courier service to pick up and deliver mail between our account and FSSA.

Facsimile Transmission (Fax)

CHIP and M.E.D. Works members can send fax transactions to Gainwell using the primary fax number. This number will remain the same as the one used for our current PVS contract. The fax machine is operational 24 hours a day, 7 days a week, other than scheduled maintenance

downtime. Gainwell accepts faxes from other stakeholders following the processes and security guidelines.

Backup fax numbers will be available if needed. Faxes received at Gainwell are imaged and stored electronically in the State-approved portable document format (PDF) file meeting criteria such as case, date, and category. Based on Gainwell's current experience with PVS, this method of communication from program participants is rarely used.

6 SoW Sections 2.4, 2.5, and 2.6 – Quality Assurance Process, Reporting, and Technical Requirements

Describe how you propose to execute SoW Sections 2.4, 2.5, and 2.6 in their entirety and in alignment with all applicable State and Federal laws, updates, and guidance. Your response should include, but not be limited to, the specific elements highlighted below:

- Provide and explain your proposed quality assurance plan.
- Explain how your quality assurance plan will ensure that all performance standards and Contract requirements are met.
- Detail your plan for submitting daily financial reports, monthly program activity reports, monthly call center reports, and any additional reports as requested by the State.
- Describe how you will provide training for Contractor specific systems to the State and/or other State contractors as directed by the State.
- Describe how you will maintain a database of member data.
- Explain your plan for working with the State and other State contractors to exchange data and information in State-required formats.
- Describe how you will ensure that all network security requirements are met as described in SoW Section 2.6.5.
- Provide and explain your proposed disaster backup and recovery plan.

6 SOW Sections 2.4, 2.5, and 2.6 — Quality Assurance Process, Reporting, and Technical Requirements

RFP reference Attachment F, Section 6; Attachment K, Sections 2.4–2.6

Gainwell Technologies LLC (Gainwell) values its current premium billing and collection services relationship with the State and will continue to provide continuous improvement through our quality assurance (QA) program processes. We strive to achieve customer satisfaction by first understanding our customer and meeting or exceeding their performance standards coaching, and more training based on audit results. A knowledgeable, well-trained staff is essential to creating strong working relationships with the Children's Health Insurance Program (CHIP) and Medicaid for Employees with Disabilities (M.E.D. Works) members and our State customer.

Our approach to QA and quality management during Premium Vendor Services (PVS) operations starts at the highest levels of the account. Our leaders set the tone for the quality of staff and interactions with the staff at the Family and Social Services Administration (FSSA), Indiana Eligibility Determination and Services System (IEDSS), and the CoreMMIS. The Gainwell PVS team strives to provide our customers with high-quality service experience and focuses on consistency, reliability, and security while providing the responsiveness and continuous improvement necessary to support FSSA's success and member satisfaction.



Commitment to
Indiana

6.1 Quality Assurance

6.1.1 Quality Assurance Plan

Gainwell will provide a formalized State-approved Quality Assurance Plan (QAP) within 30 days of contract award. We will continue meeting the performance requirements in this RFP. We believe that managing project quality from project planning through operations is of utmost importance, as we strive to provide the highest quality services for the State.

The QAP will describe the quality policies and procedures to manage premium billing and collection for the CHIP and M.E.D. Works programs and define the criteria and processes that make sure we verify that the data meets specific data-quality objectives.

We outline our procedures and describe the quality policies, procedures, tools to manage the performance standards, Corrective Action Plan (CAP) process, performance monitoring, and performance monitoring training. The QAP provides the process for secure State access to the case records and data that is needed for their review.

Our processes validate that the data we collect, analyze, generate, and send to the State meets or exceeds our performance metrics.

6.1.2 Quality Assurance Performance Standards

Gainwell agrees with the adage, “You cannot manage what you cannot measure.” Careful planning and monitoring of key performance metrics are essential to continuous improvement and quality performance. We will continue to comply with the quality standards defined in our contract, as well as federal and State regulations, and see no concerns with meeting the stated requirements in this RFP, when Gainwell is in control of the data and interactions.

Gainwell will continue to rely on the accuracy of external data provided by the State and its partners or vendors. Gainwell is not responsible for determining eligibility or for determining premium rates charged to members or payers. We have a strong relationship with FSSA and IEDSS and will continue with our established meeting schedule with FSSA in addition to the established processes for working through issues with ad hoc meetings.

We have, and will continue, to maintain quality metrics for the current PVS contract and are well versed in key performance measures for the activities performed under this RFP. We will use our current plan and enhance it for the new requirements added in the new contract period within 30 days of contract award. Each new performance standard listed in this RFP will be defined along with a description of how the standard will be measured, tools used to measure, and the frequency of assessments.

We have provided a short description of how the QAP meets the requirements for this RFP in the subsections below.

Processes and Performance Standards. The QAP includes a table that lists the processes we will continue to follow to maintain performance standards, processes, and procedures for the internal processes. The QAP identifies the tools and key staff responsible for monitoring our performance and, when needed, the CAP processes, to meet or exceed our metrics. We will update the performance standards to meet those stated in the RFP within 30 days of contract award.

Performance Monitoring Tools. As a trusted partner of the State, Gainwell will continue to use IBM OnDemand Content Manager to automatically capture and store the reports. Through OnDemand,



Premium Billing &
Collection Services
Expertise

we will continue to, store, retrieve, and archive the State-designated reports. There will be no changes to the reporting mechanism.

Key Staff to Monitor Performance. Gainwell's proposed project manager, Darryl Wells, will assume the QA responsibilities for managing Gainwell's quality monitoring. The QAP will describe his duties in this role, along with other non-key staff. The Finance Quality Analyst will assist Darryl in monitoring activities, such as account payment posting timeliness and accuracy, voucher content accuracy, monitoring daily wire transfers, verifying weekly financial balancing, refund processing, and other financial-related standards.

The QAP describes the corrective action process, template, and time frames Gainwell will follow to create and resolve corrective actions. We will continue to create and submit a CAP to FSSA when we find there is a problem. The CAP will follow the established standardized format. Gainwell will meet with OMPP to determine if they would like an update to the threshold criteria of a quality event that will trigger a CAP.

Evaluation Frequency. Gainwell has an established evaluation schedule and will continue to use OnDemand as the repository for the evaluation reports. Access to OnDemand allows Gainwell visibility into performance-related data for PVS. Gainwell conducts QA daily with reporting monthly.

We will generate a monthly status report of the monitoring statistics for the premium billing and collection services to OMPP through secure email or media of the State's choice. We also submit quarterly reports to the State. The performance monitoring report will list required performance standards and indicate whether the requirement was met for the month. If the requirement was not met, we will describe why and reference it in the comment section of the applicable CAP. The Indiana Health Coverage Programs (IHCP) SharePoint site provides the State and Gainwell with a view of both current and historical reports.

Training. The QAP describes training objectives and planned scheduling. It covers the techniques used to maintain Gainwell's performance to performance standards. Training will continue to be provided to the State and Gainwell staff who support the PVS contract. Training courses include, but are not limited to:

- Overview of Continuous Improvement Policy for premium billing and collections
- Performance metrics review
- Review roles and responsibilities
- Review OnDemand
- Review NICE recording system

Quarterly Evaluations. Gainwell will employ a solid QA methodology along with the processes and procedures to meet FSSA's performance standards. On continuation of the contract, we will schedule a meeting with the State within the first 30 days to make sure there is a mutual understanding of the specific definition of each new performance standard. On agreement, Gainwell will add the new performance standards to the QAP to monitor and measure.

Gainwell will continue to agree to conduct quarterly evaluations and submit the results of quality reviews to the State by the 10th business day of each month for the prior month.

- Gainwell agrees to continue to evaluate a sample of 5% of incoming phone calls.
- Gainwell agrees to continue evaluate a sample of 5% of premium assignments and invoicing; verify outstanding balances are correct and up to date.
- Gainwell agrees to continue evaluate 5% of premium accounting posting. Gainwell will evaluate; verifying the correct payment amounts were credited to the account and no one had eligibility incorrectly denied or discontinued because of nonpayment.

Policies and Processes. The State will continue to receive, after collaboration, the updated quality policies, processes, and procedures from Gainwell. We will continue to submit the monthly

monitoring statistics for billing and collections services and the quarterly report available on the State-provided SharePoint site.

With our considerable experience in other health and human services (HHS) contracts, we are well informed, knowledgeable, and comply with federal and Indiana State regulations, including but not limited to:

- Children's Health Insurance Program Reauthorization Act of 2009 (CHIPRA)
- HIPAA, Indiana Code, Indiana Code 5-13-6-1
- Cash Management Improvement Act of 1990 (Public Law 101-453)
- Indiana House Enrolled Act 1950 No. 1137

Gainwell's State-approved Operating Procedures manual provides specific information on the PVS processes. We will update the Operating Procedures manual, as needed, to meet the new requirements from this RFP.

Sample Quality Assurance Plan: We have included the Sample Quality Assurance Plan in the Technical Proposal Attachments file that is part of this proposal response.

6.2 Reporting

Gainwell will continue to deliver OMPP-approved and compatible reports in an electronic format. The reports are currently generated by the CoreMMIS and stored in OnDemand where they are easily viewable online by OMPP and Gainwell authorized staff members.

Reporting provides the State with the information needed to understand trends and anomalies and assess Gainwell's performance. Gainwell uses the reports to make informed decisions managing PVS and the call center.

6.2.1 Scheduled and Ad Hoc Reports

Gainwell will continue to provide and support exception handling reports with electronic notification to the State and IEDSS via the CoreMMIS event notification system. We make special effort to submit reports to the State that are accurate and organized in a State-approved format. Gainwell will continue to provide the State routine and ad hoc reports for the activities related to Premium Billing and Collections based on the State-defined criteria. Gainwell will meet new requests or requirements for the standard production reports and will collaborate with the State for new reports or reporting formats.

Gainwell currently generates the following State-requested standard reports, and we will continue to generate them and revise them with changes requested by the State:

- **FIN-PC13-M.** This report displays a count of members and families enrolled, number of new active members, number of members with changed premium dollars, and the number of members receiving Spanish invoices.
- **FIN-PC14-M.** This report will be used by the FSSA-CHIP office to review the CHIP members' enrollment statuses on the last day of the month. The valid statuses are Open, Closed, Denied, and Conditional.
- **FIN-PC15-M.** This report will be used by the FSSA-CHIP office to view the CHIP members whose status is denied or closed because of nonpayment.
- **FIN-PC16-M.** This report shows CHIP Members Closed or Denied by IEDSS.
- **FIN-PC17-M.** This report displays statistics for CHIP members who are conditional or open for the reporting period. This report is used to bill the State for the number of accounts that are open or conditional as of the day we run the report.

- **FIN-PC23-M.** This report displays a count of members and families enrolled, number of new active members, number of members with changed premium dollars, and the number of members receiving Spanish invoices.
- **FIN-PC24-M.** This report will be used by the FSSA–M.E.D. Works office to review the M.E.D. Works members’ enrollment statuses on the last day of month. The valid statuses are Open, Closed, Denied, and Conditional.
- **FIN-PC25-M.** This report will be used by the FSSA—M.E.D. Works office to view the M.E.D. Works members whose status is denied or closed because of nonpayment.
- **FIN-PC26-M.** This report displays M.E.D. Works members who were closed or denied, in the premium billing subsystem, by IEDSS during the reporting period.
- **FIN-PC27-M.** Displays statistics for M.E.D. Works members who are conditional or open for the reporting period. This report is used to bill the State for the number of accounts that are open or conditional as of the day we run the report.
- **FIN-PC34-R.** The Premium Non-Sufficient Funds Activity Report: CHIP displays payments that were returned from the bank because of nonsufficient funds by month.
- **FIN-PC44-R.** The Premium Non-Sufficient Funds Activity Report: M.E.D. Works displays payments that were returned from the bank because of nonsufficient funds by month.

6.2.2 Control and Transaction Error Reports

Gainwell maintains a record log for transactions from IEDSS that contain potential discrepancies and errors. This log contains the data elements listed in the scope of work (SOW) and the method of resolution. Gainwell coordinates resolution of unresolved transactions with FSSA or IEDSS.

Gainwell will continue to generate a daily Premium Voucher Daily Summary Report and a Premium Voucher Monthly Summary Report for CHIP and M.E.D. Works. These reports display voucher statistics to meet the requirements.

If there is an unsuccessful file transfer or an error in the transmitted file that prevents the file from being processed, a system-generated notification is sent via email or text to individuals who subscribe to the notification. These notifications are monitored by production support.

The Premium Vendor Input Audit Report lists the daily and monthly records received from the State’s eligibility system. The Enrollment Daily Update Error Report includes Premium Vendor input records that caused discrepancies or errors identified during processing of the input file received from the State’s eligibility system.

The Premium Voucher Daily Summary Report details the total number of vouchers by initial creation or changed information for each of the CHIP and M.E.D Works members along with the associated dollar amounts for premiums, past-due premiums, overpayments, net total dollar amounts, and the number of vouchers created in English and in Spanish.

The Premium Voucher Monthly Summary Report details the total number of vouchers created, total premium billed, total amount past due billed, total overpayments on accounts, and net amount due for the CHIP and M.E.D. Works program for the monthly billing. The total number of vouchers produced in Spanish and English is tabulated by program.

6.2.3 Financial Reports

Gainwell will continue to produce the financial reports identified by the State, in the State-designated format with the electronic delivery method.

Daily Financial Reports

Gainwell will continue to provide the State with a daily financial report. Gainwell receives the detailed financial data from Fifth Third Bank and the CoreMMIS. The data is compiled and generated in one report for the State. FSSA personnel with the appropriate security may also receive the report.

The daily financial report includes lockbox payments posted and those in suspense with the type of payment. The report includes the requirement items listed in Attachment K, SOW, p.21, Financial Reports. The report is submitted to the State via email.

During the project and operations, if the State requires additional reports beyond those already generated and those stated in the RFP requirements, Gainwell will work with the State to assess the impact of the new reporting requirements and make the agreed-upon changes through the Change Management Process.

Daily Report to CHIP and M.E.D. Works

Gainwell will continue to email financial status reports that detail, by program, the total number of lockbox deposits and dollar amount to the CHIP and M.E.D. Works program offices. The report shows the total number of refund checks issued to members and dollar amount. The lockbox detail will continue to be retrieved from Fifth Third Bank, while refund data will be obtained from existing OnDemand reports for check issuances. Gainwell sends the CHIP and M.E.D. Works offices the daily financial report summary during our weekly updates. The designated State personnel will continue to have online access to these reports.

Biweekly Financial Reports

Gainwell will meet the biweekly financial reporting requirements and continue to provide the CHIP and M.E.D. Works offices a biweekly financial summary report that details the financial data for each day of the 2-week period. The financial summary report lists the names of those who have disenrolled, their refund amount with the date of the refund, and their program information.

Monthly Bank Reconciliation Reports

Gainwell will continue to generate monthly bank reconciliations to the CHIP and M.E.D. Works program offices, FSSA Financial Management Office, and to the Office of the Indiana Treasurer of State each month. Both bank reconciliations are based on the data in the PVS in the CoreMMIS bank reconciliation reports, bank statements, and OnDemand reports. Gainwell will update the procedures manual with any changes that may result from a new contract. Gainwell will generate the report that includes:

- Cash account reconciliation amount
- Bank statement balance
- Ledger of daily bank account activity
- Outstanding checks with check number, date, payee, and amount

Program Activity Reports

As with financial reports, operational management reports are critical to effective program management and oversight. Gainwell will continue to provide monthly program activity reports that reflect support vendor claims for payment. The reports are generated the last day of the month and



Low-risk Vendor
(incumbent)

submitted within 10 days of the end of the previous month for the CHIP and M.E.D. Works programs.

Gainwell produces the reports on the last day of the month. The reports are available in OnDemand. The following table itemizes these reports.

Table 2. Monthly Activity Reports

Report Name	CHIP Report	M.E.D. Works Report
Monthly Statistics	FIN-PC17-M	FIN-PC27-M
Enrollment Status by Individual	FIN-PC14-M	FIN-PC24-M
Closed or Denied for Nonpayment	FIN-PC15-M	FIN-PC25-M
Closed or Denied by IEDDS	FIN-PC16-M	FIN-PC26-M
Premium Nonsufficient Funds Activity Report	FIN-PC34-R	FIN-PC44-R
Statistic – Member New Active Members Members with Change in Premium Number Spanish Vouchers	FIN-PC13-M	FIN-PC23-M

Description and Outcomes of Integrity Tests

Gainwell will continue to provide a single monthly report that display statistics for CHIP and M.E.D Works enrollees that are conditional or open for the reporting period. Monthly reports show updates received from IEDSS that were “closed” or “denied” for CHIP and M.E.D Works members.

Gainwell runs a series of queries that monitor member information and identify potential errors and issues with member information received from IEDSS. The specific queries and frequency performed are shown in the following table.

Table 3. Queries for Potential Errors

Description of Query	Frequency
Monitor accounts that are open and owe more than 3 months of premiums	Daily
Locate accounts that have not been invoiced	Daily
Locate accounts that should not be billed	Daily
Find accounts that have both open and conditional members	Daily
Identify vouchers with partial payments that were closed for nonpayment	Monthly
Review for overbilling	Daily
Identify closed accounts with active members	Daily
Check for duplicate billings	Every Wednesday
Locate records where the payer value in the premium base table and the payer value for the related account do not match	First business day each month
Identify accounts that did not open after first premium paid	Daily

Issues and areas of concern that result from these queries are sent to the State’s premium vendor contact by secure email for review and direction on resolution.

Weekly Status Reports

Gainwell will continue to provide weekly status reports to CHIP and M.E.D. Works offices reflecting issues arising during the week. More importantly, to enable optimal communication, the project manager will call designated contacts the same day a major issue arises that may require immediate attention by the State. We also will present the State with proposed solutions for quick, effective resolution. Staff will create an issue in ServiceNow or a defect in ALM to track what occurred, its cause, and the resolution.

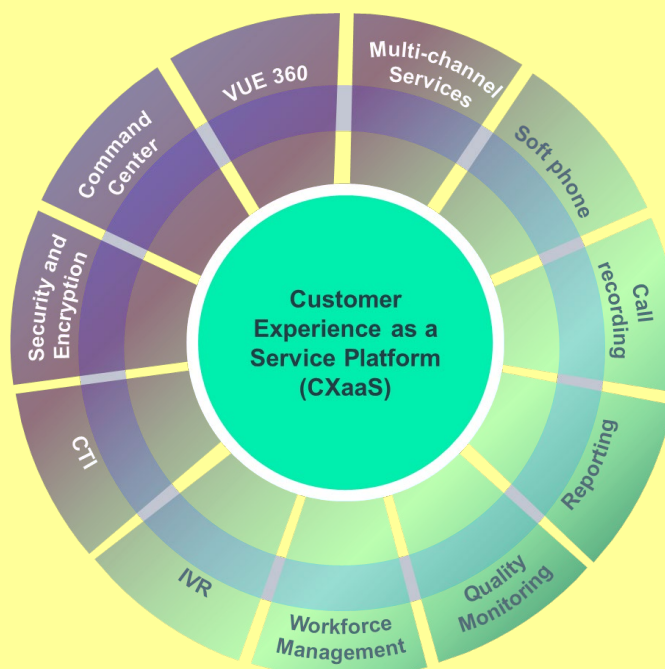
Participating in Conference Calls

The project manager will be available to participate in conference calls with CHIP, M.E.D. Works, and the IEDSS staff regularly, at a frequency determined by the State. Gainwell's proximity to the State offices provides for in-person meetings when the safety standards for COVID-19 allow for close contact.

Call Center Reports – Toll-Free Lines

Gainwell generates call center reports for the toll-free telephone lines to the CHIP and M.E.D. Works programs. These reports can be used to assess performance as well as for trending. The new, more robust, phone platform will provide enhanced reporting and call monitoring. The following figure depicts an overview of our Customer Experience as a Service (CXaaS) solution.

Figure 5. Gainwell Customer Experience as a Service



For monthly call center reporting, some statistics will be generated from CTMS, and some will be generated by the Avaya Aura system. Reports will contain the detail outlined in the following descriptions.

CTMS

Gainwell has configured CTMS with the State-defined reason codes to generate statistics on the following:

- Call reason codes
- Calls referred to (and from) caseworkers
- Calls received by status code (open, pending, transferred, or closed)
- Calls by date received

- Calls by agent

Avaya Aura

The Avaya Aura system will provide reports for the CHIP and M.E.D. Works telephone numbers. Statistics generated by the telephone system, which can be generated daily, weekly, or monthly, will include those listed here or as agreed on with the State:

- Total number of calls received and answered
- Percent of calls answered
- Average answering speed for each call
- Number of calls placed on hold and the hold time
- Number of abandoned calls and the average abandoned time
- Number of calls blocked
- Average length of time before the call is answered
- Number of calls accessing the Spanish language option
- Average call duration

Ad Hoc Telephone Report

Gainwell will provide the State with the number and name of staff assigned to the toll-free line.

Providing View of Premium Collection Data

Gainwell will provide the State access to the PVS subsystem panels in the *CoreMMIS* to view PVS collection data including member payments. We will provide a daily voucher summary report. The report will continue the new data requested by this RFP: member payment, invoicing, phone log data, and the data below:

- Number of vouchers printed daily by voucher type and language (English and Spanish)
- Total premium by voucher type and summary total
- Past due amount by voucher type and summary total
- Overpayments by voucher type and summary

Gainwell provides the State access to our Fifth Third Bank accounts to view lockbox deposits in summary or detail for CHIP and M.E.D. Works each day. A daily cash receipt report is generated from *CoreMMIS*, which is reviewed to verify quality and accuracy. This report provides check number, payer name, account number, check amount, and cash control number for each payment processed. Telephone reports will be generated and submitted to the State by email daily or at another frequency agreed on with the State.

Percentage of Member Drop-Off Due to Nonpayment

Gainwell currently generates a monthly report, available in OnDemand, for each program with statistics on the account drop-off rate for nonpayment. Gainwell will continue to produce these reports, CHIP Recipients Closed or Denied for Non-Payment and M.E.D. Works Recipients Closed or Denied for Non-Payment. The reports include payer ID, account number, recipient ID, recipient name, enrollment status, and last monthly premium amount. The reports also list the total number of recipients closed and the total number of recipients denied for nonpayment. We will modify the existing report to add the percentage drop-off due to nonpayment.

Additional Reporting

Gainwell understands that program changes occur, and that additional reporting may be required. The project manager will work with the State to determine the requirements and frequency to meet the business needs.

Providing Additional Reports on Request

The project manager will work with the State to define a requested new ad hoc report. Based on this communication, the project manager will submit a summary email to the State no later than 3 business days from the conversation; this review confirms accuracy of content before processing the request. The email will include the date the report will be available.

Creating and Submitting CHIPRA Compliance Reports

Gainwell will work with FSSA to define reporting to monitor or prove compliance with CHIPRA. We will produce and store standardized monthly reports in OnDemand.

6.2.3 Training

Gainwell will continue to provide training to the State and other third-party personnel as directed by the State for our Contact Tracking and Management System (CTMS) and the Premium Vendor subsystem of CoreMMIS. The State can continue to access reports in SharePoint and the report application OnDemand. Training will be provided on these tools as well.

Gainwell is already performing premium billing and collections services and serving as the fiscal agent for Indiana Medicaid, so training materials for these applications are already developed, and we can easily modify them. Our banking partner, Fifth Third Bank, will provide materials for Fifth Third Biller Direct training. A SharePoint site will store available documentation for the Gainwell and FSSA teams. The following table describes the training topics and documentation we are prepared to deliver.

Table 4. Gainwell Training Approach

Training Topic	Training Documentation	Training Delivery
CTMS: Provide in-depth training about the policy concerning when to use CTMS, how to use it field-by-field, and how to run reports	Procedure Manual: "How to Use Contact Tracking Management System"	Copy of manual available on SharePoint Online demonstration provided onsite at Gainwell
CoreMMIS PVS: In-depth training on when and how to use and read PVS panels	Procedure Manual: "PVS Operating Procedures Manual"	Copy of manual available on SharePoint Online demonstration provided onsite at Gainwell
SharePoint: How to navigate and what is available under each home page	Not applicable	One-on-one or group training provided on site at Gainwell
OnDemand: How to look up reports, how to export reports, and what reports are available specifically to PVS	Procedure Manual: "OnDemand User Guide" Project Workbook Subsystem home page: Report definitions for the PVS reports available online	2-hour training class provided quarterly
Monthly Status Report: How to review current and historical performance reports	Not applicable	One-on-one or group training provided on site at Gainwell

6.3 Technical Requirements

Technical requirements for the premium billing and collections services contract consist of training, maintenance of the historical member data file, data exchange functions between Gainwell and CoreMMIS network security, and disaster recovery (DR). Gainwell is well positioned to meet these requirements, as we are already successfully meeting them under the current contract. We are the only vendor with such a well-established relationship with the IEDSS team and system, which will provide stability and continuity for FSSA and program stakeholders.

6.3.1 Member Data

Gainwell currently maintains a historical member data platform that contains the information listed in the RFP in the CoreMMIS database. Gainwell consistently performs the data exchanges described on a daily and monthly basis in accordance with the RFP. We provide additional information regarding these data exchanges in the following subsections.

6.3.2 Data Exchange and Formats

Data exchange is chiefly about implementing and maintaining relationships between data systems. Gainwell is successfully performing data exchanges for the Indiana Premium Billing and Collections program today and will provide stability in the relationships moving forward.

Interface with the Indiana Eligibility Determination Service System (IEDSS)

Gainwell will continue to use a Secure File Transfer Protocol (SFTP) interface with the State for the exchange of enrollment data, which has been used since the advent of the system. SFTP transmission is used for data exchange between the IEDSS and Gainwell. The data consists of daily and monthly files containing information pertaining to member eligibility.

Current file layouts accurately reflect those listed in the RFP. We will add the file layouts listed in the RFP that are not currently in use. We monitor data in files received from the IEDSS closely, both for processing errors and incorrect or faulty data. This process is automated through reports and manually through SQL queries and reviews of problematic records.

Gainwell will continue to use its automated notification process that sends alerts to the Gainwell Production Support Team to investigate and resolve as appropriate.

- **Daily Data Exchange: From IEDSS to Contractor.** Gainwell will continue to provide a database containing the information presented in the daily IEDSS file sent to Gainwell, organized through a series of relational tables.
- **Daily Data Exchange: From Contractor to IEDSS.** Gainwell will continue to provide daily files to the IEDSS containing the required member SOW eligibility and payment information.
- **Weekly Data Reconciliation.** Gainwell will process the weekly data reconciliation file from IEDSS containing updated eligibility information and update the database accordingly. Database logic errors and processing errors are monitored.
- **Weekly Data Reconciliation Summary File.** Gainwell will develop a new interface to prepare and send weekly files to the IEDSS containing payment and nonpayment information for open members in the PVS.

- **Weekly Data Reconciliation Detailed File.** Gainwell will develop a new interface to prepare and send weekly Data Reconciliation Detailed files to the IEDSS.
- **Reseed Reconciliation File.** Gainwell will process the Reseed Reconciliation File upon receipt from IEDSS.
- **Monthly Data Exchange File – IEDSS to Gainwell.** Gainwell will prepare for and receive the Monthly Data Exchange file from IEDSS.
- **Monthly Data Exchange File – Gainwell to IEDSS.** Gainwell will prepare and send the Monthly Data Exchange file.
- **Semi-Annual Reconciliation File.** Gainwell will continue to prepare and send the Semi-Annual Reconciliation file.

6.3.3 File Layout

As the incumbent vendor, Gainwell is knowledgeable in the file layouts needed to communicate with the IEDSS.

- **Input File Layout (Daily and Monthly).** Daily and monthly files sent from the IEDSS to Gainwell will continue to accurately reflect the naming conventions and file layouts presented in the RFP.
- **Output File Layout (Daily).** Daily files sent from Gainwell to the IEDSS will continue to accurately reflect the naming conventions and file layouts presented in the RFP.
- **Output File Layout (Monthly).** Monthly files sent from Gainwell to IEDSS will continue to accurately reflect the naming conventions and file layouts presented in the RFP.

6.3.4 Network Security

RFP: Attachment K, Section 2.6.5

The Gainwell Indiana PVS account uses the Indiana Title XIX account private network. This private network consists of three networks: private, DMZ, and extranet. It reduces the needs associated with a premium billing and collection services dedicated infrastructure, while giving network security the highest priority.

The private networks consist of subnetworks for users and servers, while the extranet is set up to receive traffic sourced from non-Gainwell personnel and customers directly connected over point-to-point circuits.

The DMZ network accepts traffic initiating from the internet. The networks are separated with firewalls. The account is connected to the Gainwell HealthNet Cloud (HNC) via an encrypted data connection and to the State agencies through a private point-to-point data connection.

Protecting Devices with Anti-Virus Software

Each Gainwell PC and device with access to the State's member eligibility information or financial information is protected by the most current antivirus software. This state-of-the-art protection will be continued because we take seriously our responsibility to protect the members' eligibility and financial information. Gainwell laptops and desktops are encrypted by Microsoft BitLocker technology and protected from viruses using McAfee's antivirus software.

Protecting Internet Access with Public Internet

We will continue to equip each point of entry and exit on the Gainwell network with a firewall to prevent unauthorized access to the network. We use TippingPoint Intrusion Prevention systems for both on-premises network protection and DMZ network protection.

Security Policies Meet OMPP Security Standards

Gainwell welcomes FSSA's review of our current security policies and configuration. A detailed review will confirm our comprehensive compliance with FSSA security standards.

Providing Personnel for Database Architecture Setup, Implementation, and Support

Gainwell has staff members who provide support for database architecture setup, implementation, and support for the PVS application. These staff members are highly skilled and experienced with the tasks associated with database administration.

Sending and Receiving Data within Time Frames

Gainwell is committed to sending and receiving data within the time frames specified in this contract. We follow the time frames of the current contract and will continue to focus on meeting FSSA's targeted time frames.

6.3.5 Disaster Backup and Recovery Plan

The service Gainwell provides to its customers is fundamental to their business success. In the digital economy, our customers' information is one of their most valuable assets; protecting it is of paramount importance. Gainwell customers and shareholders entrust us to take proactive measures to safeguard their business information, processes, and assets if a business crisis or disaster occurs.

The purpose of the Gainwell Business Continuity Policy is to establish Gainwell's guiding principles of business continuity for our customers, business, and employees. We have a well-developed Business Continuity Plan for IHCP, which we will use for FSSA's premium billing and collection services. Business continuity planning is an encompassing term covering crisis management planning, disaster backup and recovery planning, and business resumption planning.

Establishing a Disaster Backup and Recovery Plan

Business continuity is not just a technical exercise; it is an essential business function. Planning for the management of personnel, system, and business disruptions, and the full recovery of critical technical systems and processes, is standard operating procedure for Gainwell. DR is part of our overall Business Continuity Plan, which adheres to HIPAA requirements and has been tested and approved by the State.

Our plan is in effect for both the Medicaid Fiscal Agent contract Gainwell holds and the PVS contract. It serves both contracts because we share account facilities and a level of shared applications and equipment. A copy of this plan, which is a subset of the Business Continuity Plan, will continue to be available to FSSA online on the SharePoint site. The plan includes the following sections:

- Business Continuity Overview
- Crisis Management
- Disaster Recovery
- Resumption of Normal Business
- Business Continuity Maintenance
- Contacts

Testing and Revising the Plan

Gainwell will meet the State's requirements for testing and revising the DR Plan. On contract award, we will meet with FSSA to discuss a mutually agreeable test plan and timeline for testing. If gaps are identified in the plan, we will make appropriate updates to our disaster recovery policy and

procedures and update the Business Continuity Plan. Gainwell will deliver the CAP and DR revisions within 30 days of completing testing.

7 SoW Sections 3 and 4 – Deliverables and Project Management

Describe how you propose to execute SoW Sections 3 and 4 in their entirety and in alignment with all applicable State and Federal laws, updates, and guidance. Your response should include, but not be limited to, the specific elements highlighted below:

- Describe how you will ensure that any software updates or maintenance to the Premium Billing and Collection data will be conducted at times when OMPP is not scheduled to access the data.
- Detail your plan for maintaining and staffing a project office that is located within reasonable driving distance to the OMPP office.
- Provide and explain your proposed site security plan.
- Provide a resume for your proposed Project Manager and outline how they meet the necessary qualifications and will perform the necessary duties and responsibilities outlined in SoW Section 4.3. If you do not have a proposed Project Manager, provide a sample job description and your overall plan to ensure they will possess the necessary qualifications and perform the necessary duties and responsibilities outlined in Section 4.3.
- Describe your plan for adhering to the change management process outlined in SoW Section 4.4.
- Provide and explain a sample complaint tracking report.
- Provide and explain your proposed transition plan to be implemented 12 months prior to the Contract expiration date.
- Outline all proposed subcontractors (if any), the duties they will perform, and your plan for ensuring that they possess the necessary qualifications and how you will monitor their performance.

7 SOW Sections 3 and 4 — Deliverables and Project Management

RFP reference Attachment F, Section 7; Attachment K, Sections 3–4

Gainwell Technologies LLC (Gainwell) will align its work with the applicable State and federal laws, updates, and guidance. We have described our approach to the execution of Scope of Work (SOW) Sections 3 and Section 4 in the sections below.

7.1 Deliverables – Software Updates

Note: The following sections respond to specific SOW subsections and are marked “SOW” to avoid confusion with the Section 7 numbering from Attachment F, the Technical Proposal template.

SOW 3.1 Contractor Responsibilities

SOW 3.1.1 Services and Reports

Gainwell agrees to provide the Premium Billing, Premium Collection, and Customer Service Call Center services and meet the reporting requirements identified in the RFP.

The Indiana Department of Administration (IDOA), Family and Social Services Administration (FSSA) Office of Medicaid Policy and Planning (OMPP) needs a qualified vendor to provide Premium Billing and Collection, and Customer Service Call Center services. Gainwell currently provides the Premium Vendor Services (PVS) system and associated call center. To meet the State’s needs and requirements, we will enhance our system and services.

Gainwell’s objective is to continuously improve our services and systems to meet the State’s needs. The PVS infrastructure is in operation today, and we will continue to provide data exchanges daily



Customer Service
Experience

and monthly, as required. Gainwell will continue to create initial, payment change, and monthly vouchers in PVS, within 24 hours of receipt of records from the Indiana Eligibility Determination Services System (IEDSS).

Our Customer Service Agents (CSAs) offer friendly, caring, and responsive service to the members. They have instant access to the members' information via the *CoreMMIS* and document and track the calls using the Content Tracking Management System (CTMS). Members can access online bill presentment, account status, and bill payment capabilities through the Fifth Third Bank customer portal. Bill payment will continue to be available through the interactive voice response (IVR) system. Payments received by check, money order, or cash will continue to be accepted through the office. PVS will continue to support member administration, collections, and financial processes within the *CoreMMIS*. We offer the lockbox and bank reconciliation functions as part of the service package.

Gainwell will continue to meet the current reporting needs and develop new reports through the *CoreMMIS*, Avaya Aura, and CTMS. We will continue providing ad hoc reports through the *CoreMMIS*.

SOW 3.1.2 Software Updates/Upgrades/Maintenance

Gainwell will continue to support upgrades to keep the PVS system compliant with federal and State regulations. We recognize that any downtime affects members, State users, and OMPP; therefore, we will continue to perform routine maintenance during nonbusiness hours and provide advance notice of the dates and times the activities will occur.

Gainwell recognized that the COVID-19 pandemic stretched the State's budget and resources. While the State was responding to the pandemic challenges, our team helped craft and distribute State-approved notices to our members. We quickly responded by enhancing the PVS system to bill zero-dollar premiums for members. Members received the vouchers that displayed zero dollars due for the premium.

SOW 3.2 State Responsibilities

This section contains our acknowledgment of the State's responsibilities as set forth in RFP Attachment K, Section 3.2 State Responsibilities.

SOW 3.2.1 Administration

Gainwell acknowledges FSSA's responsibility to cooperate with Gainwell to allow us to perform our contractual obligations and to provide an FSSA Contract Manager for contract administration and monitoring functions.

SOW 3.2.2 Issuance of Policy

Gainwell acknowledges FSSA's responsibility to issue policy determinations and operating guidelines on request from Gainwell so we can properly perform our contractual obligations.

SOW 3.2.3 Management Meetings

Gainwell acknowledges FSSA's commitment to meet with Gainwell at least once a month to discuss the project.

7.2 Project Management – Project Office

Office Location and State Accessibility

Gainwell recognizes the importance of locating our offices near the State offices. The staff supporting this contract will be located at our principal facility at 950 N. Meridian Street, Indianapolis, Indiana. This location provides easy accessibility for both State and Gainwell personnel. Within our facility, we will provide usable office space to accommodate one person designated by the State. On request, the State may use Gainwell's conference rooms, each of which will hold a minimum of 10 people. State personnel visiting Gainwell or assigned to work at Gainwell related to this contract may park in the Gainwell customer-designated parking spaces.

7.3 Project Management – Site Security Plan

Site Security

Gainwell is committed to preserving the confidentiality, integrity, and availability of the sensitive information we manage for FSSA. We have a Site Security Plan in place today. Gainwell will submit an updated plan for site security within 20 business days after the contract is signed and executed. We will work with the State to incorporate FSSA required revisions to the Site Security Plan within 30 business days. Our Site Security Plan will cover how Gainwell will limit access to the facilities used to perform the services under this contract, including key Health Insurance Portability and Accountability Act (HIPAA) considerations involving physical and logical security. We acknowledge that the State reserves the right to perform physical security checks of our facilities at its discretion.

Gainwell's draft Site Security Plan is included in our Technical Proposal Attachments file submitted as part of this proposal.

7.4 Project Management – Project Manager

Project Manager

Gainwell's proposed project manager for premium billing and collection services is **Darryl Wells**. Darryl's resume is included in our Technical Proposal Attachments file submitted as part of this proposal.

We understand and acknowledge the project manager's duties and responsibilities set forth in the RFP. As Gainwell's premium billing and collections project manager, Darryl Wells will be dedicated to fulfilling the contract requirements with a focus on quality and customer service. Darryl will oversee the project staff and monitor performance standards to maintain contract compliance. He will compile status reports and other deliverables and submit them in the format and timeline established by the State. He will also serve as the primary point of contact to make sure customer questions and concerns are addressed and resolved quickly.

7.5 Project Management – Change Management Process

Gainwell will continue to follow and support the State-approved Change Management Process that is in place with the State today. Gainwell and FSSA/OMPP currently use the State's Jira and

Confluence tools for project/portfolio management and project artifact storage. Use of these tools enables tight collaboration, governance, and workflow between the State and Gainwell. Jira assists with reducing the backlog of changes and streamlining our processes through Jira's workflow for recording, assessing, and implementing change requests. Gainwell and the State will identify and track the changes that may result in modifications to project scope and schedule and will prepare the supporting documentation that will be used to present the change request to the Change Control Board (CCB).

7.6 Project Management – Complaint Tracking Report

Gainwell will continue to use its CTMS for documenting contacts with members and payers, including verbal and written complaints addressed to Gainwell from any source. With CTMS, FSSA benefits from the following features:

- Assignment of a unique contact tracking number (CTN) for every contact
- Documentation of customer service inquiries to agents by the payer identification number (ID) or other identifying number
- Documentation of correspondence received by payer ID or another identifier
- Retrieval of contact history
- Tracking of issues and staff involved from receipt through final resolution
- Historical profiles of member contacts
- Management reporting for trending by inquiry type
- Categorization of inquiries for trending, including questions, requests for information, payment requests, premium amount inquiries, grievances, complaints, and others

CTMS enables users to track contacts by a unique CTN. CTMS has been an effective tool in enabling Gainwell to resolve complaints quickly and effectively, as well as to document and report on complaints, their patterns, and their resolution.

FSSA also benefits from CTMS' flexibility. If there is an emergent trend for a particular type of call for which there is no current reason code, a new one can be created in real time. For example, if the State increased premiums for one or both programs and there was a sudden influx of calls, Gainwell could immediately create new reason codes, such as "Premium rate increase complaint – CHIP" or "Premium rate increase complaint – M.E.D. Works". Furthermore, reason codes are given start and end dates, so if a reason code is no longer needed, it can be removed from the active option list.

Gainwell will produce a Summary Questions for Reason Codes Report to provide statistical information to FSSA about inquiries categorized as complaints. The report can be generated based on inquiry status, date range, clerk, or department. The report will show the reason code, reason description, number of questions, and percent of total. The percent of total will tell FSSA the percentage of complaints versus all contact types.

We will use these processes to provide the required premium billing and collection services complaint reporting.

Furthermore, Gainwell currently sends FSSA a report listing calls received that are not specifically premium vendor-related but are nonetheless complaints by members or payers. Typically, these are calls where a caseworker or other outside entity has erroneously told a member to call Gainwell. Examples of these types of inquiries include members asking for the status of their Medicaid eligibility, why they have qualified for a specific program and not another, and why they received a particular Medicaid eligibility start date. This report lists the inquiry category, CTN, call date, call

time, member recipient identification number (RID), member county, and a description of the complaint. Gainwell will continue to create and submit this report.

A sample Complaint Tracking Report is included in our Technical Proposal Attachments file submitted as part of this proposal.

7.7 Project Management – Transition Plan

Gainwell will commit to delivering the components required for production functionality at the time they are needed. In preparation for a vendor change, a transition plan report will address transition tasks related to the activities described in our draft transition plan, provided with this proposal in our Technical Proposal Attachments file, including the following:

- Data exchange — paper and electronic
- Customer service and call center
- Administrative operations
- Training

The State has had positive experience with the quality and comprehensiveness of Gainwell's transitions. We will collaborate with the premium payment and premium collection contractor in preparing the PVS system for transition to their service.

7.8 Project Management – Proposed Subcontractors

Gainwell will be responsible for the performance of obligations that may result from this RFP and will not be relieved by nonperformance of any of our subcontractors. Our proposal identifies our subcontractors and describes the contractual relationship between Gainwell and each subcontractor. Subcontracts entered into by Gainwell will comply with State statutes and will be subject to the provisions of those statutes. We have listed our subcontractors and the required information about them in the tables that follow this narrative description of our subcontractor management approach.

Subcontractor Management Approach

Creating a solution for the Premium Billing and Collection Services contract involves choosing the right people and the right services contractors. That means we vetted vendors for specific service capabilities and reviewed their experience and ability to perform the work. Through this due diligence, Gainwell has chosen the subcontractors listed in the following tables as proven team members to provide professional services and meet the requirements requested in the RFP.

As the primary contractor, Gainwell accepts responsibility for the work performed by our subcontractors to support the project. Gainwell will be the single point of contact for the State, with full responsibility for meeting the State's requirements.

Gainwell is fully accountable for the actions, inactions, and performance of our subcontractors. We understand we are responsible for the work they perform. Therefore, we carefully choose which services to outsource and to whom we outsource. We will manage our subcontractors to verify they produce the same level of work the State demands of Gainwell.

We expect quality performance from our subcontractors. We will apply the same quality measures to their work as we do to our work. Through open and regularly scheduled communication, the subcontractor will have a clear understanding of the requirements and delivery dates. Our Project Management Plan will have milestones, controls, and measurements to confirm our subcontractors meet our high performance standards.

With our subcontractors, Gainwell provides a best-in-class team that will continue to successfully integrate market-leading products and services. Our subcontractors are a critical part of the team, and we are committed to their success in delivering their respective elements of the solution. Our approach to effectively managing subcontractor relationships and achieving the mutual goal of high-quality performance for the State focuses on three key principles:

- **Single point of contact.** Providing the State with a single point of Gainwell contact for service delivery needs
- **The right subcontractors.** Selecting companies with the delivery strengths and proven work ethic that will deliver the best benefits to the State
- **Integration with Indiana staff.** Fully integrating subcontractor personnel into Gainwell's business processes to form a cohesive team focused on the common goal of delivering the best value to the project

Proposed M/WBE Subcontractors

Gainwell often works with qualified subcontractors of specialized products and services. This enables us to contract with small and diverse businesses to meet our diversity and inclusion goals. Our diversity policy provides small, minority-owned, women-owned, veteran-owned, and other underutilized businesses an equal opportunity to participate as suppliers for materials and services. Our goal is to expand the number of these businesses used and to increase the total dollar amount of procurements awarded to these businesses. The primary objective of this policy is to increase the dollars Gainwell awards to these businesses while continuing to purchase services based on competitive technology, quality, responsiveness, delivery, and price.

To conduct the business processes for this project and meet the inclusiveness goals established by Indiana, Gainwell has assembled a talented and capable group of M/WBE firms to complement and complete the Gainwell Team for Indiana. The M/WBE firms are described in the following paragraphs.

Bucher & Christian Consulting, Inc. (*BCforward*)

Founded in 1998, *BCforward* is the largest consulting and minority-owned services and staffing firm in Indiana. Headquartered in Indianapolis, *BCforward* provides consulting, outsourcing, and co-resourcing services in systems administration, project management, software development, and strategic IT planning. *BCforward* is a business solutions and staffing firm that leverages resources and processes to assist in the solution of business problems and staffing needs. Founded in 1998, *BCforward* currently maintains a team of more than 8,500 resources.

The following table provides company information for *BCforward* as required by the RFP.

Table 5. BCforward RFP-Required Information

Requirement	Subcontractor Details
Proposed subcontractor's name and address	Bucher & Christian Consulting, Inc. (d/b/a <i>BCforward</i>) 9777 N. College Ave. Indianapolis, IN 46280
State of incorporation	Indiana
Subcontractor's responsibilities under the proposal	<i>BCforward</i> will provide business analyst staffing resources for the Gainwell Team
Anticipated dollar amount for subcontract	\$662,657.44
Form of organization	S-Corp

Subcontractor's willingness to carry out responsibilities under this contract	BCforward is committed to providing business analyst staffing resources to Gainwell for use for the Premium Billing and Collection Services operations. Please see BCforward's letter of commitment submitted with this proposal for indication from BCforward on its willingness to carry out the responsibilities under this engagement.
Qualifications of the subcontractor for guaranteeing performance	BCforward is a certified Indiana Minority Business Enterprise (MBE). Headquartered in Indianapolis, BCforward has been providing co-resourcing services to Gainwell in Indianapolis since 2003.
Subcontractor's qualification as a Minority, Women, or Veteran Owned Business under IC 4-13-16.5-1 and Executive Order 13-04 and IC 5-22-14-3.5.	BCforward is an MBE and staffing firm in Indiana.
Identification of the functions to be provided by the subcontractor and the subcontractor's related qualifications and experience	BCforward will provide Gainwell with valuable staffing and resourcing services for this contract. Their resources will provide critical functions as outlined in the RFP for overall project success.

Historical Work in Indiana

BCforward has worked as prime contractor for the following Indiana agencies:

- Indiana Criminal Justice Institute: Victims Compensation Database
- Indiana Criminal Justice Institute: SAKI system
- Indiana Prosecuting Attorneys' Council: Prosecutor's Case Management System
- Indiana Family and Social Services Administration: Atlassian Tool Assessment and Setup
- Indiana Department of Workforce Development: Atlassian Tool Assessment and Setup

They have worked as an MBE partner for the following Indiana agencies:

- Indiana Family and Social Services Administration: Medicaid Fraud Audit Detection Services
- Indiana Family and Social Services Administration: Medicaid Management Information System (MMIS)
- Indiana Family and Social Services Administration Premium Billing and Collection Services (PVS)
- Indiana Family and Social Services Administration: Pharmacy Benefit Management Services (PBM)
- Indiana Family and Social Services Administration: Hoosier Healthwise and Healthy Indiana Programs
- Indiana Family and Social Services Administration: Hoosier Care Connect
- Indiana Family and Social Services Administration: Eligibility Services, Training & Staffing
- Indiana Family and Social Services Administration: Care Management for Social Services (CaMMS) Support Services
- Indiana Family and Social Services Administration: Intake Agent Services
- Indiana Family and Social Services Administration: State Operated Facilities (SOF) Meal Services
- Indiana Family and Social Services Administration: Child Care Quality Improvement and Assurance Services

- Indiana State Personnel Department: Third Party Administrative Services for the State Employee Health Plans
- Indiana State Personnel Department: Dental Plan Administration
- Indiana State Personnel Department: Vision Insurance Services
- Indiana State Personnel Department: Wellness Campaigns and Challenges
- Indiana State Personnel Department: Onsite Clinic Services
- Indiana State Personnel Department: Employee Assistance Program
- Indiana Department of Correction: Offender Pay Telephone Services
- Indiana Department of Correction: Total Offender Management System (TOMS)
- Indiana Department of Correction: Digital Content
- Indiana Department of Education: Assessment of Student Achievement
- Indiana Department of Education: Indiana English Learner Database
- Indiana Department of Education: Educator Licensure Testing Program
- Indiana Department of Education: Early Childhood and Interim K-2 Assessments
- Indiana Department of Child Services: Federal Revenue Maximization Services
- Indiana Bureau of Motor Vehicles: Driver Safety Program Services
- Indiana Department of Administration: Maintenance, Repair & Operations (MRO) Products
- Indiana Department of Administration: Fingerprinting Services
- Indiana Department of Revenue: Revenue Collection Services
- Indiana Department of Workforce Development: Assessment Tool Measuring Career Interest and Aptitude
- Indiana State Department of Health: Public Health Preparedness & Emergency Response Consultant Services
- Indiana Gaming Commission: Gaming Laboratory Certification Testing Services
- Indiana State Auditor: PeopleSoft HCM-Payroll Modernization
- Indiana Office of Technology: IT Hardware

Briljent

Briljent's dedication to improving the lives of Indiana residents extends back to its first State of Indiana contract in 2001. Briljent is proud to bring to this project an exceptional understanding of Indiana's state government gained over years of highly successful engagements with most of its state agencies. As Briljent has grown and evolved, several of its key staff members have come from Indiana state agencies, including various divisions of FSSA. As a result, Briljent upholds a culture rooted in the success of Indiana state goals.

Briljent has a dedicated recruiting team available to recruit and hire full-time resources to support its customers' projects. Briljent has more than 1,800 contacts in a pool with 235 resources that have been placed on projects over the past 3 years.

The Briljent team has supported critical Medicaid projects such as the Indiana Eligibility Determination Services System (IEDSS), Medicaid Management Information System (MMIS), and Affordable Care Act (ACA) training. As a result, Briljent is extremely well versed in Indiana's

Integrated Medicaid policies and procedures. Their staff understands the culture, preferences, and best practices of FSSA regarding training techniques, tools, and operations.

In addition, Briljent's understanding of the complexities of Medicaid operations has been gained over years of experience supporting projects across the country. Specifically, Briljent has supported the Gainwell team on Medicaid implementations in California, Kansas, Nevada, and Indiana.

The following table provides company information for Briljent as required by the RFP.

Table 6. Briljent RFP-Required Information

Requirement	Subcontractor Details
Proposed subcontractor's name and address	Briljent, LLC 7615 W. Jefferson Blvd. Fort Wayne, IN 46804
State of incorporation	Indiana
Subcontractor's responsibilities under the proposal	Provide Gainwell with co-resourcing financial business analyst staffing services
Anticipated dollar amount for subcontract	\$537,600.00
Form of organization	Limited Liability Company
Subcontractor's willingness to carry out responsibilities under this contract	Briljent is an Indiana-based Women Business Enterprise (WBE) with 20 years of experience with government, healthcare, and public health, including Medicaid. Please see Briljent's letter of commitment submitted with this proposal for indication from Briljent on its willingness to carry out the responsibilities under this engagement.
Qualifications of the subcontractor for guaranteeing performance	Briljent, LLC has extensive delivery experience in the healthcare and social services arena. Briljent currently provides staffing resources in support of the PVS and MMIS contracts.
Subcontractor's qualification as a Minority, Women, or Veteran Owned Business under IC 4-13-16.5-1 and Executive Order 13-04 and IC 5-22-14-3.5.	Briljent, LLC is a certified Indiana Women's Business Enterprise.
Identification of the functions to be provided by the subcontractor and the subcontractor's related qualifications and experience	Briljent will provide Gainwell with valuable staffing and resourcing services for this project. Their resources will provide critical functions as outlined in the RFP for overall project success.

Historical Work in Indiana

Briljent provides or has provided the following services for FSSA:

- **IEDSS.** Provide training development, computer-based training design, curriculum roadmap, and change management
- **Indiana Affordable Care Act Training.** Provide training development and delivery to state staff within the Department of Family Resources, the Office of Medicaid Policy and Planning, and the Indiana Department of Insurance
- **Indiana Client Eligibility System (ICES).** Provide technical support and development

- **Indiana MMIS.** Provide system training, project management, business analysts, call center staffing
- **Indiana Premium Billing and Collection Services (PVS).** Provide call center and financial analyst staffing
- **Indiana SEC Training.** Provide training development and delivery for DFR Local Office staff

Esource Resources

Esource Resources was founded in Indianapolis in 2002 based on the simple idea of providing high-quality, value-adding consulting services. Over the years, they have remained dedicated to this ideal and are proud of the extensive experience they have built in providing collaborative solutions in healthcare, as well as the private and public sectors. Esource focuses on attracting and retaining talented individuals. Esource respects the work its clients are doing for their constituents and the importance of delivering high-value projects on time and within budget.

The following table provides company information for Esource Resources as required by the RFP.

Table 7. Esource Resources RFP-Required Information

Requirement	Subcontractor Details
Proposed subcontractor's name and address	Esource Resources LLC 7114 Lakeview Parkway Indianapolis, IN 46268
State of incorporation	Indiana
Subcontractor's responsibilities under the proposal	Provide Gainwell with co-resourcing services for financial clerk staffing resources
Anticipated dollar amount for subcontract	\$272,640.00
Form of organization	Limited Liability Corporation
Subcontractor's willingness to carry out responsibilities under this contract	Esource Resources is committed to providing co-resourcing services to Gainwell for use in project activities. Please see Esource Resource's letter of commitment submitted as part of this proposal for indication from Esource Resources on its willingness to carry out the responsibilities under this engagement.
Qualifications of the subcontractor for guaranteeing performance	Esource Resources is a multidisciplined consulting firm based in Indianapolis specializing in clerical, professional, IT staffing, placement, computer and software consulting, cloud storage, and systems integrations
Subcontractor's qualification as a Minority, Women, or Veteran Owned Business under IC 4-13-16.5-1 and Executive Order 13-04 and IC 5-22-14-3.5.	Esource Resources is a VBE company.
Identification of the functions to be provided by the subcontractor and the subcontractor's related qualifications and experience	Esource Resources will provide Gainwell with valuable staffing and resourcing services for this project. Their resources will provide critical functions as outlined in the RFP for overall project success.

Historical Work in Indiana

Esource Resources provided electronic health records (EHR) (Cerner Health Information Management [HIM]), reporting and medical record support, operational support, and end user support for reporting needs assessment for Indiana University Health in Indianapolis. They also oversaw and provided resources for the Epic/EHR implementation project for Eskenazi Health in Indianapolis, where they conducted an audit of the healthcare systems contractual compliance. They provided a detailed report of all exceptions identified along with the implications on the overall population in the scope.

STLogics

STLogics was founded in 2004, headquartered in Indianapolis, Indiana. They are a leader in IT and IT-enabled services with a focus in application development, managed services, and enterprise staffing solutions. They specialize in health and human services technology with specialized skills, projects, and products catering to multiple programs.

The following table provides company information for STLogics as required by the RFP.

Table 8. STLogics Resources RFP-Required Information

Requirement	Subcontractor Details
Proposed subcontractor's name and address	STLogics 9449 Priority Way West Drive, Suite 110 Indianapolis, IN 46240
State of incorporation	Indiana
Subcontractor's responsibilities under the proposal	Provide Gainwell with co-resourcing services for customer service call center staff
Anticipated dollar amount for subcontract	\$337,920.00
Form of organization	S-Corp
Subcontractor's willingness to carry out responsibilities under this contract	STLogics is committed to providing co-resourcing services to Gainwell for use in the activities of this project. Please see STLogics' letter of commitment submitted as part of this proposal for indication from STLogics on its willingness to carry out the responsibilities under this engagement.
Qualifications of the subcontractor for guaranteeing performance	STLogics is a multidisciplined company based in Indianapolis specializing in IT and Enterprise Staffing Solutions.
Subcontractor's qualification as a Minority, Women, or Veteran Owned Business under IC 4-13-16.5-1 and Executive Order 13-04 and IC 5-22-14-3.5.	STLogics is a WBE company.
Identification of the functions to be provided by the subcontractor and the subcontractor's related qualifications and experience	STLogics will provide Gainwell with valuable staffing and resourcing services for this project. Their resources will provide critical functions as outlined in the RFP for overall project success.

Historical Work in Indiana

STLogics has worked on with the following State agencies on various contracts.

- Indiana FSSA – DMHA
- Indiana FSSA – DFR
- Indiana FSSA – FADS
- Indiana FSSA – OESCOSL
- Indiana DCS
- Indiana BMV
- Indiana ISDH

8 SoW Sections 5, 6, 7, and 8 – Billing and Invoicing, Defect Severity Levels, Performance Standards and Payment Withholds, and Damages

Describe how you propose to meet the requirements described in SoW Sections 5, 6, 7, and 8 including, but not limited to, the specific elements highlighted below:

- Detail how you will track the quantity of services provided, the applicable rate, and total dollar amount (quantity multiplied by rate) and submit this information for State approval.
- Please demonstrate your understanding of and indicate that you agree to all requirements outlined in SoW Section 5 and its subsections.
- Outline your plan for addressing defects in accordance with the timelines specified in SoW Section 6.
- Please demonstrate your understanding of and indicate that you agree to the information outlined in SoW Section 7.1 and its subsections. Explain how you propose to track and meet or exceed all performance measures outlined in SoW Section 7.1 and its subsections.
- Please demonstrate your understanding of and indicate that you agree to all requirements outlined in SoW Sections 7.2 and 7.2.1. Outline your plan for avoiding corrective actions throughout the life of any potential contract.
- Please demonstrate your understanding of and indicate that you agree to pay the damages outlined in SoW Section 8.

8 SOW Sections 5, 6, 7, and 8 — Billing and Invoicing, Defect Severity Levels, Performance Standards and Payment Withholds, and Damages

RFP reference Attachment F, Section 8; Attachment K, Sections 5–8

8.1 Billing and Invoicing

Gainwell Technologies LLC (Gainwell) understands invoicing for premium processing, billing, and mailing services with two different categories: electronic and paper mailing. We have reviewed Attachment K, Scope of Work, Section 5, and confirm we understand the State's billing and invoicing requirements for the Premium Vendor Services (PVS) contract.

Gainwell will continue to bill the State monthly for the cost of the services performed under this contract. We will bill for 90% of the combined cost for the premium voucher mailing, premium payment processing, and the call center services.

The remaining 10% will be withheld and paid to Gainwell when we meet the performance specifications in Attachment K, Scope of Work, Section 7. Gainwell will continue to submit a monthly report to the State to be used to assess performance.

8.2 Calculating Premium Processing Rate

Gainwell will continue to submit its invoicing to the State monthly. The electronic invoices are calculated based on the combined number of premiums processed and billed for both the Children's Health Insurance Program (CHIP) and Medicaid for Employees with Disabilities (M.E.D. Works). Gainwell will continue to generate a monthly report that is submitted to the State for approval. The report provides the breakdown of combined totals and the rate based on the number of premiums.

8.2.1 Premium Processing, Billing, and Mailing

RFP: Attachment K, Section 5.1

Gainwell will continue to generate the monthly report and invoices and send them to the State. We understand the calculations for invoicing and will discuss the rates during contract negotiations. The rates are based on the combined totals of electronic premiums processed for CHIP and M.E.D. Works programs as detailed in Attachment K, Section 5, Table 5.1.A, Premium Processing and Billing Rates (includes electronic mailing of payments).

8.2.2 Premium Collection

RFP: Attachment K, Section 5.2

Gainwell will continue to generate a monthly bill to the State for the volume of premiums collected based on rate per premium collected. The rates of compensation to Gainwell depend on the volume of premiums collected and transferred to the Indiana State Treasurer in that month. Gainwell calculates the rates for the paper billing for premiums processed as detailed in Attachment K, Section 5, Table 5.1.B.

8.2.3 Customer Service and Call Center

RFP: Attachment K, Section 5.3

Gainwell will continue to generate the monthly bill for the Customer Service and Call Center and send it to the State. The rates for the Call Center are calculated based on a flat rate in compliance with Attachment K, Section 5.3, Customer Service and Call Center.

8.3 Defect Severity Levels

RFP: Attachment K, Section 6

Testing is the systematic execution of an application, its components, procedures, and interfaces with the intent of verifying the function and performance of the application and related processes conform to the State's requirements. Testing will result in either conformance to requirements or defect findings. Throughout the verification and validation process, the Defect Management Process will be used to track and manage defects and defect resolution.

Quality management has a variety of techniques to champion quality throughout the project. These techniques are used through various stages of quality control and improvement activities. Anyone on the team may employ these processes and techniques.



Low-risk Vendor
(incumbent)

Techniques for Generating Ideas

- **Brainstorming.** Generates multiple ideas about a problem or topic.
- **Cause-and-effect diagrams.** Graphically helps determine causes of a particular effect.
- **Five whys.** Helps discover the source of a problem by asking and answering “Why?”

Techniques for Making Decisions

- **Multivoting.** Finds the important items on a list; helps prioritize them and avoids a win-lose situation for team members using the tool.
- **Nominal group technique.** Prioritizes items in a list and makes decisions based on inputs from each user.
- **Pairwise ranking.** Prioritizes items in a shortlist and reaches decisions by consensus.
- **Force field analysis.** Identifies significant forces that influence solution options and helps identify improvement opportunities.
- **Benchmarking.** Measures our progress against others and helps identify key areas for improvement.

Techniques for Analyzing Issues and Conducting Root Cause Analysis (RCA)

- **Flowcharting and process mapping.** Shows how the whole process works; identifies critical stages of a process.
- **Cause-and-effect-diagram.** Graphically helps determine causes of a particular effect.
- **Charts.** Identify and separate major and minor problems.
- **Performance measures and metrics.** Uses metrics and supporting measures to monitor trends and determine improvement areas.
- **Data analysis.** Graphical and statistical, evaluates results from metrics.
- **Root cause analysis (RCA).** Approach for conducting causal analysis.

Defect statistics are collected and analyzed to determine areas for improvement. If necessary, adjustments are made to processes, standards, or procedures to maximize effectiveness.

RCA and resolution are performed to accomplish the following:

- Analyze issues to determine the cause
- Determine and record causes
- Initiate corrective action to eliminate the causes and prevent the occurrence of defects and problems in the future
- Monitor the effectiveness of the implementation of the corrective action

After an issue has been selected for further investigation by the testing team, the project manager collaborates with the quality manager and/or testing manager to facilitate the RCA process and validate issue closure. Team members use the applicable quality tools described above to perform the analysis to identify causes for the issue. Based on the selection of the highest priority causes, one or more corrective actions are recommended by the team performing the RCA and prioritized. Corrective actions might include changes to the following:

- Process
- Training
- Tools
- Methods

- Communications
- Software work products

It is also important to evaluate the corrective action to determine its effectiveness in eliminating the associated issue.

After the corrective action is implemented, the results will be reviewed and evaluated by the project manager in collaboration with the systems, quality and testing managers. There may be a variety of ways to evaluate the effectiveness of the change depending on the issue being addressed. The following are examples of ways to measure the effectiveness of the corrective action:

- If the issue is because of client complaints of poor quality, the results of a change could be measured by a statistically significant reduction in the number of post-release defects, a reduction in client complaints, or both
- A reduction in high-severity defects by the specific type of defect reviewed under the Corrective Action Plan (CAP) process
- Reviewing a trend chart that shows the data from the prior periods and the periods after the corrective actions were implemented

Gainwell will agree to resolve defects within the timelines specified in the Statement of Work (SOW), Section 6, Defect Severity Levels, unless another time frame is approved by the State. We understand that the defects are subject to the performance standards and payment withholds.

1. Severity 1 and 2: within twenty-four (24) hours of identification
2. Severity 3: within three (3) days of identification
3. Severity 4: as agreed based on defect prioritization and scheduling discussions
4. Severity 5: as agreed based on defect prioritization and scheduling discussions

Gainwell agrees to the definition of Severity Levels 2 – 6 and will discuss the change to the Severity 1 level description with the State upon contract award.

- **Severity 1: Catastrophic**

Functionality causes critical downstream impact, fall out or system failure. Any defect that causes major system problems or interface issues is not acceptable for production.

The definition Gainwell would like the State to consider — that the major system *or major* interface issues are not acceptable for production.

- **Severity 2: Major functions are/would be disabled; no workaround**

The defect prevents the system from producing vouchers to bill members, apply payments to member's accounts, interact with outside banking system or stakeholders, such as the Indiana Eligibility Determination and Services System (IEDSS) to accept and update eligibility records for Children's Health Insurance Program (CHIP) and Medicaid for Employees with Disability (M.E.D. Works) members with no workaround. Errors regarding the ability to perform billing, apply received payments, or conduct data exchanges to support accuracy of required information with no workarounds will be considered a level two major severity level defect.

- **Severity 3: Major functions are/would be disabled; workaround available and acceptable to the State**

A serious deviation from requirements which prohibits the stakeholder from completing a major piece of functionality accurately for which there is an appropriate workaround acceptable to the State.

- **Severity 4: Minor functions are/would be disabled**

A minor deviation from requirements which prohibits the stakeholder from completing a minor piece of functionality accurately and there may or may not be an appropriate workaround acceptable to the State. Contractor will classify deviations and review these with the State.

- **Severity 5: Cosmetic**

A deviation from requirements, which does not prohibit processing of a piece of functionality. The deviation will be scheduled for correction during testing as resources permit, or it will be deferred to a future release.

The following is not a defect, but is used in conjunction with defects, so all identified issues and defects can be stored in the same repository:

- **Severity 6: Internal**

This classification is used to indicate an internal issue that is not considered a defect in the system being tested but requires attention to enable quality of delivery of the system.

8.4 Performance Standards and Payment Withholds

RFP: Attachment K, Section 7.1

Gainwell understands and will continue to comply with the Performance Standards and Payment Withhold requirements as outlined in the Technical Proposal Requirements and the Scope of Work (SOW) Section 7. We understand that FSSA will withhold 10% of the price of the services paid on a monthly basis. Gainwell has read and understands the requirement and agrees that if the Contractor fails to meet requirements set forth in the Contract, the State will provide the Contractor with a written notice of noncompliance and may require one or more of the corrective actions or remedies described in the final Contract.

8.4.1 Performance Standards and Payment Withholds

Gainwell takes pride in the work we do to serve our clients. Meeting and exceeding performance standards is of the highest importance to us.

When our metrics fail to meet the service level agreements (SLAs) as determined by the monthly Performance Reporting evaluation, the Gainwell Team will complete a CAP within an agreed amount of time and submit it to FSSA for approval.

Gainwell understands that if we fail to meet the requirements set forth in the contract, we may be subject to financial penalties and/or the assessment of consequential or performance withholds. Should Gainwell receive written notice of noncompliance from FSSA, we will develop a CAP and submit it for approval.

Gainwell has read and understands the requirement and agrees that if the Contractor fails to meet requirements set forth in the Contract, the State will provide the Contractor with a written notice of noncompliance and may require one or more of the corrective actions or remedies described in the Contract.

8.4.2 Defect Correction Timeliness Performance Measure

Gainwell understands and agrees that we will develop a CAP or workaround of defects for State approval, per the time frames in Section 6. Failure is assessed if the Contractor corrects or provides a State-approved resolution plan and/or workaround for less than 100% of Defects according to the time frames in Section 6. The State will pay Gainwell 2% of the monthly payment (one-fifth of the total withheld amount) following adherence to the performance measures in Section 6 of the SoW.

8.4.3 Premium Billing Performance Measures

Gainwell agrees to mail at least, if not more, of 95% of premium vouchers through the U.S. Postal Service (USPS) no later than 1 business day after receiving enrollee information from the Indiana Eligibility Determination Services System (IEDSS) daily file, or no later than 2 business days following receipt of information through the monthly file.

Gainwell will continue to meet the 99.5% accuracy metric for premiums billing; the premiums are correct and sent to the person and address on file.

The State will pay Gainwell 2% of the monthly payment withhold upon our adherence to these performance measures.

8.4.4 Premium Collection Performance Measures

Gainwell will continue to transfer, to the State, premiums in daily electronic transfers, and will continue to notify FSSA financial management of the amounts of the transfer. We understand that failure to meet these service levels will result in the State assessing the 2% withhold amount, while the State will pay Gainwell 2% of the monthly payment withhold upon our adherence to these performance measures.

8.4.5 Customer Service Performance Measure

Gainwell has a call center and call center agents in place and will continue to monitor and measure our Customer Service call center agents and phone line activity.

Gainwell will continue to provide two separate numbers for CHIP and M.E.D. Works and expect that the withhold payment will be calculated based on the combined total number of calls received through each line.

We agree to meet the performance measures from the SOW, Section 7.1.4.:

1. 95% of calls shall be answered within 2 minutes (2:00).
2. Average hold time for answered calls shall not exceed 45 seconds (0:45).
3. The busy rate shall not exceed 5%.
4. The abandoned call rate shall not exceed 10%.
5. Call length is sufficient to make sure adequate information is imparted to the caller.
6. 85% of issues from callers shall be resolved online.
7. Follow-up information shall be imparted to enrollees or Payors within 24 hours from the time of first contact. If research is necessary, and the Contractor cannot ascertain the information within 24 hours, they will return the call within the 24-hour time frame and advise when they will be able

to respond with the information needed. A final written or verbal response shall be provided to 100% within 10 business days.

8. 100% of calls left on voice mail during or after working hours will be retrieved and returned within 1 business day. Contractor will establish guidelines on voice mail indicating payment request calls will not be returned, as well as directing caller to available payment options. If the Contractor is unable to reach the consumer by phone, the Contractor will mail a response within 1 additional business day that acknowledges the request, gives the information available, and if further research is necessary notifies the caller they will mail the appropriate information within 10 business days. A final written or verbal response shall be provided to 100% within 10 business days.

The State will pay Gainwell 2% of the monthly payment withhold upon our adherence to the above performance measures.

8.4.6 Technical Requirements Performance Measures

Gainwell will continue to meet the Technical Performance Measures as detailed in the SOW, Section 7, 7.1.5.

We currently complete file transfers daily, weekly, and monthly to IEDSS with fewer than 10 incorrect file records.

- a. Complete one hundred percent (100%) of daily, weekly, and monthly file transfers.
- b. Once the initial file transfer process with IEDSS has been completed, complete each daily, weekly, and monthly file transfer with fewer than ten (10) incorrect individual records on a file. Incorrect individual records are records sent to the State's eligibility system (e.g., IEDSS) containing erroneous information about an individual, case, or sequence.

The State will pay Gainwell 2% of the monthly payment withhold upon our adherence to these performance measures.

8.5 Failure to Meet Performance Requirements; Corrective Actions

RFP: Attachment K, Sections 7.2 and 7.2.1

Gainwell's focus is to deliver quality PVS services to the State. We currently fully cooperate with the State in providing the reports and access needed to monitor and assess our performance. Gainwell works to continuously improve our services to the State. Gainwell agrees to the requirements in the SOW, Section 7.2 and 7.2.1.

8.5.1 Failure to Meet Performance Requirements

Gainwell understands that if we fail to meet the requirements set forth in the contract, we may be subject to financial penalties and/or the assessment of consequential performance withholds. Should Gainwell receive written notice of noncompliance from the State, we will develop a CAP and submit it for approval.

8.5.2 Corrective Actions

As would be expected from an organization of Gainwell's size and scope, we continually manage performance to maintain compliance with our obligations under our agreements and successful

outcomes for our customers. From time to time, corrective actions may be undertaken when FSSA determines Gainwell has not performed to its satisfaction, has missed performance metrics and/or key performance indicators (KPIs), has not completed a deliverable in a satisfactory or timely manner, or upon written request by the State.

Should Gainwell not meet the requested services, we understand the State has outlined five potential corrective action options depending on the severity, duration of the deficiency, and/or the repeated nature of the noncompliance:

- Written warning
- Formal CAP to be developed by Gainwell
- Assigning the Contractor's premium billing and collection responsibilities to another contractor
- Appointing temporary management of the project
- Contract termination

Our approach to service excellence is such that we would not expect FSSA to require a corrective action beyond a formal action plan. We would immediately work with FSSA to determine the required corrective action and move quickly to put the plan into action.

8.6 Damages

RFP: Attachment K, Section 8

Gainwell understands that if we fail to meet the requirements set forth in the contract, we may be subject to financial penalties and/or the assessment of consequential or performance withholds. Should Gainwell receive written notice of noncompliance from FSSA, we will develop a CAP and submit it for approval.