

HIRSP Federal Plan
Marketing and Outreach RFP
August 13, 2010



33 E. Main Street
Suite 230
Madison, WI 53703

LATE PROPOSALS WILL BE REJECTED

**THE HIRSP AUTHORITY RESERVES THE RIGHT TO REJECT
ANY OR ALL PROPOSALS**

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1.0 General Information

1.1 CONFIRMATION of INTENT to BID FORM

Please complete and fax or email to Jackie Ferris by 4:00 P.M. CST, Wednesday August 18, 2010.

To: Jackie Ferris, Executive Assistant
Fax #: (608) 441-5776 or
Email: jferris@hirsp.org

From: _____ **Phone:** _____
(Vendor Representative)

_____ **Address:** _____
(Vendor Name)

City: _____ **State:** _____

Email: _____ **Fax #:** _____

We will be submitting a proposal for the HIRSP Authority:

Yes

No

1.2 Procuring and Contracting Entity

The HIRSP Authority is the issuer of this RFP and is the sole point of contact during the vendor selection process. The HIRSP Authority staff will administer the contract resulting from this RFP. The Contract Administrator and RFP Manager will be Amie Goldman, HIRSP Authority Chief Executive Officer.

1.3 Calendar of Events

Listed below are specific and estimated dates and times of actions related to this RFP. The actions with specific dates must be completed as indicated, unless otherwise changed by the HIRSP Authority. In the event that the HIRSP Authority finds it necessary to change any of the specific dates and times in the calendar of events listed below, it will do so by issuing a supplement to this RFP. There may or may not be a formal notification issued for changes in the estimated dates and times.

Questions regarding the RFP must be submitted in writing to Jackie Ferris at jferris@hirsp.org or faxed to (608) 441-5776 by the date and time specified below.

Date	Event
August 13, 2010	Date of issue of the RFP
August 20, 2010	Vendor questions due by 4:00 p.m. CST
August 27, 2010	HIRSP responses to vendors
September 10, 2010	Proposals due from vendors by 3:00 p.m. CST
October 2010	Notification of intent to award sent to vendors

1.4 Contract Term

The contract shall be effective on the date specified in the contract through December 31, 2011, with three possible one-year renewal options from January 1st of each of the successive three calendar years. The earliest effective date would be October 15, 2010.

1.5 ***Submitting the Proposal***

Proposers must submit an original and five copies of their proposal and all materials required for acceptance of their proposal by 3:00 p.m. CDT September 10, 2010, to:

Amie Goldman, CEO
HIRSP Authority
33 East Main Street
Suite 230
Madison, WI 53703

All proposals must be time-stamped by the HIRSP Authority by the above stated time. Proposals not so stamped will not be accepted. Proposers mailing their proposals or using a commercial delivery service must allow sufficient time for delivery of their proposals by the specified time.

Proposals submitted by fax or e-mail, in whole or in part, shall be rejected. Late proposals shall be rejected and will be returned unopened. There are no exceptions.

All proposals must be packaged, sealed and show the following information on the outside of the package:

- Proposer's name and address
- Proposal for Marketing and Outreach Services for HIRSP
- Proposal due date –September 10, 2010, at 3:00 p.m. CDT

All contact with HIRSP Authority employees concerning the RFP is prohibited, except as authorized by Amie Goldman, CEO, the RFP Manager, during the period from date of release of the RFP until the notice of intent to contract is released.

Violations of these conditions may, at the sole discretion of the HIRSP Authority, be considered sufficient cause for the HIRSP Authority to reject a bid, irrespective of any other consideration.

2.0 Bidding and Proposal Requirements

2.1 Introduction and Background

The purpose of this document is to provide interested parties with information to enable them to prepare and submit a proposal to provide Health Insurance Risk-Sharing Plan Authority (HIRSP Authority) a Marketing and Outreach plan for the HIRSP Federal Plan. The HIRSP Authority intends to use the results of this solicitation to award a contract to conduct marketing and outreach plan for the HIRSP Federal Plan.

The HIRSP Authority is a Wisconsin public body corporate and politic. The HIRSP Authority was established under Chapter 149, Wis. Stats., for the purpose of maintaining and administering the insurance risk-sharing pool known as the Health Insurance Risk-Sharing Plan (HIRSP). HIRSP provides individual healthcare insurance policies to Wisconsin residents who cannot obtain health insurance in the commercial individual health insurance market or who lose their employer-sponsored coverage.

HIRSP enrollees who have annual income of less than \$33,000 are eligible for subsidized assistance for premium payments, healthcare deductible payments, and drug co-payments.

HIRSP functions as a health insurer and issues policies to eligible individuals under five indemnity benefit plans and one Medicare supplemental plan. As of July 2010, HIRSP also administers the HIRSP Federal Plan under contract with the Federal Department of Health and Human Services. As of July 2010, total program enrollment in HIRSP was 17,755 members.

The HIRSP Authority qualifies as exempt from federal income taxation pursuant to Internal Revenue Code Section 501 (c) (26) and is exempt from Wisconsin sales tax.

The HIRSP Authority administrative office exercises executive managerial oversight of the HIRSP plan. The HIRSP Authority is supervised by a Board of Directors comprised of thirteen voting members who are nominated by the Wisconsin Governor and confirmed by the Wisconsin Senate. The Board of Directors also includes the Commissioner of Insurance or his designee as a non-voting board member. Four of the appointed directors represent insurers participating in the plan, four of the directors represent healthcare providers, and three of the directors represent consumer interests, including two directors who have coverage under HIRSP benefit plans. One director represents small business, and one director represents the public.

The HIRSP Authority also has a Consumer Advisory Council comprised of ten HIRSP members. This council provides HIRSP Authority staff and its Board of Directors with feedback on issues that impact HIRSP members. The council may be a resource to the vendor in developing its marketing and outreach strategies.

The HIRSP Authority has no marketing staff and incurs no sales commissions. All health insurers that do business in Wisconsin are required by law to notify individuals about HIRSP if an insurer declines to provide healthcare coverage. Individuals may also apply directly to HIRSP or may become aware of the program through licensed insurance agents.

In March, 2010 President Obama signed the Patient Protection & Affordable Care Act into law. The Act establishes a new federal health insurance program for U.S. citizens who have pre-existing medical conditions and who have been uninsured for at least six months. The Health Insurance Risk-Sharing Plan (HIRSP) is administering this new federal program in Wisconsin under the title, *HIRSP Federal Plan*.

The HIRSP Federal Plan provides the same medical and pharmacy benefits as the existing HIRSP program. The HIRSP Federal Plan began accepting applications on July 15, 2010 for effective dates beginning August 1, 2010. The federal government has allocated \$5 billion for the federal high risk pools nationwide. The HIRSP Authority has received \$73 million dollars of that funding to operate the federal pool in Wisconsin between July 2010 and December 2013. With the available funding, HIRSP estimates that it can provide insurance coverage to 8,500 Wisconsin residents. The intent of this HIRSP marketing campaign is to reach and enroll 8,500 eligible Wisconsin residents into the plan.

To qualify for the HIRSP Federal Plan an applicant must:

1. have been uninsured for at least 6 months before enrolling;
2. be a U.S. citizen;
3. be a resident of the State of Wisconsin; and
4. have a pre-existing medical condition.

To show proof of a pre-existing condition, the applicant must provide one letter of rejection based on medical underwriting from a commercial insurer.

Please see the attached comparison chart (Attachment A) and the HIRSP website at www.hirsp.org for more information on HIRSP and the HIRSP Federal Plan.

2.2 HIRSP “Brand” Profile

HIRSP recently benefited from the development of brand profile. Below is a summary that should help inform your proposal.

HIRSP Authority is a unique organization that doesn’t have any competition. What sets it apart is its ability to serve as a “safety net” for individuals who, for a variety of reasons, find themselves uninsurable. HIRSP and the HIRSP Federal Plan provide viable health insurance plans to that niche market.

In many respects, the HIRSP Authority operates similar to a non-profit insurance company. One difference between the HIRSP Authority and private insurers is that, as a quasi-governmental entity, HIRSP must abide by state statutes (Chapter 149) for HIRSP and by federal mandates (Patient Protection and Affordable Care Act) for the HIRSP Federal Plan.

HIRSP Authority is dedicated to:

- **Keeping premiums affordable** by being well informed of private individual insurance industry practices and implementing best practices
- **Creating numerous and fair policy options** to meet a variety of needs, circumstances and budgets
- **Delivering great customer service** to maintain their high customer satisfaction ratings
- **Providing dependable public service**, working hard to be a safety net for individuals unable to purchase from private individual insurance providers
- **Reducing and controlling costs** by keeping administrative costs to 4% - 5%

Image

HIRSP Authority wants to elicit a strong response as being a health insurance “safety net” that serves the unique market niche of providing coverage to individuals who have no options in the private market. As an accessible, reliable and member-oriented provider, HIRSP Authority builds member confidence by offering reasonably priced plans with good coverage to meet their medical needs. Following is an assessment of the organization’s personality, tone and style that will allow it to build this desired image.

HIRSP Authority's Personality:

- Trustworthy not dishonest
- Reasonable not difficult
- Experienced not unskilled
- Serious not lightweight
- Reliable not "fly by night"
- Dedicated not uncommitted

HIRSP Authority's Style:

- Legislative not without rules
- Detailed not sketchy
- Accessible not out of reach
- Knowledgeable not unacquainted
- Skilled not untrained
- Accomplished not untested

HIRSP Authority's Tone:

- Helpful not ineffective
- Professional not without credentials
- Respectful not impertinent
- Inviting not unappealing
- Friendly not detached

HIRSP Authority's Five Key Messages

- **Good Price:** Coverage is reasonably priced when compared to comparable plans offered by traditional insurance providers.
- **Excellent Coverage:** Provides a broad range of policy options to meet member's needs and budgets.
- **Quality Service:** Is dedicated to customer service and helping its members.
- **Safe Harbor:** Provides coverage when members have exhausted their options in the private market.
- **Satisfied Members:** Receives high marks from members on benefits, customer service, and fairness of the offerings. Generally members are grateful that the program exists.
- **Efficient Operation:** Functions similar to a private insurance company but with less overhead.

2.3 HIRSP Authority's Target Markets

- Primary market – Referral* sources such as:
 - Insurance Agents
 - Human Service Agencies
 - Non-Profit Organizations (Disease Specific)
 - Professional organizations targeted to Human Resource Professionals, Small Business Owners, Unions, etc
 - Providers (Physicians, Clinics and Hospitals)
 - Other insurance providers
 - Family and friends of members

- Secondary Market
 - All Wisconsin residents, age 18-64, who qualify for the plans such as:
 - Self-employed
 - Part-time employees
 - Pre-existing medical conditions

*Note: Approximately 90% (or more) of the new members come from referral sources

2.4 Marketing Budget and Goal

The HIRSP Authority has available \$250,000 for marketing and outreach efforts to achieve its goals of enrolling 8,500 individuals into the HIRSP Federal Plan as quickly as possible.

2.5 Requirements

Based on the information provided above, HIRSP is asking bidders to prepare a high-level marketing/outreach plan and budget that will include, at a minimum:

1. The information required by the bidder to develop a detailed marketing plan;
2. The bidder's approach for developing a marketing plan;
3. The steps proposed and an associated timeline for developing a marketing plan;
4. Proposed strategies for maximizing the impact of the limited funding available for marketing;
5. A proposed budget that at a minimum details how much of the available funding would be used to develop the marketing plan and

how much would be used to implement the plan (e.g. purchase media time, conduct mailings, etc.);

6. A description of the bidder's success in doing similar work for other clients, including at least three references;
7. A statement of the bidder's commitment to adhere to the contract terms outlined in Section 3 of the proposal.

3.0 SPECIAL CONTRACT TERMS AND CONDITIONS

3.1 Executed Contract and RFP to Constitute Entire Agreement

In the event of contract award, the contents of this RFP (including all attachments), RFP addenda and revisions, and the proposal of the successful proposer, and additional terms agreed to, in writing, by the HIRSP Authority and the Contractor shall become part of the contract. Failure of the successful proposer to accept these as a contractual agreement may result in a cancellation of award. The awarded and executed written contract and/or order with referenced parts and attachments shall constitute the entire agreement and no other terms and conditions in any document, acceptance, or acknowledgement shall be effective or binding unless expressly agreed to in writing by the HIRSP Authority

3.2 Applicable Law and Compliance

The contract to be awarded from this RFP shall be governed by the laws of the State of Wisconsin. The Contractor shall at all times observe and comply with all federal and state laws, local laws, ordinances, and regulations which are in effect during the period of the contract and which in any manner affect the work or the conduct of the work. HIRSP reserves the right to cancel the contract with any federally debarred Contractor or a Contractor that is presently identified on the list of parties excluded from federal procurement and non-procurement contracts.

3.3 Contractor Nondiscriminatory Employment Practice Requirement

The Contractor shall agree that, in connection with the performance of work under a contract resulting from this RFP, the Contractor will not discriminate against any employee or applicant for employment because of age, race, religion, color, handicap, gender, physical condition, developmental disability as defined in s. 51.01 (5), Wis. Stats., sexual orientation, or national origin. This provision shall include, but not be limited to the following: employment, upgrading, demotion or transfer, recruitment or recruitment advertising, layoff or termination, rates of pay or other forms of compensation, and selection for training, including apprenticeship. Except with respect to sexual orientation, the Contractor further agrees to take affirmative action to ensure equal employment opportunities. The Contractor agrees to post in conspicuous places, available for employees and applicants for employment, notices to be provided by the contracting officer setting forth the provisions of the

nondiscrimination clause. The affirmative action plan is waived if the Contractor's annual work force amounts to less than 25 employees.

3.4 Data Management Requirements

In connection with the performance of work under the plan administrative services contract, the Contractor shall agree that (i) all data provided to the Contractor by HIRSP shall be kept confidential; (ii) all data provided to the Contractor by HIRSP shall be used solely for the purposes expressed by HIRSP pursuant to the provisions of the plan administrative services agreement, and (iii) all data provided to the Contractor by HIRSP shall, upon request by the HIRSP Authority, be destroyed by the Contractor after the work performed by the Contractor pursuant to the plan administrative services agreement has been completed by the Contractor.

3.5 Public Record Access

It is the intention of the HIRSP Authority to maintain an open and public process for the solicitation, submission, review, and approval of procurement activities. Records may not be available for public inspection prior to issuance of the notice of intent to award or the award of the contract.

Any restrictions on the use of data contained within a response to a request must be clearly and expressly stated by the proposer in the bid/proposal itself. Proprietary information submitted in response to a request will be handled in accordance with Wisconsin public records law. Proprietary restrictions normally are not accepted. However, when accepted, it is the vendor's responsibility to defend the determination in the event of an appeal or litigation.

Data contained in a bid/proposal, all documentation provided therein, and innovations developed as a result of the contracted commodities or services cannot be copyrighted or patented. All data, documentation, and innovations become the property of the HIRSP Authority.

Any material submitted by the proposer in response to this request that the proposer considers confidential and proprietary information and which qualifies as a trade secret pursuant to s. 19.36(5), Wis. Stats., or material which can be kept confidential under the Wisconsin public records law, must be identified on the Designation of Confidential and Proprietary Information form included in this RFP as Attachment B. Bid/proposer prices cannot be held confidential.

3.6 Hold Harmless

The Contractor shall indemnify and save harmless the HIRSP Authority and all of its officers, agents, and employees from all suits, actions, or claims of any character brought for or on account of any injuries or damages received by any person or property resulting from the operations of the Contractor, or of any of its contractors, in prosecuting the work under the plan administrator contract.

3.7 Force Majeure

Neither the HIRSP Authority nor the Contractor shall be in default by reason of any failure in performance of the plan administrative services contract in accordance with reasonable control and without fault or negligence on their part. Such causes may include, but are not restricted to, acts of nature or the public enemy, acts of the government in either its sovereign or contractual capacity, fire, floods, epidemics, quarantine restrictions, strikes, freight embargos and unusually severe weather, but in every case the failure to perform must be beyond the reasonable control and without the fault or negligence of the party.

3.8 Certification of Independent Price Determination

By signing the RFP bid/proposal, the proposer certifies and in the case of a joint bid/proposal each party thereto certifies as to its organization, that in connection with this procurement:

The prices in the proposal have been arrived at independently, without consultation, communication, or agreement for the purpose of restricting competition with regard to any matter relating to such prices with any other proposer or with any competitor;

Unless otherwise required by law, the prices which have been quoted in the proposal have not been knowingly disclosed by the proposer and will not knowingly be disclosed by the proposer, prior to opening in the case of an advertised procurement or prior to award in the case of a negotiated procurement, directly or indirectly to any other proposer or to any competitor, and;

No attempt has been made or will be made by the proposer to induce any other person or firm to submit or not to submit a proposal for the purpose of restricting competition.

Each person signing the proposal certifies that: He/she is the person in the proposer's organization responsible within the organization for the decision as to the prices being offered herein and that he/she has not participated and

will not participate in any action that is contrary to the items listed above, (or) that he/she is not the person in the proposer's organization responsible within the organization for the decision as to the prices being offered herein, but that he/she has been authorized in writing to act as an agent for the persons responsible for such decisions in certifying that such persons have not participated, and will not participate in any action contrary to the conditions listed above, and as their agent does hereby so certify, and he/she has not participated and will not participate in any action contrary to the items listed above.

3.9 Independent Capacity of Contractor

The Contractor and its officers, agents, and employees, in the performance of their duties in accordance with the HIRSP marketing and outreach contract, shall act in the capacity of an independent contractor and not as an officer, employee, or agent of the HIRSP Authority. The Contractor shall agree to take such steps as may be necessary to ensure that each subcontractor of the Contractor will be deemed to be an independent contractor and will not be considered or permitted to be an agent, servant, joint venture, or partner of the HIRSP Authority.

3.10 Performance Review and Remedies

All requirements described in this RFP and the final contract will be subject to monitoring by the HIRSP Authority. The HIRSP Authority reserves the right to monitor performance of the Contractor (including any or all personnel and sub-contractors thereof) and may exercise such option at its discretion without notice. The results of the monitoring will be used to provide the basis for improved project implementation and operations and to determine whether the Contractor has breached the contract.

The Contractor agrees that the HIRSP Authority, in its sole discretion, in the event of contract non-compliance by the Contractor, may terminate part of contractor's obligations under this agreement and replace those services by either contracting with another entity to perform those obligations or performing those obligations itself. In the event the HIRSP Authority elects the remedy under this paragraph, the Contractor may bill the HIRSP Authority only for those costs associated with performance of contract obligations that have not been terminated. The Contractor will reimburse the HIRSP Authority for any replacement cost in excess of what the Contractor would have been paid to continue performing those services.

3.11 Contractor Compensation Remittance

Contractor compensation will be remitted according to monthly invoices submitted by the Contractor along with detail and supporting information, as determined by the HIRSP Authority. Invoices will be submitted to:

Amie Goldman, CEO
HIRSP Authority
33 East Main Street
Suite 230
Madison, WI 53703

3.12 News Releases

News releases pertaining to this procurement or any part of the proposal shall not be made without the prior approval of the HIRSP Authority.

3.13 Right to Publish

If an awarded contract results in a book or other material, the HIRSP Authority reserves a royalty-free, nonexclusive irrevocable license to reproduce, publish or otherwise use, and to authorize others to use, all material from the approved program. Any discovery or invention arising out of, or developed in the course of work aided by any awarded contract agreement, shall be promptly and fully reported to the HIRSP Authority.

3.14 Contract Term and Termination

The HIRSP Authority reserves the right to terminate the marketing and outreach contract for any reason or without cause and without penalty provided that notification is given in writing at least 30 days in advance. The HIRSP Authority reserves the right to cancel any contract in whole or in part without penalty in the event that the Contractor fails to comply with the terms, conditions, and specifications of the marketing and outreach contract.

3.16 Assignment

No right or duty in whole or in part of the Contractor under this contract may be assigned or delegated without the prior written consent of the HIRSP Authority.

4.0 Confidential and Proprietary Form

Designation of Confidential and Proprietary Information Form

The attached material submitted in response to HIRSP Authority Marketing and Outreach Services Contract RFP includes proprietary and confidential information which qualifies as a trade secret, as provided in s. 19.36(5), Wis. Stats., or is otherwise material that can be kept confidential under the Wisconsin Open Records Law. As such, we ask that certain pages, as indicated below, of this bid/proposal response be treated as confidential material and not be released without our written approval.

Prices always become public information when bids/proposals are opened, and therefore cannot be kept confidential.

The contract resulting from this procurement will be a public record and therefore cannot be kept confidential. Other information cannot be kept confidential unless it is a trade secret. Trade secret is defined in s. 134.90(1)(c), Wis. Stats. as follows: "Trade secret" means information, including a formula, pattern, compilation, program, device, method, technique or process to which all of the following apply:

1. The information derives independent economic value, actual or potential, from not being generally known to, and not being readily ascertainable by proper means by, other persons who can obtain economic value from its disclosure or use.
2. The information is the subject of efforts to maintain its secrecy that are reasonable under the circumstances.

We request that the following pages not be released

Section	Page #	Topic

IN THE EVENT THE DESIGNATION OF CONFIDENTIALITY OF THIS INFORMATION IS CHALLENGED, THE UNDERSIGNED HEREBY AGREES TO PROVIDE LEGAL COUNSEL OR OTHER NECESSARY ASSISTANCE TO DEFEND THE DESIGNATION OF CONFIDENTIALITY AND AGREES TO HOLD HIRSP HARMLESS FOR ANY COSTS OR DAMAGES ARISING OUT OF HIRSP'S AGREEING TO WITHHOLD THE MATERIALS.

Failure to include this form in the bid/proposal response may mean that all information provided as part of the bid/proposal response will be open to examination and copying. HIRSP considers other markings of confidential in the bid/proposal document to be insufficient. The undersigned agrees to hold HIRSP harmless for any damages arising out of the release of any materials unless they are specifically identified above.

Company Name _____

Authorized Representative _____
Signature

Authorized Representative _____
Type or Print

Date _____

Attachment A: HIRSP State and Federal Plan Comparison

HIRSP State and Federal Plan Comparison And Frequently Asked Questions

July 1, 2010

Eligibility

Description	HIRSP	HIRSP Federal
Base Criteria (You must meet all of the base eligibility criteria within the plan you choose.)	Wisconsin Resident for at least 3 months.	Wisconsin Resident
	Under 65 years of age.	Not Eligible for Medicare.
	Not eligible for employer-offered group health insurance coverage	Not eligible for employer-offered group health insurance coverage
	Not eligible for comprehensive Wisconsin Medicaid or BadgerCare Plus Standard Plan.	Not eligible for comprehensive Wisconsin Medicaid or BadgerCare Plus Standard Plan.
		Are a citizen or national of the United States or are lawfully present in the United States.
		Have not had creditable coverage in the six months prior to the HIRSP Federal effective date.
Medical Uninsurability Criteria (If you meet the base criteria, you must meet <u>at least one of the medical uninsurability criteria</u> to be eligible for the HIRSP Federal Plan. To be eligible for HIRSP you must meet one of the medical uninsurability criteria <u>or</u> the loss of employer-sponsored coverage criteria.)	Received in the past nine months one of the following based on medical underwriting: <ul style="list-style-type: none"> • A notice of rejection from an insurer; • A notice of reduction of limitation in coverage, including restrictive riders; • A notice of an increase in premium of 50% or more; • Two or more offers for insurance with premiums at least 50% higher than a standard risk would be charged for the coverage. 	Received in the past nine months one of the following based on medical underwriting: <ul style="list-style-type: none"> • A notice of rejection from an insurer; • A notice of reduction of limitation in coverage, including restrictive riders; • A notice of an increase in premium of 50% or more; • Two or more offers for insurance with premiums at least 50% higher than a standard risk would be charged for the coverage.
	Tested positive for HIV.	Tested positive for HIV.
	Eligible for Medicare due to a disability.	N/A
Loss of Employer-Sponsored Coverage Criteria (To be eligible for HIRSP you must meet one of the medical uninsurability criteria <u>or</u> the loss of employer-sponsored coverage criteria.)	Lost employer-offered group health insurance and meet all of the following requirements: <ul style="list-style-type: none"> • Did not voluntarily cancel your coverage. • Exhausted available continuation coverage (COBRA or state continuation) under your employer-offered group health insurance. • Have had continuous insurance coverage for at least 18 months with no gaps in coverage greater than 63 days. • Are not eligible for Medicare. 	N/A

Cost

Description	HIRSP	HIRSP Federal
Plan Options	<u>Major Medical Plans:</u> HIRSP 1,000/2,500/5,000 <u>Health Savings Account (HSA) Plans:</u> HIRSP 2,500 HSA and HIRSP 3,500 HSA <u>Medicare Supplement Plan</u> HIRSP Medicare Supplement Plan	<u>Major Medical Plans:</u> HIRSP Federal 500/1,000/2,500/3,500
Premiums	State law requires premiums to cover 60% of plan costs. See rate tables for details.	Federal law requires premiums be set at a "standard risk rate" for similar coverage in the private market. See rate tables for details.
Annual Medical Deductible	<u>Major Medical Plans:</u> \$1,000/\$2,500/\$5,000 <u>HSA Plans:</u> \$2,500/\$3,500 combined medical and pharmacy deductible <u>HIRSP Medicare Supplement:</u> \$500	<u>Major Medical Plans:</u> \$500/\$1,000/\$2,500/\$3,500 NOTE: Members in the federal pool with effective dates between August 1, 2010 and December 1, 2010 will have their deductibles reduce by 50% for calendar year 2010.
Annual Medical Coinsurance	<u>Major Medical Plans:</u> 20% of allowed amount up to \$1,000 out-of-pocket. <u>HSA Plans:</u> 20% of allowed amount after deductible is met, up to \$2,100 out-of-pocket. <u>Medicare Supplement:</u> No coinsurance.	<u>Major Medical Plans:</u> 20% of allowed amount up to \$1,000 out-of-pocket.
Medical Out-of-Pocket Maximum (total annual medical deductible and coinsurance payments for covered services)	<u>Major Medical Plans:</u> \$2,000/\$3,500/\$6,000 <u>HSA Plans</u> \$4,600/\$5,600 (medical and pharmacy) <u>Medicare Supplement:</u> \$500	<u>Major Medical Plans:</u> \$1,500/\$2,000/\$3,500/\$4,500
Family Medical Out-of-Pocket Maximum (all family members must be on the same plan)	<u>Major Medical Plans:</u> \$4,000/\$7,000/\$12,000 <u>HSA Plans:</u> \$9,200/\$11,200 (medical and pharmacy) <u>Medicare Supplement:</u> \$1,000	<u>Major Medical Plans:</u> \$3,000/\$4,000/\$7,000/\$9,000

Drug Co-pay	<u>Major Medical Plans:</u> \$10 Tier 1/\$40 Tier 2	<u>Major Medical Plans:</u> \$10 Tier 1/\$40 Tier 2
Drug Co-pay Con't	<u>HSA Plans:</u> 100% up to the deductible amount and then 20% of allowed amount after deductible is met. <u>Medicare Supplement:</u> \$10 generic/\$40 brand	
Annual Drug Maximum Out-of-Pocket	<u>Major Medical Plans:</u> \$2,000 <u>HSA Plans:</u> \$4,600/\$5,600 (medical and pharmacy) <u>Medicare Supplement:</u> \$1,500	<u>Major Medical Plans:</u> \$500/\$1,000/\$2,500 deductible plans = \$2,000 drug out-of-pocket maximum \$3,500 deductible plan = \$1,450 drug out-of-pocket maximum

Coverage Limitations

Description	HIRSP	HIRSP Federal
Pre-Existing Waiting Periods	Individuals who qualify for HIRSP under the medical uninsurability criteria are required to serve a six-month waiting period for medical coverage of pre-existing conditions. The waiting period does not apply to prescription drug coverage. Individuals who qualify for HIRSP due to loss of employer-offered coverage are not required to serve a waiting period.	There is no pre-existing waiting period for individuals eligible for the HIRSP Federal Plan.
Coordination of Benefits	In general, HIRSP would pay secondary to any other coverage available to the member.	In general, HIRSP would pay secondary to any other coverage available to the member.

Medical Benefits

The following is a list of selected services covered under HIRSP and the HIRSP Federal Plan. For a full listing of covered benefits please see the HIRSP policy.

Description	HIRSP and HIRSP Federal
Alcoholism, Drug Abuse and Nervous or Mental Disorders	Deductible/Coinsurance
Ambulance Services	Deductible/Coinsurance
Autism Services	Deductible/Coinsurance
Cardiac Rehabilitation Services (up to 48 sessions)	Deductible/Coinsurance
Chiropractic Services	Deductible/Coinsurance
Diagnostic Radiology Services (PET Scans, MRIs, MRAs)	Deductible/Coinsurance
Durable Medical Equipment	Deductible/Coinsurance
Emergency Services	Deductible/Coinsurance
Genetic Testing	Deductible/Coinsurance
Home Health Care (up to 40 visits Home Health service visits per year)	Deductible/Coinsurance
Hospice Care	Deductible/Coinsurance
Hospital Services	Deductible/Coinsurance
Medical and Surgical Services	Deductible/Coinsurance
Office Visits and Consultations	Deductible/Coinsurance
Pain Management Services	Deductible/Coinsurance
Preventive Care	\$150 of first dollar coverage. Remaining services covered subject to deductible/coinsurance.
Radiation and Chemotherapy Services	Deductible/Coinsurance
Single Kidney Transplants and Dialysis Treatments	Deductible/Coinsurance: Continually payable up to \$30,000 per year beyond the \$500,000 transplant maximum benefit. Dialysis treatment counts towards the \$30,000 each year is not covered under the \$500,000 transplant benefit.
Skilled Nursing Care Facility (up to 30 days per confinement)	Deductible/Coinsurance
Therapies (OT,PT, Respiratory, Speech)	Deductible/Coinsurance

Transplants	Deductible/Coinsurance up to a \$500,000 Lifetime Maximum Benefit
X-ray and Lab Services	Deductible/Coinsurance
Maximum Lifetime Benefit	\$2 Million Combined Medical and Drug.

Note: All services must be medically necessary and many services require prior authorization. The \$150 first dollar coverage benefit accrues across all routine/preventive services. There is not \$150 of first dollar coverage for each routine/preventive care service.

Prescription Drug Benefits

Description	HIRSP	HIRSP Federal
Prescription Drugs	Tier 1 (mainly generics) \$10 copay. Tier 2 (mainly brands) \$40 copay. Tier 3 not covered without a medical exception.	Tier 1 (mainly generics) \$10 copay. Tier 2 (mainly brands) \$40 copay. Tier 3 not covered without a medical exception.
Description	HIRSP and HIRSP Federal	
Benefit Design	<ul style="list-style-type: none"> • Mandatory generic substitution program applies • Generic co-pay waiver program available • Some high-cost medications require prior approval • Mandatory specialty pharmacy program • 90-day supply at retail and mail available 	

Provider Network

Description	HIRSP	HIRSP Federal
In-State Network	Wisconsin Medicaid Certified Providers	Wisconsin Medicaid Certified Providers
Out-of-State Network	<p>HIRSP pays HIRSP rates to out-of-state providers both in emergency situations and for scheduled services.</p> <p>HIRSP members <u>MAY</u> be <u>BALANCE BILLED</u> by out-of-state providers if they refuse to accept HIRSP payment rates as payment in full for the services provided.</p>	<p>The HIRSP Federal Plan will <u>NOT</u> reimburse out-of-state providers for services rendered, except in cases of emergency.</p> <p>In emergencies, the member <u>WILL</u> be responsible for the difference between the provider chargers and the HIRSP reimbursement rate.</p> <p>For non-emergency services the member <u>IS</u> responsible for 100% of the charges for any services provided by a non-Wisconsin Medicaid Certified provider.</p>

Customer Service & Website

Description	HIRSP	HIRSP Federal
Customer Service	1.608.221.4551 (Madison, WI) or 1.800.828.4777	1.608.221.5315 (Madison, WI) or 1.888.253.2698
Website Address	www.hirsp.org	www.hirsp.org

Frequently Asked Questions

How can I compare which plan is better for me?

The HIRSP Federal Plan will offer four deductible options. The deductible options will be \$500, \$1,000, \$2,500 and \$3,500. Premium rates for the HIRSP Federal Plans will be lower than current HIRSP plan rates. However, if your household income is below \$33,000 per year, you may qualify for a premium subsidy under HIRSP. If you qualify for subsidy under HIRSP, your premium may be lower than the premium on the HIRSP Federal Plan. Please check the HIRSP website at www.hirsp.org frequently for more details regarding the HIRSP Federal Plan premiums and plan details.

What are the benefits for the HIRSP Federal Plan?

The HIRSP Federal Plan will offer medical and drug benefits that are comparable to Wisconsin HIRSP. The HIRSP Federal Plan will not have a pre-existing waiting period. To view the benefits, various plan options and out of pocket costs available under the Wisconsin HIRSP plan, please visit the HIRSP website at www.hirsp.org.

When can I enroll in the HIRSP Federal Plan?

Applications for the HIRSP Federal Plan will be available beginning July 15, 2010.

Is there a waiting list and how can I get on it?

The HIRSP Federal Plan applications will be available on July 15, 2010. If a waiting list will need to be established, more information will be found on the HIRSP web site at www.hirsp.org.

When will applications be available?

The HIRSP Federal Plan applications will be available starting July 15, 2010.

Do I have to be uninsured for 6 months?

At a minimum, to be considered for the HIRSP Federal Plan

1. you must be without creditable coverage* for 6 months,
2. be a citizen or national of the United States or be lawfully present, and
3. have a preexisting medical condition.

The complete listing of requirements will be available soon at www.hirsp.org.

* Creditable Coverage: coverage under qualifying group health plans and insurance from any of the following:

- A. a group health plan.
- B. health insurance coverage.
- C. Medicare Parts A, B and D.
- D. Medicaid.
- E. TriCare, formerly the Civilian Health and Medical Plan of the Uniformed Services (CHAMPUS).
- F. Civilian Health and Medical Plan of the Veterans Administration (CHAMPVA).
- G. a medical care program of the federal Indian health service or of an American Indian tribal organization.
- H. a state health benefits risk pool.
- I. a federal employee health plan.

J. a public health plan.

K. a Peace Corps health plan.

What qualifies as a pre-existing condition?

The federal definition of a preexisting medical condition has not yet been determined. However, it is likely that it will require proof of uninsurability due to a pre-existing medical condition. Such proof would include a letter of rejection from an insurance carrier. It is recommended that you consider applying for individual insurance coverage as soon as possible. You can obtain a letter of rejection from a private insurance carrier up to 9 months prior to applying to the HIRSP Federal Plan. More information will be available soon on the HIRSP web site at www.hirsp.org.

What are the eligibility requirements, other than those posted on the web site?

To be considered for the HIRSP Federal Plan, at a minimum, a person must:

1. Be a citizen or national of the United States, or be lawfully present; and
2. Be uninsured for at least 6 months before applying for coverage; and
3. Have a preexisting medical condition. (Please note that the federal definition of a preexisting medical condition has not yet been determined.)

NOTE: If a person enrolls in any of the BadgerCare Plus plans or Wisconsin HIRSP, they will NOT be eligible for the HIRSP Federal Plan once it becomes available because they have to be uninsured for at least 6 months. More information will be available in the upcoming weeks.

Will plans be able to backdate for charges incurred in the past?

Applications will be available for the HIRSP Federal Plan on July 15, 2010. The earliest effective date available for the HIRSP Federal Plan will be August 1, 2010. Any services provided prior to the member's effective date will not be covered by the HIRSP Federal Plan.

Prescription drug coverage? More than just generics?

The HIRSP Federal Plan will offer a drug benefit, including generic and brand name drugs, that are comparable to Wisconsin HIRSP, with no waiting period for preexisting conditions. [View the Wisconsin HIRSP benefits.](#)

Can I apply over the internet?

Applications will be available on July 15, 2010. At that time, an application will be available to download. A notice will be posted on the HIRSP website at www.hirsp.org when applications can be completed online.

Will I lose my place on the BadgerCare Plus Core plan waiting list if I apply for this program?

You will not lose your place on the BadgerCare Plus Core plan waiting list if you enroll in the HIRSP Federal Plan. However, if you enroll in the BadgerCare Plus Core or Basic plan first, you will not be eligible for the HIRSP Federal Plan.

If I enroll in the BadgerCare Plus Basic plan, will this make me ineligible for the HIRSP Federal Plan?

If a person enrolls in BadgerCare Plus Basic or Core plan, they will NOT be eligible for the HIRSP Federal Plan when it becomes available. To be eligible for the HIRSP Federal Plan you must be uninsured for the past 6 months.