

Request for Information

TO: All Interested Vendors

FROM: Covered California

SUBJECT: RFI #2016-004, Document Verification Services

1 Purpose of the RFI

The Covered California program is releasing this Request for Information (RFI) to:

- Introduce potential bidders to the Covered California program and the systems that support the program.
- Determine the level of interest in the upcoming procurement for document imaging and verification services.
- Receive feedback on questions and potential issues.
- Gather information on new trends in document imaging and verification.

Information gathered as a result of this RFI may be used in the development of any upcoming Request for Proposals (RFP) for Document Verification Services. The RFI responses will also be utilized to assist the State in identifying and understanding potential issues and risks related to this RFP.

Completion of this RFI will be performed at no cost to the State. The intent of this RFI is for information and planning purposes and does not constitute a solicitation. A contract will not be awarded based on this RFI.

Responses to this RFI will not be shared with other vendors until after the contract award that results from the above-mentioned RFP process. Questions that are submitted for clarification under Section 2, item C of this RFI, will be considered and if needed, an addendum to the RFI will be released by Covered California.

PLEASE NOTE: Covered California is issuing TWO DIFFERENT RFI's: RFI #2016-004, Document Verification Services, and RFI #2016-TBD SEP Electronic Verifications. Note that these RFI's are separate and distinct. Vendors are encouraged to review the Conceptual Solutions and Vendor questions carefully. Vendors may respond to either or both RFI's. They will be reviewed and evaluated separately, and subsequent RFP's, if any, are expected to be issued independently.

Please read this RFI document thoroughly and adhere to the response submission guidelines.

2 RFI Key Action Dates and Times

Listed below are the RFI Key Action Dates and Times by which actions should be taken or completed. If Covered California finds it necessary to change any of these dates, an addendum or an updated RFI will be posted on the following website:

TABLE 1, RFI KEY ACTION DATES

Item	Event	Date and Time
A	Release the RFI.	Thursday, September 8th, 2016
B	Last day to submit questions for clarification purposes.	Thursday, September 15th, 2016, by 5:00 p.m. Pacific Standard Time
C	Questions that are submitted for clarification will be considered and if needed, an addendum to the RFI will be released by Covered California.	Thursday, September 22nd, 2016
D	RFI response due date.	Thursday, September 29th, 2016, by 5:00 p.m. Pacific Standard Time

3 Background

This section presents information on the Covered California program, the California Healthcare Enrollment, Eligibility, and Retention System (CalHEERS), and the State's document imaging needs.

3.1 Understanding Covered California

Soon after the passage of national healthcare reform through the Patient Protection and Affordable Care Act of 2010 (ACA), California became the first state to enact legislation to establish a qualified health benefit exchange. The California state law is referred to as the California Patient Protection and Affordable Care Act (CA-ACA). Covered California is the organization responsible for managing the State's exchange.

The goals and objectives of Covered California are to:

- Reduce the number of uninsured Californians by creating an organized, transparent marketplace for Californians to purchase affordable, quality healthcare coverage, to claim available federal tax credits and cost-sharing subsidies, and to meet the personal responsibility requirements imposed under the federal act(ACA);
- Strengthen the healthcare delivery system;
- Facilitate competitive processes to select participating carriers and other contractors;

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- Require that healthcare service plans and health insurers issue coverage in the individual and small employers markets and compete on the basis of price, quality, and service (and not on risk selection); and
 - Meet federal and state law requirements, guidance and regulations.

Covered California is an independent public entity within California State Government. It is governed by a five member board appointed by the Governor and Legislature. Four of the members are appointed for four year terms, two by the Governor, one by the Senate Rules Committee and one by the Speaker of the Assembly. The California Secretary of Health and Human Services is a voting ex-officio member of the Board. The Board elected the California Secretary of Health and Human Services Agency as Chair, signaling its intention to actively coordinate and collaborate with existing state agencies involved in providing health coverage to Californians.

Covered California works in close partnership with the Department of Health Care Services, which oversees and administers California's Medicaid Program (Medi-Cal) and other specifically focused health programs. It also works with the two agencies that regulate health insurance in California: the Department of Managed Care and the Department of Insurance, as well as a broad range of stakeholders whose constituencies will be impacted by healthcare reform.

3.2 CalHEERS Overview

CalHEERS is the technical solution that supports the Covered California program.

Enactment of the Affordable Care Act (ACA) in 2010 challenged states to build from the ground up a completely new business, supported by an entirely new technology and operations infrastructure. Across the country, states began the hard work of organizing Health Insurance Exchange (HIX) boards, establishing linkages with Medicaid, insurers and community stakeholders and building the systems necessary to enroll millions of consumers in affordable coverage.

All eyes were on California given its significant portion of the country's uninsured and its status as the largest Medicaid population in the US. The State was seen as a bellwether for ACA's success, and this national focus, combined with highly compressed timeframes and the particular complexities of Medi-Cal, created the most unique and challenging, HIX implementation environment in the US. California rose to the challenge.

Work on the enrollment portal began in June, 2012 after a deliberate planning and procurement process. California understood that the portal needed to be up and running by October 1 2013, the start date for open enrollment under the Affordable Care Act: a highly compressed timeline of just 16 months. Furthermore, the system had to cope with the evolving requirements of what was a brand-new government program and meet the needs of the three county consortia responsible for administering Medi-Cal, the state's Medicaid program.

CalHEERS not only launched on time, it also supported more enrollments than any other US state. The 1.4 million Californians enrolled in private health insurance plans in the first open

enrollment represented more than 17 percent of total enrollments nationwide. In addition, 1.9 million Californians enrolled into Medi-Cal.

Since the initial launch in 2013, Covered California in partnership with the Department of Health Care Services has worked to make improvements and enhancements to the CalHEERS solution. Every year, the consumer experience for enrolling, making changes, renewing, and obtaining information improves. There is still more than can be done, and the effort around Document Imaging and Verification is one area where substantial benefits can be achieved for consumers and ease of use of the system as well as reductions in administrative and operational overhead.

4 Current Document Imaging and Verification Services

A critical component of the Covered California program is verification of information provided by applicants. This includes documents such as immigration or citizenship status (U.S. birth certificate, passport, etc.), income (Pay stub, Federal/State Income Tax Form 1040, etc.), and identity (Driver's license, U.S. Military card, etc.). Applicants (or consumers) can upload a verification document to CalHEERS, or it can be mailed or faxed to the mail processing vendor. In 2015, consumers sent over 1.7 million verification documents that were manually reviewed and validated by staff in the Service Center.

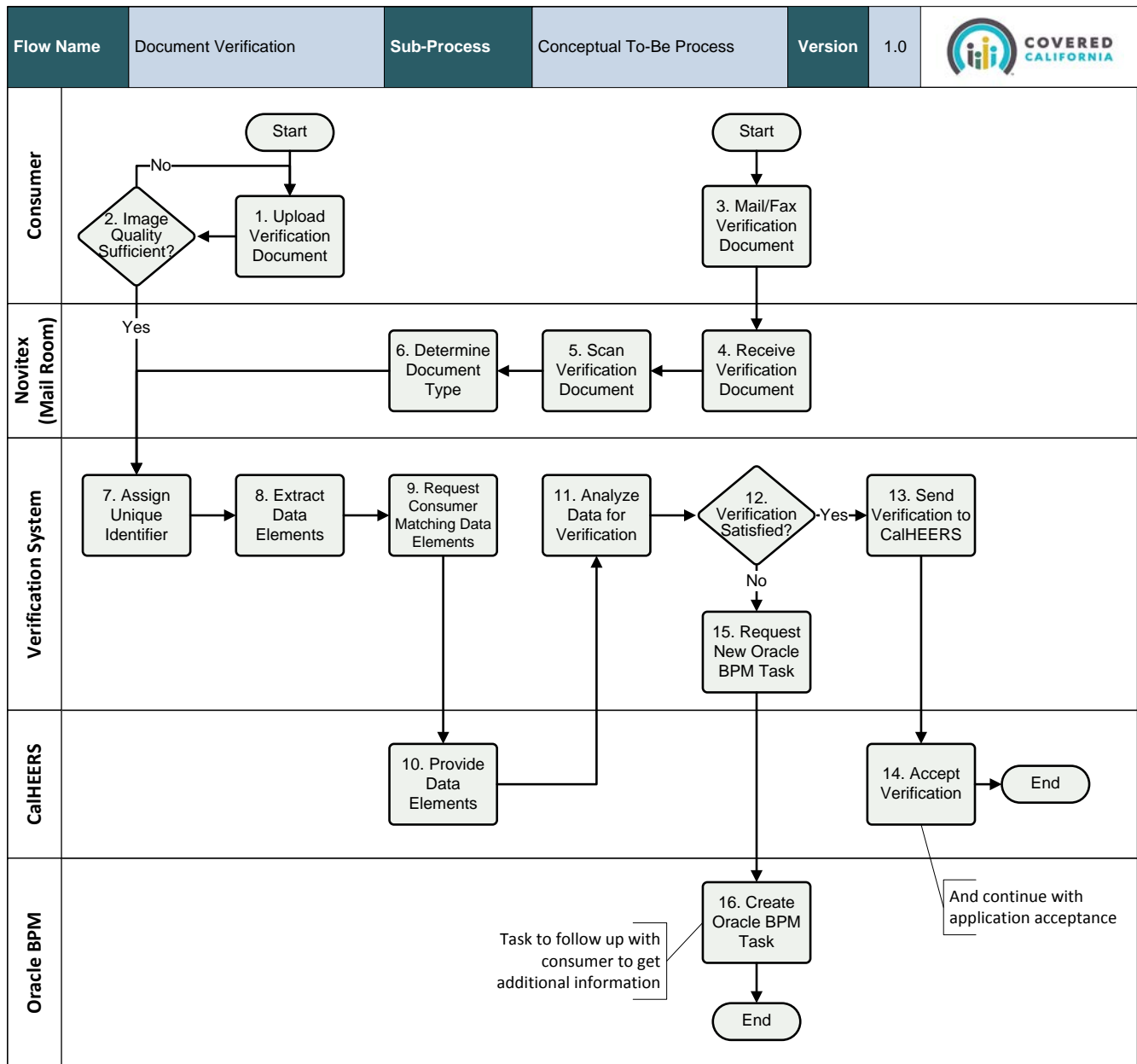
Incoming verification documents are received, scanned to PDF, and uploaded to Oracle Enterprise Content Management (ECM) within CalHEERS. Once loaded, each is assigned a unique number by ECM that is loaded and sent from CalHEERS. These items are maintained in a SharePoint list that is updated daily.

Service Center representatives (SCRs) are assigned items manually through SharePoint. SCRs view the verification document, compare it against the data in CalHEERS, and determine whether the verification document satisfies the corresponding verification need (i.e., data matching across multiple data elements in each document based on defined business rules). If the verification is satisfied, CalHEERS is updated to reflect the accepted verification, the consumer receives a notice, and the consumer's eligibility is cleared. If the verification is not satisfactory, attempts are made to contact the consumer to rectify the issue. If those attempts to contact the consumer are not successful, the consumer's enrollment is terminated.

5 Conceptual Solution/Proposed Services

The current process relies on simple tools and extensive manual intervention to compare and validate data. The goal of the Covered California Document Imaging Project is to automate the receipt, tracking, sorting, viewing, and validation of verification documents as much as possible. The State envisions extensive use of optical character recognition (OCR), data extraction, and data capture technologies as well as workflows to automate these processes. Covered California will be implementing Oracle Business Process Management (BPM) in September 2016 to automate the workflow component of conducting manual verifications. Looking forward, a vendor could integrate with the existing BPM solution or potentially provide its own BPM solution to track the various documents received from consumers.

The flow chart below shows the conceptual process for future document verifications.



Covered California is envisioning that consumers will be able to fax, mail, or upload (via a mobile application or desktop) a verification document. Covered California’s existing scanning solution would scan and store mailed documents¹. Uploaded images would be captured by the new solution and after determining the type of document (e.g., driver’s license, passport, etc.), extract the needed data elements. With the needed data extracted, the solution would then request consumer data from CalHEERS and then determine if the data matched and satisfied the verification need. If satisfied, the solution would send a return message to CalHEERS indicating the match and CalHEERS would continue forward with the application process. If not

¹The State would like to use its existing scanning solution but is open to another if required.

satisfied the solution would create a task in Oracle BPM for the SCR to review and if necessary contact the consumer.

6 Vendor Questions

Vendors must submit questions regarding this RFI via e-mail by the specified date and time in Section 2, RFI Key Action Dates and Times. Questions should be submitted via email to the contact person listed in Section 9, Contact Information.

The following **must be included** in the e-mail inquiry:

- On the subject line of the e-mail, include: RFI #2016-004 Covered California Document Imaging Services- Vendor Questions.
- Vendor name, contact person, telephone number, and e-mail address, as part of the sender's contact information.
- A description of the subject or issue in question, or discrepancy found in the RFI.
- RFI section, page number, and/or other information useful in identifying the specific problem or issue in question.
- The vendor's question.

At its discretion, the State may contact vendors to seek clarification of any inquiry received. The State may respond to questions directly to the vendor or if deemed necessary, release an addendum or updated RFI.

7 RFI Resource List

The RFI Resource List below contains information about the Covered California program to assist bidders in providing responses to this RFI.

- *The lists and types of acceptable verification documents are available at <http://www.coveredca.com/PDFs/Accepted-Documentation-for-CC.pdf>*
- *The number of verification documents received in one month during peak periods can reach over 100,000.*

8 RFI Format and Submission

Responses to this RFI are due by the date and time stated in Section 2, RFI Key Action Dates and Times.

Responses must be submitted via e-mail to the State's contact identified in Section 9, Contact Information, and must include the following information in the e-mail subject line: **RFI #2016-004 Covered California Document Verification Services Response.**

A vendor's response shall contain the following:

1. A signed cover letter that includes the following elements:

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- a. Vendor name, address, telephone number, and fax number.
 - b. Contact information including the name, title, address, phone number, and e-mail address of the vendor's primary contact person for this RFI.
2. A narrative describing the following:
 - a. The vendor's primary business focus, areas of expertise, certifications and/or credentials relevant to the content of this RFI, and experience with similar systems.
 - b. The vendor's experience doing business with the State of California.
 3. The vendor's response to Attachment A, Document Imaging RFI Questions. Please ensure that the format and numbering of the response correlates to that within Attachment A.
 4. The vendor's response to Attachment B, Initial Requirements and Verifications Listings.

While not required, vendors are encouraged to answer all questions. If a vendor elects not to respond to a question, please provide feedback on why.
 5. Any additional recommendations that the vendor might find relevant to the upcoming Document Imaging effort.
 6. The total response should not exceed 20 pages. Collateral and other marketing materials is not included in the page limit.

9 Contact Information

The RFI responses and all correspondence and/or questions related to this RFI shall be directed to the State contact person:

Terese Matchim
Covered California, Information Technology Division
(916)-228-8482
Terese.Matchim@covered.ca.gov

10 RFI Disclaimer

This RFI is issued for information and planning purposes only and does not constitute a solicitation. A response to this RFI is not an offer and cannot be accepted by the State to form a binding contract. Responders are solely responsible for all expenses associated with responding to this RFI.

Responses to this RFI will not be shared with other vendors until after the contract award that results from the above-mentioned Document Imaging RFP process. Questions that are submitted for clarification under Section 2, item C of this RFI, will be considered and if needed, an addendum to the RFI will be released by Covered California.

Attachment A

Covered California Document Imaging RFI #2016-004 Questions

1. Please indicate whether or not your company would consider bidding on the document imaging RFP for services described within this RFI. If you are not interested in bidding, please tell us why.
2. Please provide a brief summary of your solution, notably in the areas of real time (e.g., mobile upload) versus batch verification. What are the dependencies with other systems or tools?
3. Please list and describe what system documentation that your company believes is essential for this project. What documentation is not essential but “nice to have?”
4. In considering the State’s conceptual solution, could all elements be automated? If not, what aspects of the solution would remain manual?
5. The State has an existing document scanning solution. Is it better to work with an existing solution or would it be better to develop a completely new imaging and verification solution? Why or why not?
6. The State would like to implement document verification services by September 2017 with a pilot in early 2017. Do you believe this timeframe is possible? Why or why not? If not, what is a reasonable timeframe in which to implement document imaging services for Covered California?
7. Based on the information provided in this RFI, what should the State expect as a reasonable budget for this project?
8. What cost models should the State consider--for example, purchase and maintenance of equipment and services as a single cost, or a per document transaction fee?
9. What is your company’s experience working with Oracle workflow products? What challenges and issues would you foresee with integrating your solution with these or other COTS workflow products? How can those issues be mitigated?
10. How well will your solution integrate with Oracle ECM?
11. Does your company offer system integration services in addition to a product(s)? Are these services provided by your organization or are they typically provided by a business partner?
12. What challenges and issues do you see with this project? What aspects of this project present the most risk?
13. The State’s conceptual process has the new solution doing the data validation. What is your recommendation regarding which system should do the actual validation--the document verification solution or CalHEERS? Why?

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14. How does your solution validate that an uploaded image that has already been scanned will be usable? What best practices should the State consider in this area?
 15. What is the approximate timeframe required to add a new custom verification? What is an average cost for such an addition?
 16. In considering the document type, should this be identified by the imaging solution or a verification solution? What are best practices in this area?
 17. Based on the conceptual design, the State envisions that consumers will have 3-4 mechanisms to submit verification documents: desktop, mobile app, mailing or faxing. Describe how these mechanisms would work with your solution? What other options should the State consider?
 18. Again, based on the conceptual design, where do you recommend desktop and mobile uploads be stored?
 19. What is your recommendation regarding data conversion of existing verification documents?
 20. Can your solution be hosted on the cloud? What is your company's position on cloud computing? What are the pros and cons? Should the cloud computing environment be hosted by the State or a contractor?
 21. Please share any feedback, suggested requirements, or other information your company would consider important for the State to consider with respect to the document imaging project and its procurement.

Attachment B, Initial Requirements and Verifications Listings

Instructions: Please complete the tables below. Add any notes or references in the comments column.

Requirement	Available Functionality	Configurable	Not Available	Comments
Document scanning				
Document indexing				
Data capture				
Data extraction				
Data classification				
Data validation				
Workflow processing				
Data storage				
Reporting (activity, performance)				
Document access security				
Data conversion				
Interface development				
Training				
Vendor provided maintenance and operations				
Transition to State maintenance and operations				
Cloud-based solution				

Verification Type	Available	Average Success Rate	Comments
Adoption papers or records			
Application to Adjust from Temporary to Permanent Residence under INA §245A			

Arrival/Departure Record (I-94/I-94A)			
Baptismal certificate			
Benefit or income statement from Social Security containing your SSN			
Birth certificate			
Cell phone bill			
Certificate of Eligibility for Exchange Visitor Status (DS2019)			
Certificate of Eligibility for Nonimmigrant Student Status (I-20)			
Certificate of Report of Birth Abroad			
Certificate of U.S. Citizenship			
Certification from Office of Refugee Resettlement (ORR)			
Death Certificate			
Driver's license issued by a state or territory			
Employment Authorization and Advance Parole Card (I-512)			
Employment Authorization Document (Card) (I-766)			
Federal/State Income Tax Form 1040, 1040NR, 1040A, 1040EZ, 1040PC, 1040X			
Foreign Passport			
Form 1065 Schedule K1 with Schedule E			
Form 1099DIV, 1099SS, 1099INT			
Form DS-1350			
Form FS-240			
Form FS-545			
Form I-687 for Temporary Residence under INA §245A"			
Form I-698			
Form I-872 American Indian Card			
Form INS N-550 Certificate of Naturalization, N-570 Certificate of U.S. Citizenship, N-578, or N-565			
Form INS N-560			
Form INS N-561			
High school or college diploma (including high school equivalency diplomas)			
Identification card issued by the Federal, State, or local government			
Individual Fee Register receipt (INS Form G-711)			
Marriage certificate			

Military dependent's identification card			
Newspaper death notice (obituary)			
Notice of Action (I-797)			
Paystubs			
Permanent Resident Card or "Green Card" (I-551)			
Property deed or title			
Receipt for Form I-102 or I-918			
Reentry Permit (I-327)			
Refugee Travel Document (I-571)			
School identification card			
Social Security card			
Temporary I-551 Stamp			
Temporary Protected Status" (I-821)			
Tribal census document			
Tribal enrollment card			
T-Visa Application (I-914)			
U.S. citizen identification card (I-197 or the prior version I-179)			
U.S. Coast Guard Merchant Mariner card			
U.S. Military card or draft record			
U.S. passport or U.S. passport card			
Utility bill in the applicant's name			
Voter Registration Card			

