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**MISSISSIPPI VALLEY STATE UNIVERSITY**

**STUDENT ATHLETIC INSURANCE – REQUEST FOR PROPOSAL**

**QUESTIONS AND ANSWERS**

Q1. Will you please provide a copy of the current master policy?

R1. A copy of the current policy is being provided, after receiving permission to disclose it from Great American Insurance Company.

Q2. Will you please provide a census listing Men’s & Women’s sports and estimated participant counts for each team?  (a form is attached for your ease)

R2. The census information is being provided.

Q3. With regard to the 3 plan design options that you are requesting, can you confirm which one is the current plan design in place for MVSU?

* If in fact one of plan design options 2 or 3 are in place currently, is the student-athlete responsible for the $10,000 individual deductible or is MVSU self-funding that or are the student-athletes enrolled in a primary plan?
  + If then Primary Plan, are the student-athletes paying for it or is MVSU paying the premium?  Can you send the master policy and details of this plan if one is in place?

R3. The current policy has a $0 deductible, structured like option 1 in the RFP. If an alternative option was presented, it would need further explanation of the cost to MVSU. MVSU seeks secondary coverage, meaning that a student’s primary insurance policy would respond first. MVSU does not intend for any covered student-athlete to pay the deductible amount. When a higher deductible had been used in the past, it was in connection with either an underlying second policy covering the deductible range or a self-insured structure was used for the deductible exposure in connection with a management contract that provided services similar to a third-party administrator.

Q4. On page 7, #5 references an ownership form (attachment A).  When I go to the attachment a in the RFP, the page is blank.  Can you please provide a copy of Attachment A?

R4. An ownership disclosure document is provided.

Q5. The loss data provided can easily be sorted by policy year.  Does each policy year include the claims both above and below the aggregate deductible?  If not, what does it represent?

R5. Loss data was provided by third parties, either our broker or our insurer, or both. We have not examined the loss data in detail to be able to respond to this question.

Q6. Does the loss data only represent covered athletic injury claims or are there any discretionary or sickness payments coming out of that fund?

R6. To our knowledge, the loss data represents only covered losses. Loss data was provided from our broker and/or insurer.

Q7. If there is discretionary or sickness claims included in the loss data, could you please have your current administrator give us a break down of covered claims vs non-covered claims?

R7. The loss data is believed to only include covered losses, and we are not aware of non-covered losses being included.

Q8. What was the aggregate deductible for the current policy period and prior 5 policy periods?

R8. The current policy is a first dollar policy and has a $0 deductible.

Q9. Has there been any changes to the $0 specific deductible in the past 5 policy periods?

R9. No

Q10. Have sports teams been added or dropped in the past 5 policy periods?  If so, what teams and when?

R10. We have not.

Q11. Does the University plan on adding or dropping any sports for the next school year?

R11. We are not planning to add or drop any sports.

Q12. If you were to choose a plan with a specific deductible (for example, the $10,000 specific deductible requested on page 4 #2 and #3), would you like us to price out what it would cost for the third-party administrator (claims payor) to process and manage the deductible for the University?

R12. Yes. The option 1 structure is easier and likely preferred, but if option 2 or 3 is offered, MVSU will need to compare the total cost of that structure, including TPA and expected reserve costs, so that it can be compared against option 1 quotes.

Q13. Is the claims administrator able to provide a report by medical provider?  If so, can you please provide a detailed provider report (with names of athletes redacted)?

R13. MVSU is not making this request of the current insurer. There was not a TPA structure with any self-insured portion in the current policy year.

Q14. Does the University have any fee arrangements or discount arrangements with any medical providers?  If so, can you please provide some detail about those agreements and how they may effect the University’s claims?

R14. No arrangements

Q15. If we were to be successful and win the RFP, are there renewals for future policy periods or is this RFP for a maximum of 1 policy period?

R15. The RFP allows for single or multi-year options. Multi-year options may, depending on the aggregate premium over all quoted years, require IHL Board approval. A renewal option may be acceptable to MVSU, but it would be treated as a multi-year for purposes of aggregate spending approvals.