

**CC2023-09 THIRD PARTY ADMINISTRATOR FOR THE DEPARTMENT OF ADMINISTRATION  
PROPOSAL OPENING DATE : JULY 12, 2023 AT 11:00AM**

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NUMBER OF RESPONDENTS:	<b>3</b>		
NAME OF BIDDER	<b>SCIBAL ASSOCIATES, INC. DBA QUAL-LYNX</b>	<b>CLAIMS RESOLUTION CORPORATION, INC</b>	<b>INSERVCO INSURANCE SERVICES, INC.</b>
ADDRESS	100 DECADON DRIVE	323 S. PITNEY ROAD - SUITE 200	2 NORTH SECOND AVENUE
CITY, STATE, ZIP	EGG HARBOR TOWNSHIP, NJ 08234	GALLOWAY NJ 08205	HARRISBURG, NJ 17101
CONTACT NAME	<b>ALICE H. LIHOU</b>	<b>DAVID HARRIS</b>	<b>STACI L. UP, PRES, CEO</b>
TELEPHONE	609-833-2175	973-731-5700 EXT.201	717-230-8300 EXT.#4057
FAX	609-653-2928	888-404-8114	717-221-6060
E-MAIL	<a href="mailto:Alice.Lihou@qual-lynx.com">Alice.Lihou@qual-lynx.com</a>	<a href="mailto:Dharris@crctpa.com">Dharris@crctpa.com</a>	<a href="mailto:sulp@pnat.com">sulp@pnat.com</a>
INTENT TO USE A SUB-CONTRACTOR	NONE	NONE	NONE
LICENSING	N/A	N/A	N/A
STATEMENT OF OWNERSHIP DISCLOSURE	INCLUDED	INCLUDED	INCLUDED
REQUIRED EVIDENCE EEO/AFFIRMATIVE ACTION REGULATIONS QUESTIONNAIRE	INCLUDED	INCLUDED	INCLUDED
EQUAL EMPLOYMENT OPPORTUNITY EXHIBIT A	INCLUDED	INCLUDED	INCLUDED
ACKNOWLEDGEMENT OF RECEIPT OF ADDENDA #1 FROM (1-25-23)	INCLUDED	INCLUDED	INCLUDED
NJ BUSINESS REGISTRATION CERTIFICATE	INCLUDED	INCLUDED	INCLUDED
NON-COLLUSION AFFADAVIT	INCLUDED	INCLUDED	INCLUDED
AMERICANS WITH DISABILITIES ACT OF 1990 LANGUAGE	INCLUDED	INCLUDED	INCLUDED
ETHICS COMPLAINT DISCLOSURE	INCLUDED	INCLUDED	INCLUDED
CERTIFICATION AND DISCLOSURE OF POLITICAL CONTRIBUTIONS	INCLUDED	INCLUDED	INCLUDED
PROHIBITED RUSSIA-BELARUS ACTIVITIES & IRAN INVESTMENT ACTIVITIES	INCLUDED	INCLUDED	INCLUDED
EIC	<b>CERT#7787 EXP. 10-15- 2025</b>	<b>CERT#52331 EXP. 3-15-2028</b>	<b>CERT#5867 EXP.10/15/2024</b>
CITY OF TRENTON RESIDENT EMPLOYMENT	INCLUDED	INCLUDED	INCLUDED
DEBARMENT FEDERAL GOVERNMENT CONTRACT	INCLUDED	INCLUDED	INCLUDED
CERTIFICATE OF INSURANCE	<b>REQUIRED FROM AWARDED VENDOR WITH SIGNED</b>	<b>REQUIRED FROM AWARDED VENDOR WITH SIGNED CONTRACTS</b>	<b>REQUIRED FROM AWARDED VENDOR WITH SIGNED CONTRACTS</b>
REFERENCES	INCLUDED	INCLUDED	INCLUDED
W-9	INCLUDED	INCLUDED	INCLUDED
60-DAY EXTENSION COMPLIANCE	YES	YES	YES
WILLING TO PROVIDE PRIORITY EMERGENCY SERVICES	YES	YES	YES
ANNUAL FLAT FEE	<b>SEE ATTACHED BREAK- DONE HOURLY RATES</b>	<b>Yr. 1     \$133,150.00 OTE Yr. 2 \$136,650.00 OTE Yr. 3 \$140,150.00</b>	<b>Yr. 1     \$218,000.00 OTE Yr. 2 \$218,000.00 OTE Yr. 3 \$224,540.00</b>
EXCEPTIONS (IF ANY)	NONE	NONE	NONE
FATAL FLAW	NONE	NONE	NONE



## MANAGEMENT FEES CITY OF TRENTON

July 12, 2023

FEE DESCRIPTION FOR THIRD PARTY CLAIMS ADMINISTRATION AND MANAGED CARE SERVICES		FEE
<b><u>TPA SERVICES</u></b>		
General Liability Bodily/Personal Injury/Public Officials Liability		\$1,100 per claim
General Liability Property Damage & Auto Physical Damage		\$750 per claim
General Liability Record Only Claims		\$25 per claim
Workers' Compensation Lost Time		\$1,100 per claim
Workers' Compensation Medical Only		\$250 per claim
Workers' Compensation Record Only		\$25 per claim
Annual Administration Fee		No Charge
<b><u>TAKEOVER OF OPEN/REOPENED CLAIMS</u></b>		\$175 per claim*
<b><u>CONVERSION OF HISTORICAL CLAIMS DATA</u></b>		Included in Takeover of Open/Reopened Claims Fee
<b><u>MANAGED CARE SERVICES</u></b>		
Provider Network Access – QualCare Provider Network		18% of Savings
Medical Bill Repricing		Included in Provider Access Charge
Out of Network Negotiations		18% of Savings
Telephonic Case Management		\$85 per hour
Field Case Management		\$85 per hour plus expenses

**\*Willing to negotiate total due based on known claims at time of transfer**

FEE DESCRIPTION FOR MANAGED CARE SERVICES ONLY		FEE
<b><u>MANAGED CARE SERVICES</u></b>		
Provider Network Access – QualCare Provider Network		18% of Savings
Medical Bill Repricing		Included in Provider Access Charge
Out of Network Negotiations		18% of Savings
Telephonic Case Management		\$85 per hour
Field Case Management		\$85 per hour plus expenses

Qual-Lynx agrees to hold the fees quoted above for the Two One Year Extensions if awarded the contract for Third Party Claims Administration and Managed Care Services OR Managed Care Services only.

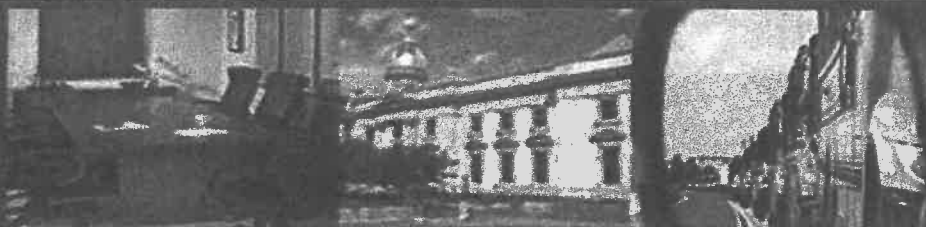


**MANAGEMENT FEES  
(Continued)  
CITY OF TRENTON**

July 12, 2023

<b>CHARGES FOR OTHER AND/OR OPTIONAL SERVICES</b>	
Account Management	Included
Ad Hoc Reporting	Included
Online Claim Reporting	Included
Medicare/CMS Reporting	Included
Internet Access to Claims and RMIS System	Included
Month End Loss Reports (Claim Experience Summary, Claims Activity Analysis, Payment Registers)	Included
Specialized Reports	\$75 per hour
Excess and Reinsurance Full Captioned Reports as Required, With Monthly Loss Runs and Other Data Reports	Included
Subrogation and Third Party Recovery Services	15% of recovery To be paid on the claim file
Litigation Management	Included
Participation and Attendance at Required City Meetings	Included
Ad Hoc Client Meeting Attendance, as Needed	Included
Attendance at Administrative/Court Conferences, Mediations and Settlement Conferences	\$50 per hour Inclusive of expenses
Full Financial and Loss Fund Bank Management and Reporting, Check Issuance, Treasurer Support and Reporting, Payment Register	Included
New Bank Implementation Setup for Claims, and Bank Reporting on Same	If Member Account, No charge If Qual-Lynx sets up account, \$1,500 annually for administration of bank account and bank fees
OFAC Compliance	Included
1099 Reporting	Included
Catastrophic Claims Handling, Any Accident or Occurrence Resulting in Ten (10) or More Claimants	\$75.00 per hour

<b>The ANNUAL FEE QUOTE does not include Allocated Loss Expenses, which include but are not limited to:</b>		
Central Index Bureau Fees	Legal Fees	Copy Fees
Outside Adjuster/Surveillance/Activity Checks, etc.	Professional Fees	State and Federal Reporting Fees
NJ EDI Portal Fees	Official Reports	Carrier Takeover Fees, if applicable
Managed Care Fees	Medical Record Fees	



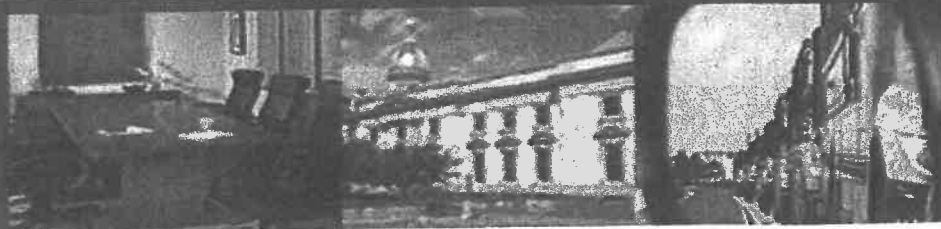
**Claims Resolution Corporation, Inc.**

**Fee Schedule**

**City of Trenton**

**July 12, 2023**

<b><i>Services:</i></b>	
<b>Third Party Claims Administrator Fees</b>	
<b>Flat Annual Fee Year 1</b>	<b>\$133,150.00</b>
<b>Flat Annual Fee Year 2</b>	<b>\$136,650.00</b>
<b>Flat Annual Fee Year 3</b>	<b>\$140,150.00</b>
<b>Included in the above Fee:</b> <ul style="list-style-type: none"><li>▪ All claims management functions</li><li>▪ Claims investigation</li><li>▪ Subrogation</li><li>▪ State filings and reporting</li><li>▪ Creation of client handling instructions</li><li>▪ Creation of implementation plan</li><li>▪ Establishment of data hierarchy</li><li>▪ Set up of client users in RMIS system</li><li>▪ Creation and funding of loss fund account, establish funding, and check writing protocols</li><li>▪ Participation in monthly claims reviews</li><li>▪ Quarterly stewardship meeting</li><li>▪ Reporting to excess/fronting carrier</li><li>▪ Risk Management Information System cost to include: 10 User ID's, internet access to claim files, the ability to e-mail your adjuster, and access to our library of template risk management reports together with initial training and ongoing support</li><li>▪ Monthly loss runs and loss fund activities reports</li><li>▪ Medicare Reporting and claim filing</li></ul>	



***Services:***

**Bill Review & Managed Care Services Fees**

Included in the above Fee:

- All bill review and multiple PPO access
- Set up of all managed care services including medical bill review and PPO networks

**14-28% of Savings**

**Loss Control Services (*Hourly*)**

**\$95.00**

**Fully Automated OSHA/PEOSHA Record Keeping/Reporting  
(optional)**

**Included**

**Flat hourly rate for any accident or occurrence resulting in ten (10)  
or more multiple claimants**

**\$75/hr.**



*All fees are quoted on an annual life of contract basis. Claims Resolution Corporation Inc. (CRC) will handle all reported losses through conclusion for so long as there is a contractual relationship between the Client and CRC. CRC requires the execution of an annually renewable contract with a minimum of 90 days notice of termination and a 20% short rate penalty applicable to Client termination prior to the end of the contract period.*

*The quoted claims administration fees do not include those fees normally associated with allocated loss adjustment expenses. Allocated Loss Adjustment Expenses (ALAE) shall mean all costs, charges or expenses incurred by Company, its agents or its employees, and approved by Client in writing, with respect to a Qualified Claim including without limitation, court costs, fees and expenses (including reasonable attorneys' fees); checks, printing costs and banking fees, appeal bonds; independent adjusters; investigators; appraisers; vocational services, training or evaluation; medical expenses and medical cost containment service providers and managed care fees (including those provided by Company, if applicable); medical case management; peer review; injury triage; field investigation; MMSEA reporting; MSA set-asides; MSA medical cost projections; utilization review fees; rehabilitation services; experts and witnesses; fees for obtaining statements and official reports, payment processing, diagrams, reports, records, documents, transcripts, depositions, index bureau filings and re-filings and photographs; cost of file retrieval; cost associated with the pursuit of subrogation and/or Special Injury Fund claims and reasonable travel fees and expenses incurred by Company in the performance of the services contemplated herein.*

*Client understands and acknowledges that the Company may have business agreements, including cost sharing arrangements, with vendor service providers that perform services related to this Agreement or in connection with the services provided under this Agreement including services related to allocated and unallocated expenses. As part of these business agreements, there may be financial considerations paid by the vendor service provider to the Company for the resources and services that the Company may provide, which could include marketing, personnel, information technology, system access, and various administrative services. Client understands and acknowledges that it is under no obligation to utilize any vendor provider that is recommended by the Company to perform services related this Agreement and if Self Insured elects not to utilize the services of a recommended vendor provider, then Self Insured can select a vendor service provider it chooses to the perform such services. Self Insured acknowledges that if it selects a vendor service provider different than one that is recommended by Company then there may be an adjustment to the Claims Administration Services fee. Self-Insured also acknowledges that it has control over the types of and amounts of services a vendor service provider performs under or in connection with this Agreement, whether recommended by the Company or selected by Client.*

## **Inservco's Fee Proposal for the City of Trenton: RFP CC2023-09**

Inservco's flat annual fee for **Claims Management Services** for workers' compensation and liability claims are as follows:

**Year 1: \$218,000**

**Option Year 1: \$218,000**

**Option Year 2: \$224,540**

Inservco's flat annual fee includes the following:

- **Conversion of existing claims and all start up services**
- Aggressive management of all new & existing claims
- Issue all payments
- Monthly loss runs reports and standard computer reports
- Claim review meetings
- Monthly check registers
- Complete and file mandated claim forms
- Coordinate litigated claims with attorney
- Coordinate claims with excess carrier
- Coordinate needs with private investigator
- Enter all claims data into our Pyramid System
- Investigate and pursue subrogation potential on all claims
- Investigate and pursue fraudulent activities
- CIB Search
- SCHIP Reporting

### **Allocated Expenses**

The claims management fee does not include usual allocated expenses, such as attorneys' fees, outside appraisal costs, photographers' fees, travel expenses for witnesses, surveillance performed by independent professional surveillance firms, Medicare set-aside costs, claim coordination fees, independent medical examinations for claim evaluation and defense purposes, PPO Network discounts, bill repricing, court reporters' fees and court costs or defense of any claim. The claims management fee does not include any of Inservco's managed care or safety management services.

**Medical Bill Review and PPO Access Fees: 20% of Savings**

**Nurse Case Management fees: \$92/hour**

**Telephonic Case Management if assigned to FMCO: \$92/Hour**

Fees are based on **standard** system integrations with managed care vendors. Inservco routinely works with several managed care vendors including First Managed Care Option that do **not** incur additional integration costs.

Inservco has a financial cost share arrangement with FMCO who may perform services related to this account or in connection with the services provided with this account including the Claims Administration Services provided by Inservco and the services related to allocated and unallocated

expenses. As part of these business arrangements, there may be financial considerations paid by the vendor service provider to Inservco for the resources that Inservco may provide, which include marketing, personnel, information technology, system access, and various administrative services.

**Safety Management Hourly Rates**

Professional fees for safety management services are on an allocated cost basis of **\$125** per hour. Project and annual fees can be provided.