

**RE: Request Number 285-19-RFQ-0006**

Thank you for the opportunity to submit this response, and to allow us to show you how American Exchange may assist Indian Health Services – specifically the Catawba Services Unit – in making certain your patients have their experience with insurance verification be as easy and trouble-free and timely as possible.

American Exchange is a full-service company providing enrollment, premium payment, medical billing and coding, and claims dispute research. Our staff includes insurance administrators and licensed experts with years of experience in medical benefits enrollment, access and verification, and claims filing, all with an emphasis on client privacy (HIPAA). Our administration staff provides verification, billing, follow-up and customer service on HIPAA compliant patient needs for all major insurance payers, as well as Medicaid, Medicare and other government agencies. Our claims staff has an in-depth knowledge of enrollment, coverage verification, claims coding, payment guidelines, and providing follow-up for payment resolution. They are responsible for Accounts Receivable from all insurance carriers (electronic and paper EOB). The administration staff has a strong knowledge of end of day reconciliation charge reports, coverage validation, avoiding denial of claims, and eligibility issues, corrections and resubmission of claims, as well as claims collections. They are very well versed in patient account validation and reconciliation.

American Exchange has the experience, industry knowledge, staff and resources required to deliver the scope of business at an exceptional level as requested. We have an administration staff that has years of experience in the industry and is up-to-date on verification, HIPPA guidelines, ICD-10 coding, current procedural terminology (CPT), procedure codes and coding technology. In addition, our entire staff is not only trained in, but experienced in multi-cultural awareness and sensitivity.

American Exchange has worked with dozens of Federal, State, and regional agencies; CBOs and hospitals; and other groups, to provide insurance coverage verification and assistance. We are happy to provide references.

Again, thank you for this opportunity. We look forward to discussing this with you in greater detail.

Sincerely,



Andrew Hetzler, COO  
American Exchange  
888-995-1674  
RFP@americanexchange.com

## **American Exchange response to Request Number 285-19-RFQ-0006**

### ***5.1: The Contactor shall service as a single reliable source that provides the ability to verify a patient's medical, dental and vision insurance in real time through an online web portal / access point.***

**American Exchange** has created dozens of health insurance web portals for state, county, and metro areas throughout the country. With secure access to the Insurance Marketplace as well as access to insurance carriers' databases, American Exchange has set up reliable portals which can immediately verify patients' medical, dental and vision insurance coverages. We work with BCBS, Ambetter, Alliance and many more insurance companies to set up and run these portals.

American Exchange will batch upload insurance records on a daily basis, using its proprietary Medisoft software. This provides real time verification capabilities.

As licensed insurance consultants, brokers and health care plan administrators, American Exchange is in a unique position to assist IHS now and in the future. Specifically, American Exchange's program experience allows us to establish relationships with the insurance carriers as appointed agents. Thus, we have access to client and program/policy data. The result? Special consideration and insight – including preventative actions -- on policy maintenance and reinstatements. American Exchange will continue to work with IHS and the clinic to identify which plans available to its participants will result in cost savings. American Exchange's consultants have provided and continue to provide healthcare consulting services to state health care plans such as Missouri, Kansas, Illinois and others, as well as EMA/TGA areas in Miami/Dade County, Orange County (Florida), Nashville CARES and Chattanooga CARES (Tennessee), and many more.

### **American Exchange Bid for Initial Set-up Fee of described system: \$30,000 (Base Year only)**

### ***5.2: The Contractors' services must have the ability to provide real-time all payer eligibility verification for patient's insurance and health care benefits.***

**American Exchange** staff has provided similar plan administration services for many similarly-sized organizations, both public and private.

American Exchange's web-based insurance benefits management and enrollment is a unique technology approach. It connects to Medicare DDE / FISS products and can include eligibility verification, third-party insurance claims validation, approval and processing services. Our secure system can also process both medical / dental claims.

American Exchange uses the Medisoft Practice Management Software system, specifically to verify eligibility (as well as process billing and claims,) for this work. Our system also has an automated appointment reminder function and can verify patient insurance eligibility right from the schedule.

American Exchange's proprietary enrollment and management system is the most accurate on the market because it has fewer manual-entry steps which significantly decreases risk for error. This system also creates ease-of-use for case managers to work with patients in getting the necessary data required. Then, the secure information is analyzed during the enrollment period by trained American Exchange agents. Their experienced analysis leads to more accurate and focused quoting and enrollment. Patients then get placed with the coverage that provides them maximum benefits and allows them to get the care they need and deserve. *(Although American Exchange knows enrollment is not included in this request, we mention it because it is a service that can be included in the scope of the project, if needed.)*

American Exchange has provided the services outlined in this request to other organizations since 2013, assisting individuals and families. Our experienced and licensed Enrollment and Claims Management Specialists are well versed in Marketplace enrollments and claims management services, as well as the needs of target population(s). Although we first focused on Ryan White eligible populations, we have assisted over tens of thousands of individuals and families across the USA with Marketplace applications, providing advice, health plan education, enrollment, and benefit and claims management and verification.

**American Exchange Bid for On-Going Fee for insurance validation:**

**\$6,000 per month = \$72,000/Year (Base Year only); \$7,000 per month = \$84,000 per year in Option Years 1-4**

***5.3 The Contract shall provide at a minimum 5 logins/access points to IHS.***

American Exchange is experienced in setting up multiple logins/access points for these types of systems. For example, the Miami/Dade County, because of its complexity and diversity of populations and locations, requires about 40 access points. The State of Missouri, on the other hand, only requires three access points. American Exchange will work with IHS – Nashville and the Catawba Service Unit to determine the best number of access points based on the services required. Then, using proprietary Medisoft systems American Exchange has developed, it will provide IHS with multiple logins and access points.

**American Exchange Bid for Initial Set-up Fee of described system = 5 access points: Included in**

**5.1. Each additional login/access point required = \$4,000**

***5.4 The Contractor Shall provide training for IHS Staff within 30 days after award of contract.***

American Exchange is known for its excellent training programs with agencies, non-profits (such as CBOs) and others. Upon contract award, we will immediately begin on-line and in-person training programs as required. Typically, we walk agency staff through the processes involved with accessing health care, the specialized specifics not only to use the portals, but to understand the processes and information affiliated with the portals. Because we started as a solution provider for Community-Based Organizations or CBOs (specifically, Chattanooga Cares), we are known for our patient-based focus. American Exchange will work with IHS to provide training and technical assistance, including designing and submitting forms and processes for IHS approval, and designing and managing any other ad hoc processes.

**American Exchange Bid for Training: 1 day of training at \$2000. Additional days available (negotiated by IHS).**

***5.5. The Contractor shall provide Help Desk Support to assist with problems or concerns.***

**American Exchange** provides two types of help desk support:

- 1) Technical: Should issues with portal navigation or functionality happen, American Exchange has several experienced technicians who are available and ready to work through to issue resolution for the portals. In addition, American Exchange maintains constant portal and server monitoring to find and resolve problems before they occur.
- 2) Customer Care: American Exchange also has a number of experienced customer care representatives. These licensed representatives are available during clinic hours to address navigation, qualification, clarification and other concerns Catawba Service Unit patients and employees might have.

**American Exchange Bid for Help Desk Support: Monthly fee \$1500 = \$18,000/year**

**6. Delivery of services:**

**American Exchange** will implement the contracted services within 7 days after the award of the contract.

**American Exchange Total Bid (5.1 through 5.5) = \$122,000 per year (Base Year), \$104,000 per year (Option Years 1-4).**

**7. SAM Registration requirement:**

**American Exchange** is registered and has an active registration in the System for Award management (SAM), and as a result, can be considered for an award against this solicitation.

**8. Instructions Only – No Response Required**

**9. Offeror Representations and Certifications—Commercial Items**

Offeror Representations and Certifications—Commercial Items.

As prescribed in 12.301(b)(2), the following provision is inserted:

**OFFEROR REPRESENTATIONS AND CERTIFICATIONS—COMMERCIAL ITEMS (OCT 2018)**

The Offeror shall complete only paragraph (b) of this provision if the Offeror has completed the annual representations and certification electronically in the System for Award Management (SAM) accessed through <https://www.sam.gov>. American Exchange (the Offeror) has completed the annual representations and certification electronically in SAM.

(b)(1) *Annual Representations and Certifications.* Any changes provided by the Offeror in paragraph (b)(2) of this provision do not automatically change the representations and certifications in SAM.

(2) The offeror has completed the annual representations and certifications electronically in SAM accessed through <http://www.sam.gov>. After reviewing SAM information, the Offeror verifies by submission of this offer that the representations and certifications currently posted electronically at FAR 52.212-3, Offeror Representations and Certifications—Commercial Items, have been entered or updated in the last 12 months, are current, accurate, complete, and applicable to this solicitation (including the business size standard applicable to the NAICS code referenced for this solicitation), at the time this offer is submitted and are incorporated in this offer by reference (see FAR 4.1201), except for paragraphs (NO EXCEPTIONS).

**Small business concern.** The offeror represents as part of its offer that American Exchange *IS* a small business concern.

**10.1 52.232-40 Providing Accelerated Payments to Small Business Subcontractors.**

As prescribed in 32.009-2, the following clause is inserted:

**PROVIDING ACCELERATED PAYMENTS TO SMALL BUSINESS SUBCONTRACTORS (DEC 2013)**

- a) Upon receipt of accelerated payments from the Government, the Contractor shall make accelerated payments to its small business subcontractors under this contract, to the maximum extent practicable and prior to when such payment is otherwise required under the applicable

contract or subcontract, after receipt of a proper invoice and all other required documentation from the small business subcontractor.-- Agreed

- b) The acceleration of payments under this clause does not provide any new rights under the Prompt Payment Act. -- Agreed
- c) Include the substance of this clause, including this paragraph (c), in all subcontracts with small business concerns, including subcontracts with small business concerns for the acquisition of commercial items. -- Agreed.

American Exchange does not expect to use subcontractors under this contract.

## **10.2: Solicitation Provisions Incorporated By Reference:**

Per the bid requirements, each of the FAR sections listed below are agreed to as follows:

52.204-7 System for Award Management: All SAM requirements are fulfilled

52.204-13 System for Award Management Maintenance: All requirements are fulfilled

52.204-19 Incorporation by Reference of Representations and Certifications: All requirements are fulfilled

52.212-1 Instructions to Offerors—Commercial Items: All requirements, including submitting the proposal on SF 1449 form, are fulfilled

52.212-4 Contract Terms and Conditions—Commercial Items: All requirements are either not applicable or are fulfilled

52.219-6 Notice of Total Small Business Set-Aside: American Exchange is a registered Small Business, but the terms of this clause do not appear to apply. If they do, all requirements are fulfilled.

52.223-18 Encouraging Contractor Policies To Ban Text Messaging While Driving: All requirements are fulfilled

52.224-2 Privacy Act: All requirements are fulfilled. Because American Exchange deals with sensitive medical and insurance records, it is very careful to abide by all privacy law requirements, including HIPAA regulations and others

52.225-1 Buy American—Supplies: Located in Chattanooga, TN, American Exchange makes every effort to Buy American and to comply with all requirements of this section in all of its dealings

52.225-13 Restrictions on Certain Foreign Purchases. All requirements are fulfilled

52.225-25 Prohibition on Contracting with Entities Engaging in Certain Activities or Transactions Relating to Iran—Representation and Certifications: All requirements are fulfilled

52.229-3 Federal, State, and Local Taxes: All requirements are fulfilled

52.232-25 Prompt payment: All requirements are fulfilled

52.232-33 Payment by Electronic Funds Transfer—System for Award Management: All requirements are fulfilled and agreed to

52.232-40 Providing Accelerated Payments to Small Business Subcontractors: All requirements are fulfilled and agreed to

52.233-2 Service of Protest: All requirements are agreed to

52.233-3 Protest After Award: All requirements are agreed to

52.233-4 Applicable Law for Breach of Contract Claim. As prescribed in 33.215(b), insert the following clause: Applicable Law for Breach of Contract Claim (OCT 2004) United States law will apply to resolve any claim of breach of this contract. Agreed to

52.243-1 Changes—Fixed-Price: As applicable, all requirements are fulfilled and agreed to

52.249-2 Termination for Convenience of the Government (Fixed-Price): All requirements are fulfilled and agreed to

### **HHSAR Clause Requirements**

52.215-1 Instructions to Offerors—Competitive Acquisition: All requirements are fulfilled

352.223-70 Safety and Health: All requirements are fulfilled

352.224-70 Privacy Act: All requirements are fulfilled

352.226-1 Indian Preference: All requirements are agreed to. **American Exchange** expects to work closely with the IHS and the Facility to fulfill the requirements of this section, and of section

352.226-2 Indian Preference Program. All requirements are agreed to

### **Contact:**

**American Exchange**, Andrew Hetzler, [RFP@AmericanExchange.com](mailto:RFP@AmericanExchange.com) 888-995-1674