Finding the Right TPA Partner:

Are you asking the right RFP questions?

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An Independent Health company

Make the Process Work for You

When it comes to the RFP process, if a TPA doesn't do more than promise a drop in rates, they're not doing enough. A thoughtful proposal should cover four dimensions of the working relationship:

- Savings
- Selection
- Support
- Satisfaction

We believe this so deeply that we've identified the six questions you should ask any potential TPA partner — including us — to understand the entire scope of your partnership as quickly and comprehensively as possible.

SAVINGS

Typical Question:

Please provide a recommendation table identifying network discounts.

Refined Question:

Can you provide examples of savings strategies your organization delivers beyond network discounts?

There is much more to savings than network discounts and this question can be misleading. Is the TPA using claims edits, direct negotiation, medical management strategies, such as evaluating length of stay and gaps-in-care, etc.? It would be very beneficial to understand a TPA's comprehensive cost management strategies.

MEDICAL MANAGEMENT

Typical Question:

What wellness and medical management services do you provide?

Refined Question:

Can you provide a customized approach to medical management that addresses specific conditions and trends in my population?
If yes, please describe and provide examples.

By now most of us understand medical management plays a key role in managing health care cost. However, is it a one-size-fits-all approach to care management? How does the TPA drive participation? The refined question will help to determine if the TPA can take those services a step further. Is the TPA looking at the data available to analyze what is driving cost for your plan? You need a partner who can demonstrate how they manage trend for each client.

A promise to deliver a drop in rates is not nearly enough.

Typical Question:

Can you duplicate my current plan design?

Refined Question:

How do you guide clients to build a customized benefit plan?

Knowing your current plan design can be duplicated is important. When making a transition, minimizing member disruption is vital. In time, as trends start to become more apparent, your TPA should have the ability to analyze the data coming in and provide the most appropriate benefit recommendations based on your unique population. Identifying cost-drivers during that first year will help generate tailored recommendations and medical management strategies to improve plan performance. The RFP process is the perfect time to ask about the service you can expect beyond year one.

CUSTOMER SERVICE

Typical Question:

What is your average speed to answer and average handle time for customer service? Include related performance guarantees.

Refined Question:

Describe how you balance call efficiency with member engagement?

Clients want assurance they will receive a high level of service. Who can argue with that? While hold time, talk time, and ASA are important, great results shouldn't come at the expense of the member experience. It's ideal to strike a balance between the quality of the call and service being provided to the member. Customer service representatives should address the members concerns the first time around and take the time to educate them if an opportunity presents itself.

MEMBER ENGAGEMENT

Typical Question:

Do you have an app?

Refined Question:

What services do you offer to increase member engagement?

It's 2020. Partnering with a tech-savvy TPA is important. Is this question designed to understand member convenience or member engagement? A refined question would allow a prospective TPA to demonstrate how they use the app as one of many tools to benefit member engagement efforts and the overall member experience.

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REPORTING

Typical Question:

What type of reporting do you offer?

Refined Question:

What kind of data do you report and how is information shared to make informed decisions?

Reporting is essential to monitoring and managing a self-funded plan. But does the data tell a story? Does the reporting package provide recommendations or actionable strategies based on the client's specific population? The reports should provide a comprehensive picture of patterns identified among individual diagnoses, as well as the group's holistic population trends, and present strategies to address client-specific cost drivers and conditions.

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Partnership Matters

At Nova, we take pride in being a partner that's truly part of your crew. Our team is experienced, award-winning and passionate — and we can't wait to show you what we can do. When you go out to bid, treat these RFP questions as a challenge to which a worthy partner should rise.

Find out about our promise to be more than just another TPA:

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