State of Louisiana

The University of Louisiana at Monroe

Monroe, La

A Member of the University Louisiana System

September 19, 2023

Addendum No.1

Bid #50006-41

Secondary Aggregate or Zero Deductible Insurance

Coverage for Student-Athletes and Other Participants or ULM Athletics Department

**Due: September 26, 2023 @ 2PM**

The purpose of this addendum is to respond to questions submitted by potential bidders. The Bidder’s questions are in bold print and are preceded by **‘Q**.**’** ULM’s response are not bolded and are preceded by ‘A’.

**Q: 1. In 3.1 I see that you are looking for coverage to begin 9/1/23 through 8/31/24. Is that still the case even though we are past that date and the bid is not due until 9/26/23?**

A. The initial term of the agreement shall be from the date of the award to June 30, 2024 for year one and July 1 to June 30 moving forward.

**Q: 2.** **The wording in 3.4 and then continued in 3.5 alludes to only 50 students needing this coverage. I may be mistaken on the type of coverage you currently have or are looking for but these blanket accident insurance plans cover all your student athletes. Are you saying that last year you only had 50 injured athletes? Or are you saying that you are looking for a separate primary insurance plan for these (approximately) 50 athletes?**

A: No, there are approximately 50 uninsured student athletes

**Q: 3. Please provide a copy of the current policy so we can confirm coverage levels and match them to the requested schedule in 3.5.**

A: The University of Louisiana at Monroe international student athletes has an insurance policy. The domestic student athletes are encouraged to have primary health insurance through their parents.

**Q: 4.** **Please provide detailed claims history dating back to 2018 and pulled as recent as 8/1/2023. These needs to be claim by claim detailed reports generated by the insurance carrier or claims payer, not a summary of totals.**

A: The University of Louisiana at Monroe paid the medical bills. There will not be a detailed report generated by an insurance carrier or claims payer. The total amount paid for claims by the University of Louisiana at Monroe for each fiscal year is listed below:

2018-2019 $415,107.38

2019-2020 $376,852.27

2020-2021 $712,814.14

2021-2022 $385,292.06

2022-2023 $387,772.12

**Q: 5. Could you please provide premiums (and any associated fees) for the current policy year and prior 4 policy periods?**

A: See response to question number 4

**Q: 6. Have any sports been added or deleted in the prior five years? If so, please explain.**

A: No sports have been added or deleted in the last five years. The last sport added was beach volleyball in 2015.

**Q: 7. Has the University’s deductible on this plan changed in the prior five years? If so, please explain.**

A: There is not a current plan in place.

**Q: 8. Does the University currently file claims with their insurance carrier through injury tracking software? What injury tracking software does the university utilize?**

A: No, we do not file claims through an insurance carrier. We use Blue Ocean software to track claims only.

**Q. 9. How many international student-athletes in the department?**

A: There are approximately 60 international student athletes. Mainly in the sports of golf, tennis, soccer, track and field.

**Q. 10. Does the University have any agreements or discount arrangements with any of your main providers? If so, could you please provide details.**

A: No, there are no formal arrangements with any of the main insurance carriers. We do have an agreement with a local orthopedic group for services and discounted rates.

**Q: 11. Are the international student athletes required to purchase a certain plan or are they able to purchase plans on their own? If required, could please give us details on that plan? Does it cover intercollegiate sports injuries?**

A: We have purchased an International Health Insurance Plan that covers intercollegiate athletic injuries. The plan carrier is UnitedHealth Group.

**Q: 14. Who is the University’s current insurance broker?**

A: Gallagher is the insurance broker for our international student athletes, but ULM does not have a policy for our domestic student athletes.

**Q: 15. Is your current insurance broker charging a fee or collecting commission on this plan? What is the current commission or fee your broker is charging for their services?**

A: No

**Q: 16. Can you provide a recent report showing the total amount paid by ULM athletics for in-house claims on all student athlete injuries for the last 4 years?**

A: 2018-2019 $415,17.38

 2019-2020 $376,852.27

 2020-2021 $712,814.14

 2021-2022 $385,292.06

 2022-2023 $387,772.12

**Q: 17. Would you be open to other plan design options with something higher than a $0 per injury deductible?**

A: No ULM will not be open to other plans.

**Q: 18. What is the desired plan effective date if bids are due 9/26/23? Would 10/1/23 be the desired effective date?**

A: The initial term of the agreement shall be from the date of the award to June 30, 2024 for year one, and July 1 to June 30 moving forward.

**Q: 19. Please provide annual carrier generated loss reports for the 2022-2023 academic year, and the previous four years. All reports should be dated older than July 1st.**

A: Please see response for question 4

**Q: 20. Please provide a copy of the most recent insurance policy. Please indicate major plan changes within the past five years (deductible change, addition/deletion of sports, fully insured plan changed to aggregate deductible).**

A: Please see response to question 4

Please acknowledge receipt of this addendum.

Authorize Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_