



EVALUATION TABULATION

RFP No. 25-42

[Stop Loss for High Insurance Claims](#)

RESPONSE DEADLINE: August 26, 2025 at 2:00 pm

Report Generated: Thursday, September 4, 2025

CONSENSUS SCORECARD SUMMARY

Vendor	Evaluation Criteria and Weighting Pass / Fail 1 Points (1%)	Compliance with RFP Format 0-100 Points 5 Points (4.9%)	Fixed Cost / Price 0-100 Points 40 Points (39.2%)	Contract Maturity (Differentiating Mature Paid Contract vs. 24/12 contract) 0-100 Points 20 Points (19.6%)	Services (Reimbursement Process Friendliness and Turnaround Time) 0-100 Points 20 Points (19.6%)	Renewal Protection (Rate Cap / No New Lasers) 0-100 Points 15 Points (14.7%)	Final Evaluation and Selection Pass / Fail 1 Points (1%)	Total Score (Max Score 102)
Blue Cross and Blue Shield of Texas	Pass	96	86	100	100	96	Pass	95.6

PHASE 1

EVALUATION CRITERIA

Criteria	Scoring Method	Weight (Points)
Evaluation Criteria and Weighting	Pass / Fail	1 (1% of Total)

Description:

1. Compliance with RFP format (5%)
2. Fixed Cost / Price (40%)

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3. **Contract Maturity (Mature Paid Contract vs 24/12 contract) (20%)**
4. **Services (Reimbursement process friendliness and turnaround time) (20%)**
5. **Renewal Protection (Rate Cap / No New Lasers) (15%)**

Criteria	Scoring Method	Weight (Points)
Compliance with RFP Format	0-100 Points	5 (4.9% of Total)

Description:

This criterion evaluates how thoroughly and accurately the proposal adheres to the required RFP structure. It includes ensuring all mandatory sections are present, properly labeled, and formatted according to the provided guidelines. Even small deviations—missing headers, misnumbered sections, or formatting errors—can affect clarity and usability. Proposals should present content in a consistent, logical order, facilitating straightforward evaluation and comparison.

Criteria	Scoring Method	Weight (Points)
Fixed Cost / Price	0-100 Points	40 (39.2% of Total)

Description:

This is the most heavily weighted factor. Reviewers will assess the clarity, transparency, and completeness of the cost proposal. Proposals should detail all costs associated with the stop loss insurance coverage (e.g., premiums, administrative fees, cost-sharing requirements, etc.). A cost-effective but realistic price is key. Pricing that is excessively low and risks under-provision, as well as unattainably high estimates, may both be penalized. Include detailed breakdowns, assumptions, and payment schedules where appropriate.

Criteria	Scoring Method	Weight (Points)
Contract Maturity (Differentiating Mature Paid Contract vs. 24/12 contract)	0-100 Points	20 (19.6% of Total)

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Description:

This section examines the stability and predictability of contract terms:

- **Mature Paid Contract:** Refers to established contracts with historical stability and reliable performance—indicating less volatility and better long-term forecasting.
- **24/12 Contract:** Often denotes a shorter-term or more variable arrangement (e.g., 24-month maximum liability with 12-month lookbacks or similar dynamic terms), which may introduce uncertainty in costs or availability.

Evaluators will compare the advantages and risk associated with each structure, placing higher value on contracts offering long-term stability and predictability.

Criteria	Scoring Method	Weight (Points)
Services (Reimbursement Process Friendliness and Turnaround Time)	0-100 Points	20 (19.6% of Total)

Description:

This section assesses the provider's administrative services, with a focus on the efficiency and ease of the reimbursement process. Key considerations include:

- User-friendliness of claim submission (online portals, documentation requirements, etc.)
- Clarity of communication and responsiveness from customer service
- Typical turnaround time from claim submission to payment
- Transparency in showing where a claim stands in the process

Proposals that demonstrate a smooth, responsive, and efficient process—minimizing admin burden on users—will score highly.

Criteria	Scoring Method	Weight (Points)
Renewal Protection (Rate Cap / No New Lasers)	0-100 Points	15 (14.7% of Total)

Description:

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This criterion evaluates protections offered at renewal:

- **Rate Cap:** Limits on how much the insurer may increase rates year-over-year—important for budgeting and financial predictability.
- **No New Lasers:** Guarantees that the insurer will not impose new “lasers” (special limitations or exclusions) on specific claimants or groups upon renewal.

Proposals should clearly define any limitations on premium increases and confirm protection against the sudden imposition of restrictive terms. Better protection earns a higher score.

Criteria	Scoring Method	Weight (Points)
Final Evaluation and Selection	Pass / Fail	1 (1% of Total)

Description:

Final Evaluation and Selection

- **Rank the Proposals:** Rank the proposers based on their total scores.
- **Review the Highest Scoring Proposals:** Assess the highest-scoring proposals to ensure they align with the City’s goals, budget, and requirements.
- **Interviews or Presentations:** If necessary, invite top proposers to **present** their proposal in more detail or to clarify any questions.

AGGREGATE SCORES SUMMARY

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Vendor	Evaluator 1	Evaluator 2	Evaluator 3	Evaluator 4	Evaluator 5	Total Score (Max Score 102)	Total Average Rank
Blue Cross and Blue Shield of Texas	95.8 (1)	95.8 (1)	95.8 (1)	95 (1)	95.8 (1)	95.6	1

VENDOR SCORES BY EVALUATION CRITERIA

Vendor	Evaluation Criteria and Weighting Pass / Fail 1 Points (1%)	Compliance with RFP Format 0-100 Points 5 Points (4.9%)	Fixed Cost / Price 0-100 Points 40 Points (39.2%)	Contract Maturity (Differentiating Mature Paid Contract vs. 24/12 contract) 0-100 Points 20 Points (19.6%)	Services (Reimbursement Process Friendliness and Turnaround Time) 0-100 Points 20 Points (19.6%)	Renewal Protection (Rate Cap / No New Lasers) 0-100 Points 15 Points (14.7%)	Final Evaluation and Selection Pass / Fail 1 Points (1%)	Total Score (Max Score 102)
Blue Cross and Blue Shield of Texas	100%	96	86	100	100	96	100%	95.6