



Housing Authority of the City of Pittsburgh

Contracting Officer
412 Boulevard of the Allies, 6th Floor
Pittsburgh, PA 15219
(412) 456-5116
www.hacp.org

October 3, 2025

Medical and Rx Insurance for HACP Employees and Retirees RFP #650-20-25

ADDENDUM NO. 2

This addendum, issued October 2, 2025, becomes in its entirety a part of the Request for Proposals RFP #650-20-25 as is fully set forth herein:

Item 1: Q: Is HACP requesting that the 2026 rates be held for 3 years OR requesting rate caps for years 2 and 3 on the medical RFP?

A: No, HACP is requesting a maximum cap of 10% year over year (i.e. year over year increase is not to exceed 10%). We are requesting rate caps for years 2 and 3 on the medical RFP (and any subsequent years should we exercise the optional renewals).

Item 2: Q: Per Addendum 1, pricing for the over 65 Medicare plan pricing was requested, however, no other Medicare information or guidance was provided throughout the RFP. Please confirm that you are requesting Medicare pricing, and if so, if the intent is for Medicare to answer and provide all of the same information as the commercial quote? We are only 9 months into our first year proving Medicare to the Housing Authority's over 65-Retirees so no data has been provided to HA or within the RFP. In addition, the post 65 Medicare PPO plan is not the same as the commercial plan provided in the RFP.

A: The 65+ retiree medical coverage is through a Medicare supplemental or advantage plan. The pricing should be commensurate.

Item 3: Q: Will a Commercial and Medicare decision be made jointly or will you potentially select a different Commercial and Medicare provider?

A: They are both included in one RFP and will be decided upon in like manner.

Item 4: Q: What is your anticipated timeline for a decision? Per CMS and internal deadlines, Medicare Advantage mandatory documents need to be completed and sent to beneficiaries by the end of October. Additionally, UPMC and HACP are parties to a Medicare Advantage Fully-Insured Group Agreement which will automatically renew for another year unless notice is provided. A decision regarding non-renewal is required no less than 60 days prior to 12/31 and any affected members can be notified.

A: The timeframe will follow that which is aligned with the HACP procurement process. The timeframe will be dependent upon ensuring compliance with the overall process.

Item 5: Q: While we were included in the RFP distribution, it appears to be directed specifically toward health insurance carriers rather than brokers or consultants. Could you kindly confirm whether we should submit a response, or if the intent is to work directly with carriers only?

A: The intent is to work directly with carriers only.

Item 6: Q: Due to cyber security requirements/concerns, we are unable to utilize DropBox for proposal uploads. Would HCAP use our eShare platform which has the same capabilities? Or accept the proposal via secure email?

A: Proposals cannot be accepted by email. Offerors may either submit via the Dropbox file request or have physical copies sent to HACP.

Item 7: Q: Given the extensivity of the legal documents and contracts included with this RFP, additional time is needed to ensure a complete and thorough review. Would the Housing Authority of the City of Pittsburgh be willing to provide an extension to October 17th?

A: No.

Item 8: Q: In the context of a fully insured medical insurance contract where the majority of the contract value reflects medical claims payments to providers, can you clarify:

- are the participation thresholds for MBE/WBE intended to apply to the entire premium amount, or
- are the participation thresholds meant to apply only to the administrative/service component of the fully insured premium that is under the contractor's direct control?

A: The participation goals percentages would apply to the total NTE amount of the agreement between HACP and the selected Offeror.

Item 9: Q: Can HACP provide a large claimant report matching the monthly experience provided (PY January 2024 – December 2024, CY January 2025 – May 2025)?

A: This information is a Right to Know Request. The Right to Know Request contact and form can be found on our website (www.hacp.org) on the contact tab under Open Records Officer.

Item 10: Q: The RFP is showing a PPO plan, however there does not appear to be any enrollment on the census; please confirm HACP would like us to quote on this plan.

A: Yes

Item 11: Q: Could HACP provide the UPMC Health Plan High-Cost Claimant reports corresponding to the provided claims data? If the exact match is unavailable, the most recent 12 months would be greatly beneficial. These reports should include high-level cost and condition information for claimants with claims exceeding \$50,000.

A: This information is a Right to Know Request. The Right to Know Request contact and form can be found on our website (www.hacp.org) on the contact tab under Open Records Officer.

Item 12: Q: Please confirm: Are we able to submit any extra attachments outside what is required? Examples: clinical overview, program flyers, etc.

A: Offerors are encouraged to include any pertinent information they feel will maximize their scores.

Item 13: Q: Can you provide a detailed description of the current wellness program with UPMC? What is important to the HACP within a Wellness offering?

A: There is no specific document that detail the wellness program as offerings may change year over year. A summary of the Wellness offerings important to the HACP includes biometric screenings, training, lunch and learns, vaccination clinics, etc.

Item 14: Q: Regarding the WBE/MBE – can these overlap or do they have to be distinct in each category?

A: The goal percentages are separate.

Item 15: Q: Are firm demographics still required? Our HR team was under the impression that firm demographics were dropped from government proposals, and we now consider this information confidential and proprietary.

A: They are not required. PHAs request firm demographics in solicitations with regard to Section 3 regulations.

Item 16: Q: We are currently on track to meet the requested submission date of Friday, October 10th. We are writing to inquire about the possibility of an extension deadline, if needed. The Addendum provided on September 25th included an update to the Fee Sheet, specifically requesting a separate rate for Retirees Age 65+. Our Medicare Advantage team has initiated the development of this new rate, beginning their review on September 26th. While their turnaround time is projected to fall within the current HACP due date, we would like to confirm the firmness of the October 10th deadline, in the event any unforeseen issues arise during their review.

A: See Item 18 below.

Item 17: Q: We wanted to confirm one detail on the Medicare-eligible 65+ population. Do they currently carry Medicare Parts A & B?

A: Participants are required to enroll in Medicare Parts A & B.

Item 18: The due date, time, and location remain unchanged at October 10, 2025, at 9:00 a.m., at the HACP Procurement Dept., 412 Boulevard of the Allies 6th Floor, Pittsburgh, PA 15219.

Item 19: The Housing Authority of the City of Pittsburgh will **only accept physical proposals dropped off in person from 8:00 AM until the closing time of 9:00 a.m. on October 10, 2025**, in the lobby of the One Stop Shop at 412 Boulevard of the Allies, Pittsburgh, PA 15219.

Proposals may still be submitted electronically via:
<https://www.dropbox.com/request/c6Ic77p5UGnGpYFtDDcE>

Sealed proposals may still be mailed via USPS at which time they will be Time and Date Stamped at 412 Boulevard of the Allies, 6th Floor - Procurement, Pittsburgh, PA 15219. All proposals must be received at the above address no later than October 10, 2025, at 9:00 a.m. regardless of the selected delivery mechanism.

END OF ADDENDUM NO. 2



Mr. Brandon Havranek
Associate Director of Procurement/Contracting Officer

October 3, 2025

Date