



Consulting and Actuarial Services RFP

Scope of Services

Stephanie Hartos, Director, Statewide Benefits and
Insurance Coverage Office

September 28, 2026



Contents

- RFP Purpose
- Current State – GHIP and Benefit Programs
- Planned Enhancements to RFP Scope
- Additional Opportunities for Committee Consideration
- Next Steps

RFP Purpose

The SEBC is seeking qualified consulting and actuarial firms to support the Committee and the SBO in the design, administration, oversight and strategic management of the GHIP and broader employee/retiree benefits portfolio.

The selected consultant(s) will provide an integrated range of services to support the SEBC and SBO, including, but not limited to:

- Actuarial and financial analysis
- Data analytics and reporting
- Advising on employee and retiree benefits
- Demonstrating exceptional expertise in medical/Rx plan design
- Strategic planning and goal setting
- Regulatory compliance (CMS, Section 125, SS2 for SB1, etc.)
- Review proposed federal and state legislative/policy changes for potential impact
- Procurement and contract negotiations support
- Vendor oversight
- Market intelligence and research
- Program planning, implementation and administration
- Materials and presentations for the SBO, SEBC, and Subcommittees

Current State – GHIP and Benefit Programs

GHIP

- Self-insured medical and prescription drug program
- Serves active employees, retirees, dependents, participating groups and COBRA participants
- Multiple medical plans administered by Highmark and Aetna
- CVS Caremark provides PBM services, including commercial and Medicare/EGWP program
- Merative supports the GHIP health data warehouse and claims analytics

Benefit Programs and Vendors

- Dental – Administered by Delta Dental and Dominion National
- Vision – Administered by EyeMed
- Short and Long-Term Disability Programs – Administered by The Hartford
- Life Insurance – Administered by Securian Financial
- Supplemental Accident and Critical Illness Insurance – Administered by Securian Financial
- Employee Assistance Program (EAP) – Administered by Health Advocate
- COBRA, FSA and Pre-Tax Commuter Programs – Administered by ASIFlex
- Centers of Excellence – Administered by Lantern
- Virtual Exercise/Physical Therapy – Administered by Hinge Health

Planned Enhancements to Scope – Strategic Alignment

- The 2026 RFP will align the consultant's responsibilities with the FY26 – FY29 SEBC Strategic Framework, with greater emphasis on supporting the Committee's strategic priorities through data analysis and measurable results.
- The RFP will add a dedicated scope for SS 2 for SB 1 implementation and compliance. The consultant will be expected to support implementation planning, compliance monitoring, financial and savings analysis, health-outcome projections, reporting and ongoing performance measurement.
- The consultant will also be expected to evaluate strategies that support primary care investment, value-based care and reference-based pricing, and to establish methodologies for measuring both financial and health outcomes.

Planned Enhancements to Scope – Procurement and Vendor Accountability

- The RFP will place greater emphasis on the consultant's ability to support the State throughout the full procurement lifecycle, from RFP development and market research through proposal evaluation, finalist interviews, vendor selection, negotiations and implementation.
- The consultant will also be expected to provide a detailed approach to vendor accountability, including auditing programs administered by TPAs, PBMs and other benefit vendors, evaluating performance guarantees, identifying savings opportunities and supporting contract and performance oversight.
- The RFP strengthens transparency requirements around vendor relationships, compensation arrangements, subcontractors, referral or partnership arrangements and financial interests involving carriers, TPAs, PBMs and related entities.

Planned Enhancements to Scope – Focus on Value and Outcomes

- The RFP will introduce the opportunity to explore alternative compensation structures, including strategic and performance-based incentives tied to measurable outcomes and value delivered to the State.
- Potential measures may include cost savings, procurement outcomes, vendor performance, administrative efficiencies and timely strategic recommendations. More broadly, the engagement will focus on measurable progress in cost, quality, access, member experience, implementation readiness and vendor performance.
- The RFP will recognize the increasing role of artificial intelligence (AI) and emerging technology in consulting and actuarial services. Firms will be asked to describe how these technologies are used and identify third-party systems used during procurement and consulting/actuarial activities.
- New digital accessibility requirements will apply to deliverables, including compliance with Section 508 and WCAG Level AA.
- The 2026 RFP will also move the consultant relationship toward a more strategic, specialized, data-driven and outcome-oriented model with greater emphasis on accountability, transparency and measurable value to the State.

Additional Opportunities for Committee Consideration

- Ability to Procure Multiple Consultant Contracts
 - Committee may structure the procurement to allow for multiple vendor awards, rather than a singular contract award.
 - Establish a Primary Consultant to provide day-to-day account support and core consulting services.
 - Preserve the flexibility to engage specialized consultants for special projects, enhanced expertise, or specific lines of business.
- Additional Scope – Independent Consultant Audit / Review
 - Committee may include a scope for independent review of selected high-impact consulting work.
 - Reviews would be performed by an awardee that did not perform the underlying work, supporting an independent assessment.
 - Establish criteria for identifying high-impact engagements or deliverables subject to independent review.
 - Use review findings to support quality assurance, accountability, and continuous improvement across the consulting portfolio.

Additional Opportunities for Committee Consideration (2)

- Expertise and Account Management Capabilities – Introductory Requirements
 - From the 2021 RFP:
 - A firm must be qualified to provide services in all the categories. Bids will not be accepted if a consulting firm is only submitting a proposal for some of the services.
 - Proposing organization must have at least five (5) years' experience in providing the type and scope of consulting services to be procured through this competitive process.
 - The proposing organization must provide sufficient detail to demonstrate it has significant experience in working with public sector clients similar in size and complexity to the GHIP and having either at least 100,000 self-insured covered lives or annual self-insured health care spend of no less than \$500M or 15% of annual payroll.
 - The individual who will act as the SEBC's primary contact shall be, at a minimum, at senior consultant level and shall have at least six (6) years' experience of consulting responsibilities in health insurance, of which three (3) years' experience must have been in providing consulting services to self-insured public sector health plans offering multiple non-Medicare plan options and at least one Medicare self-funded or fully insured option.
 - Is there Committee interest in modifying these introductory requirements?

Next Steps

- Full draft of the Consultant and Actuarial Services RFP will be shared with the Committee in the coming weeks.
- Discussions on the RFP will continue at the October 26th meeting.
- Final SEBC feedback due to Kristin Barnekov-Short by Friday, November 6th.
- Final draft of the RFP will be posted with SEBC meeting materials on Monday, November 16th to allow for public comment.
- SEBC to vote to approve RFP at the November 23rd Meeting.
- RFP will be released on December 16th.
- Proposals are due by January 25, 2027.
- Contract effective date of July 1, 2027.

Thank You



Website: de.gov/statewidebenefits

Email: SEBC@delaware.gov