



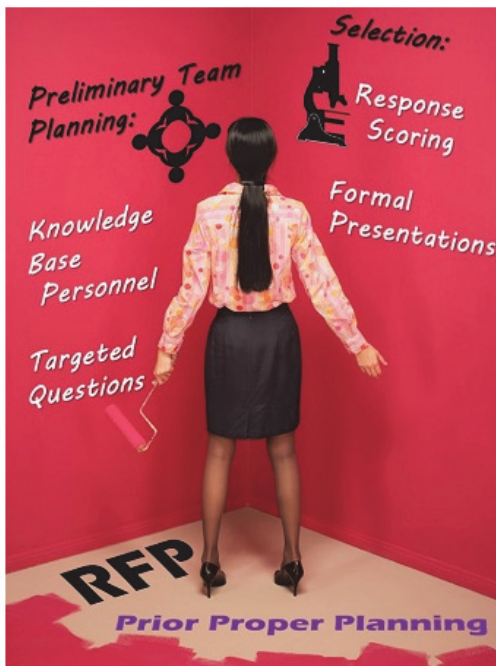
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BUILDING A BETTER CLAIMS RFP

Posted by [Thomas Newman](#) on December 13, 2017 at 10:50 AM



It's request-for-proposal time again for workers' compensation and property & casualty claims administration. What should you do? Should you regurgitate the past proposal questions? Should you just re-sign with your TPA? It's time to decide what is best and what may be counterproductive for your RFP development.

COUNTERPRODUCTIVE:

If you write the proposal without determining what has changed in your program over time, it may not be complete and it will not be optimized to make an informative decision. Preparing to write a proposal does not mean writing for only a narrative response or compliance with purchasing's RFP requirements (timing, contract terms, etc.). It means preparing targeted questions to make sense of what is vital to your claims program. For example, there may be sections of your proposal that are routine, such as required settlement authority, caseloads and reserve practices. There are also sections where you think nothing needs to change, such as enhancements in risk management information systems and imposed pharmacy benefit management regulations. It is important to address everything claims related.

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Knowing what you are about to structure in your proposal and discussing it with a TPA may also be helpful. Arranging for time to meet before proposal release, rather than the email question and answer process in the early, time-limited stages after RFP release, can help you organize better. Also, pre-RFP meetings can reduce any errors or misinformation otherwise not caught in the final presentation process, or worse, after contract signing.

Your claims program must not be run as if it were a commodity; people who have a vested interest in your risk management program must execute it. Scoring pricing with an all-is-equal attitude can hurt your outcome. Heavily weighting pricing will make it more likely that the TPA will describe the service either without all of the details or by "throwing the kitchen sink" into their response for you to decipher.

PRODUCTIVE:

Ask the proper questions and ask the most important ones twice. You want to be able to not only write a comprehensive proposal, you also want to reinforce through repetitiveness what sections of the proposal are most important to you. Whatever you believe is essential should be included in a questionnaire, but you may also suggest the TPA discuss these matters in a methodology section or response to a scope of services agreement. Also, allow the TPA to address how they can assist you best. You can do so by enabling them to differentiate themselves and explain what their value proposition may be. The key takeaway is clarity in questioning and instructions to best prepare for the rest of the process. After all, you do not want the wrong finalists at your presentation table.

Before drafting a proposal, it would benefit you to include key reviewers to discuss areas of concern for claims administration. Parties involved in the review process may consist of loss control and safety personnel, or department/division managers or supervisors, each of whom is intimately familiar with lost-time woes and the causes of the injuries or P&C incidents. Key personnel can provide valuable insight. What claims investigation approaches are you going to take? What staff will you offer us? Who pursues subrogation?

In addition to pre-proposal preparation, the final decision will be more effective if key risk management personnel sit on the review panel. You should compare everything against your requirements, such as the TPA's willingness to comply, price versus value and clarity over the canned response. When you join forces, you are more likely to choose the best presentation finalists and ultimately the best solution for your programs.

Lastly, you should consider your time and the time of your reviewers when drafting a proposal. You may have to review multiple responses at one time and within a particular, time-limited schedule. Hint: if you ask targeted questions and limit the answers to a few sentences, you are likely to receive a clearer response. Additionally, placing a limit on the total number of pages is another consideration to keep the responder focused. Leave the rest for the appendix. The more you can do to limit the proposal response before the RFP is released, the better your chances of being able to verify that your program matches the TPA's offering before the deadline forces you to choose finalists and plan schedules.

Tagged

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