Appendix B
4119Z1

State of Nebraska
Department of Insurance

Request for Proposal
Functional Requirements Matrix

TABLE OF CONTENTS

1. INTRODUCTION

This document provides matrices of functional requirements for the Nebraska Department of Insurance Health Insurance Exchange (Nebraska HIX).

2. BIDDER INSTRUCTIONS

Requirement Matrix

Bidders are required to provide a response, using the appropriate codes provided in the tables below, for each requirements listed in this Requirements Response Matrix. Scoring for each requirement will directly relate to the ability code indicated by the bidder.

Ability Code	Condition	Description
S	Standard Function	The proposed system fully satisfies the requirement as stated. The vendor must explain how the requirement is satisfied by the system.
W	Workflow or System Configuration Required	Current functionality of the proposed system exists in the system and can be modified by a system administrator to meet this requirement.
M	Modification Required	The proposed system requires a modification to existing functionality to meet this requirement which requires a source code modification. The system will be modified to satisfy the requirements as stated or in a different format. The vendor must explain the modifications and include the cost of all modifications above and beyond the base cost in the ***Project Cost Proposal***.
F	Planned for Future Release	This functionality is planned for a future release. The vendor must explain how the requirement will be satisfied by the system and when the release will be available.
C	Custom Design and Development	The proposed system requires new functionality to meet this requirement which requires a source code addition. The vendor must explain the feature and its value, and include any cost above and beyond the base cost in the ***Project Cost Proposal.***
N	Cannot Meet Requirement	The proposed system will not satisfy the requirement. The vendor must explain why the requirement cannot be satisfied.
O	Other Software	If the requirement is to be satisfied through the use of a separate software package(s), vendors must identify those package(s) and describe how the functionality is integrated into the base system.

3. HIGH LEVEL FUNCTIONAL REQUIREMENTS

The high level functional requirements are below:

#	High Level Functional Requirements	Required / Desirable	Bidding Ability Code	Proposed Solution/Comments
1.1	Integrate with State and Private Insurance Systems	R		
1.2	Interface with State and Federal Health Insurance Portals and data hubs and other verification systems	R		
1.3	Integrate with Plan Management (SERFF) which will be secured through National Association of Insurance Commissioners	R		
1.4	Integrate with Plan Selection, SHOP, Financial Management, Appeals Management (shared service) components	R		
1.5	Integrate with Qualified Health Plans (QHPs)	R		
1.6	Support management of any applicable data (Data Warehouse)	R		
1.7	Provide support for customer service support systems and processes	R		
1.8	Utilize customer feedback surveys, notices, help language, live chat, email and texting	R		
1.9	Provide a State Worker Portal to support the completion of applications for public benefits, renewals, and updates	R		
1.10	Provide Navigator, Broker and Agent Portals to support the completion of applications, renewals, and updates	R		
1.11	Provide a Qualified Health Plan Portal and/or integration to link current provider lists	R		
1.12	Provide an Employer portal so employers can access SHOP and keep rosters current	R		
1.13	The Exchange Solution must conform to the Nebraska Information	R		

#	High Level Functional Requirements	Required / Desirable	Bidding Ability Code	Proposed Solution/Comments
	Technology Commission (NITC) Standards and Guidelines (http://www.nitc.ne.gov/standards/)			
1.14	The Exchange system must be able to interface with multiple state systems as well as external trading partners' systems to allow interoperability as appropriate with outside entities and state agencies as the Exchange and federal law and regulations requires.	R		
1.15	The Exchange solution must incorporate a centralized and externalized rules repository and engine that allows business rules (including, but not limited to eligibility rules, program determination rules, rate calculations, and application validation rules) to be separated from application logic and defined and maintained through graphical user interfaces or other non-programmatic means as required by federal law and regulation.	R		
1.16	The solution must meet all American with Disabilities Act (ADA) and Limited English Proficiency (LEP) requirements as required by the federal law and federal regulations.	R		
1.17	The portal portion of the Exchange Solution must be compliant with Section 508 of the Federal Rehabilitation Act and the World Wide Web Consortium (W3C) Web Accessibility Initiative, Section 508, (a)(1)(A) .	R		
1.18	The portal must allow consumers to submit applications and attestations electronically with an electronic signature that complies with State, Federal, and agency requirements and standards when applicable.	R		
1.19	The Exchange solution must allow the	R		

#	High Level Functional Requirements	Required / Desirable	Bidding Ability Code	Proposed Solution/Comments
	implementation, management and monitoring of the following federal and state mandated security and compliance policies: • Health Insurance Portability and Accountability Act (HIPAA) • Health Information Technology for Economic and Clinical Health Act (HITECH) of 1996 • Privacy Act of 1974 • Patient Protection and Affordable Care Act (ACA) of 2010, Section 1561 Recommendations • Safeguarding and Protecting Tax Returns and Return Information (26 U. S, C. 6130 and related provisions) Nebraska Information Technology Commission (NITC) Standards and Guidelines (http://www.nitc.ne.gov/standards/)			
1.20	The solution must implement appropriate encryption mechanisms to protect the confidentiality and integrity of critical types of data, including but not limited to passwords, social security numbers, and credit card and bank account numbers per state and federal law and regulation	R		
1.21	The system must provide interfaces to transfer data between the Exchange solution and existing state systems, including NE-DHHS Medicaid enrollment data and the SERFF Plan Management System, and federal systems, such as HIOS and the Federal Data Services Hub as required by federal law and regulation	R		
1.22	The solution must support exchange of enrollment and billing data between	R		

#	High Level Functional Requirements	Required / Desirable	Bidding Ability Code	Proposed Solution/Comments
	the Exchange and 3rd parties (e.g. insurance carriers, agents or brokers).			
1.23	The system must maintain an audit log of all transactions related to eligibility, enrollment, invoice, and payment, including user- and system-initiated actions and capturing the user, date/time, and before/after values of data affected by the transaction as required by federal law and regulation.	R		
1.24	The System must capture and retain the data that was used to determine eligibility, calculate benefits, and generate various outputs, including payments, notices, and electronic benefits, at the point in time that the particular action took place. Subsequent changes to data elements (e.g. an applicant's income) should not over-write the value that used to make a determination at a particular point in the past as required by federal law and regulation. .	R		
1.25	The system must support the storing of the history of key data elements, including but not limited to member name, demographics, address, Social Security Number, income, and enrollment details and employer company information and provide a means of viewing changes to this data over time as required by federal law and regulation.	R		
1.26	The call center solution must meet ADA and Limited English Proficiency (LEP) compliancy as required by federal law and regulation.	R		
1.27	All call center systems must meet the HIPPA, NIST, and HITECH standards as required by federal and state law and regulation.	R		
1.28	The portal must allow an individual	R		

#	High Level Functional Requirements	Required / Desirable	Bidding Ability Code	Proposed Solution/Comments
	user to sort and filter the list of plans based upon key characteristics, including cost, tier level, deductible, plan type, quality ratings(when available), and issuer as required by federal law and regulation..			
1.29	The portal must provide individuals with a premium calculator for health and dental plans as required by federal law and regulation.	R		
1.30	The system must support field-level validation and verification and interfacing with the State and/or federal systems to conduct verifications of specified fields (i.e., income, citizenship, tribal affiliation, incarceration, etc.) as required by federal law and regulation.	R		
1.31	The Exchange systems must be able to connect to and exchange data with the CMS Data Hub via synchronous web service calls as required by federal law and regulation.	R		
1.32	The invoice management system must be able to process invoice files received from issuers in a standardized format and import them into the system's data store, including line-item data of premium due on a per employee basis as required by federal law and regulation.	R		
1.33	The Exchange's accounting systems must provide full accounts receivable (A/R) functionality to manage accounts for all constituents making regular payments to the Exchange, including employers and issuers as required by federal law and regulation.	R		
1.34	The Exchange's accounting system must be able to produce standard financial reports, include balance sheets, income statements, and cash	R		

#	High Level Functional Requirements	Required / Desirable	Bidding Ability Code	Proposed Solution/Comments
	flow statements as required by federal and state law and regulation.			

4. ELIGIBILITY & ENROLLMENT: INDIVIDUAL REQUIREMENTS

The tables below outline the functional requirements of the system being acquired by the Nebraska HIX to support its Individual Enrollment and Eligibility business area.

Individual Eligibility, Application, Submission and Update

#	Individual Eligibility, Application, Submission and Update Functional Requirements	Required / Desirable	Bidding Ability Code	Proposed Solution/Comments
1.13	The portal must allow individuals to self-register for the Exchange, including creating a user name and password	R		
1.14	The portal must include a role that allows Navigators, Assistors, Agents, Call Center/Exchange Staff and Brokers to complete applications on the behalf of an individual	R		
1.15	The portal must allow individuals, Assistors, Agents, Navigators, Call Center/Exchange Staff and Brokers to reset forgotten passwords.	R		
1.16	The portal must allow an Assistor, Agent, Navigator, Call Center/Exchange Staff or Broker to create a new account for an individual they are assisting.	R		
1.17	The portal must determine whether an account already exists for the individual and warn the	R		

#	Individual Eligibility, Application, Submission and Update Functional Requirements	Required / Desirable	Bidding Ability Code	Proposed Solution/Comments
	user of the potential duplicate account.			
1.18	The portal must allow a Navigator or Broker to view a list of all individuals being helped, including a summary of the current state of the individual's account.	R		
1.19	The portal and/or eligibility system must provide an Exchange representative role that Exchange staff can use to enter applications on behalf of an individual.	R		
1.20	The portal and/or eligibility system should provide a quick-entry interface to support rapid, heads-down data entry from printed forms.	D		
1.21	The portal must provide detailed online help and content to educate individuals on their options and how to use the portal to manage their benefits.	R		
1.22	The portal must provide field level help for each preliminary questionnaire and application data element, including description and, where relevant, required data format. (e.g. dates, tax identifiers, numeric ranges)	R		
1.23	The portal/eligibility system must provide field level edits for all required fields or fields with required formatting/ranges.	R		
1.24	The portal/eligibility system must provide user-friendly messages to all forms or fields that fail validation.	R		
1.25	The portal must provide contact instructions for individuals to request further assistance via	R		

#	Individual Eligibility, Application, Submission and Update Functional Requirements	Required / Desirable	Bidding Ability Code	Proposed Solution/Comments
	phone.			
1.26	The portal should provide the ability for individuals and other users to interact with customer service representatives via online chat.	D		
1.27	The portal must allow customer service representatives to view individual’s accounts (including current progress in eligibility and enrollment applications)	R		
1.28	The portal should allow customer service representatives to conduct screen sharing sessions with individuals and other users needing navigation assistance.	D		
1.29	The portal must allow an individual’s application to be pended while the individual provides additional documentation required as part of the eligibility determination and verification process.	R		
1.30	The portal should allow an individual or other user to upload files (e.g. scanned document images) to provide documentation necessary for the application process.	D		
1.31	The portal and/or case management system should allow authorized internal Exchange users to access and view documents uploaded and attached to an individual’s account and/or application.	D		
1.32	The portal and/or case management system must allow internal Exchange users to review submitted documentation and clear pended eligibility	R		

#	Individual Eligibility, Application, Submission and Update Functional Requirements	Required / Desirable	Bidding Ability Code	Proposed Solution/Comments
	applications as either approved or denied.			
1.33	The portal and/or case management system should notify an individual user or user representative via email when an application has been pended due to additional documentation being required or when an application status changes once documentation is received and reviewed.	R		
1.34	The portal and/or case management system must provide workflow management capabilities to allow internal Exchange users to view in-progress or pending cases/applications and cases/applications with documents submitted for review.	R		
1.35	The portal and/or case management system should provide workflow management capabilities for Exchange managers to be able to monitor and assign cases/applications to internal Exchange users.	D		
1.36	The portal should enable the information entered via the portal during an individual's anonymous shopping and comparing of plans to be retained upon completion of an individual's eligibility for coverage determination.	D		
1.37	The portal should request the applicant to consent to having their application form pre-populated with available data, which may be available from multiple sources.	D		

#	Individual Eligibility, Application, Submission and Update Functional Requirements	Required / Desirable	Bidding Ability Code	Proposed Solution/Comments
1.38	The portal must allow individuals to bypass the application for subsidized health coverage and navigate directly to Exchange QHP screening questions	R		
1.39	The portal must allow an individual to enter information, save work at any point in the process, access saved work, and restart where the individual left off at the time of their last save.	R		
1.40	The portal must allow an individual to exit any screen without saving changes.	R		
1.41	The portal must communicate that plan availability will vary based on program or subsidized level for which they are eligible.	R		
1.42	The portal must allow to officially designate a representative to support an individual's enrollment.	R		
1.43	The portal must enable the individuals or designated representative to access and directly update or report changes to their case information through multiple service channels. (e.g., mail, email, web portal, and phone)	R		
1.44	The portal must verify in real-time whether an individual is already eligible and receiving benefits for subsidized healthcare.	R		
1.45	The portal must enable an applicant to self-attest application data and to provide an online signature that complies with State and federal requirement standards.	R		
1.46	The portal must electronically store all documents submitted	R		

#	Individual Eligibility, Application, Submission and Update Functional Requirements	Required / Desirable	Bidding Ability Code	Proposed Solution/Comments
	with an application and tracking and displaying to the user the progress/status of receiving documentation and information. Documents will be stored in a central location and accessible by authorized users.			
1.47	The portal must collect optional and voluntarily provided demographic data, including, but not limited to ethnicity, primary language, disability and health status, and other categories identified by Project Sponsors.	R		
1.48	The portal should validate entered addresses for all individuals and warn the individual user of any addresses that fail validation.	D		
1.49	The portal must validate SSNs submitted are entered correctly for individuals and warn the user of any potential invalid SSNs.	R		
1.50	Based upon pre-qualification information, the portal must display to the user a list of plans available, including issuer, rate, and quality information.(When available)	R		
1.51	To support individuals enrolling offline, the portal and/or enrollment system must allow authorized users to generate a printable view of plan rates and details.	R		
1.52	The portal must allow an individual user to sort and filter the list of plans based upon key characteristics, including cost, tier level, deductible, plan type, quality ratings(when available), and issuer.	R		

#	Individual Eligibility, Application, Submission and Update Functional Requirements	Required / Desirable	Bidding Ability Code	Proposed Solution/Comments
1.53	The portal must allow an individual user to generate and download a printable view of individual's plan options, including plan rates and details and enrollment dates.	R		
1.54	The portal and/or enrollment system must generate automatic email notifications to all individuals upon their account creation, including information about enrollment procedures and login instructions.	R		

Individual Enrollment

#	Individual Enrollment Functional Requirements	Required / Desirable	Bidding Ability Code	Proposed Solution/Comments
2.1	Upon login, the portal must determine the individual's current enrollment status (i.e. not enrolled, already enrolled, etc.) and display appropriate messages and content.	R		
2.2	The portal must guide the individual step by step through the benefit enrollment process, including providing intuitive progress indicators.	R		
2.3	The portal must provide detailed online help and content to educate individuals on their options and how to use the portal to shop for and enroll in benefits.	R		
2.4	The portal should incorporate context-sensitive videos and other multimedia forms of content and guidance.	D		

#	Individual Enrollment Functional Requirements	Required / Desirable	Bidding Ability Code	Proposed Solution/Comments
2.5	The portal must allow Exchange all client support representatives, to enroll individuals in plans on their behalf.	R		
2.6	The portal and/or eligibility system should provide a quick-entry interface to support rapid, heads-down entry of enrollments from printed forms.	D		
2.7	The portal must not allow individuals who are not currently qualified for coverage to initiate plan selection and enrollment activities.	R		
2.8	For any individual user determined not to be eligible for enrollment, the portal must provide clear indication of the reason for the determination as well as contact information and instructions for how individuals can get assistance with understand the decision or file an appeal.	R		
2.9	The portal must gather preliminary information from individual users to help determine the initial set of plans and rates to display during the plan selection process. This may include MAGI calculations, and prescreening questions to assess possible Medicaid/CHIP eligibility.	R		
2.10	The portal must provide individuals with dynamic online decision support tools, including a premium calculator for health and dental plans.	R		
2.11	The portal must provide field level help for each individual questionnaire and application	R		

#	Individual Enrollment Functional Requirements	Required / Desirable	Bidding Ability Code	Proposed Solution/Comments
	data element, including description and, where relevant, required data format. (e.g. dates, SSN, numeric ranges)			
2.12	The portal and/or enrollment system must generate automatic email notifications to individual users confirming their enrollment in a plan.	R		

Ongoing Enrollment Maintenance

#	Ongoing Enrollment Maintenance Functional Requirements	Required/ Desirable	Bidding Ability Code	Proposed Solution/Comments
3.1	The system must enforce enrollment business rules and not allow invalid adjustments.	R		
3.2	When a change is made to an individual's record that causes him or her to no longer be eligible for coverage, the system must determine the appropriate termination transactions and send to the plan issuer.	R		
3.3	The system must notify individuals who select APTC subsidies of penalties and/or liabilities that may occur at time of tax filing due to increase or miscalculated income as well as ESI, and MEC provisions.	R		
3.4	The system must enable an individual to disenroll due to change in circumstance (e.g., moved to SHOP or employer coverage) or to be disenrolled due to non-payment of premium.	R		

Enrollment Renewal

#	Enrollment Renewal Functional Requirements	Required/ Desirable	Bidding Ability Code	Proposed Solution/Comments
4.1	The enrollment system must be able to generate on a periodic (i.e. monthly) basis a report of individuals whose benefit period is ending a set period in the future. For example, produce on a monthly basis a report of all individuals whose benefit period ends in three months.	R		
4.2	The system must be able to generate and deliver paper and email notifications to individuals when benefit period ends approaching, including instructions on the process for reviewing and renewing coverage for the next benefit period.	R		
4.3	The portal and/or enrollment system must maintain periodic enrollment data with begin and end dates and allow renewal activities only to occur within the valid enrollment period.	R		
4.4	The portal must allow individuals to login, review their information, and make any changes, updates, and accept/deny changes and updates that have occurred.	R		
4.5	The system must let the individual review and update the selection of plan levels or QHPs.	R		
4.6	The system must permit individuals to make allowed changes to the plan for the current benefits.	R		
4.7	The system must notify individuals of the annual enrollment period based on	R		

#	Enrollment Renewal Functional Requirements	Required/ Desirable	Bidding Ability Code	Proposed Solution/Comments
	preferences (e.g., mail, email, phone, or text) that are pre-populated with individual forms and/communications data.			
4.8	The system must produce written notification/request for individuals to verify key eligibility factors (e.g., income, household composition, residency, etc.) for the purposes of annual eligibility redetermination or enrollment renewal and report changes, if necessary.	R		

Application Information Verification

#	Application Information Verification Functional Requirements	Required/ Desirable	Bidding Ability Code	Proposed Solution/Comments
5.1	The system must support field-level validation and verification and interfacing with the State and/or federal systems to conduct verifications of specified fields (i.e., income, citizenship, tribal affiliation, incarceration, etc.)	R		
5.2	The system must verify if the individual has already established an individual case or is currently receiving benefits for subsidized programs	R		
5.3	The system must notify the individual of the application status and identifying any outstanding items	R		

Appeals

#	Appeals Functional Requirements	Required/ Desirable	Bidder Ability Code	Proposed Solution/Comments
6.1	The system must allow processing of an individual appeal request, capture and track the disposition of appeals (including status, assignments, and relevant case notes), and enable the referral or routing of appeal requests to entities outside of the Exchange.	R		
6.2	The system must provide a formal written notice to an individual of an appeal decision.	R		
6.3	The system must enable the adjustment of eligibility determination based on appeal outcomes.	R		
6.4	The system must send notification to the appropriate parties, such as the individual, outside agencies and the Exchange, regarding the result of the appeals.	R		
6.5	The system must notify CMS of any completed appeals decisions.	R		

5. ELIGIBILITY & ENROLLMENT: SHOP REQUIREMENTS

The tables below outline the functional requirements of the system being acquired by the Nebraska HIX to support its SHOP Enrollment and Eligibility business area.

Employer Eligibility

#	Employer Eligibility Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/Comments
1.55	The portal must allow employers to self-register for the Exchange, including creating a user name and password	R		
1.56	The portal must include a role that allows Navigators, Assistors, Agents, and Brokers to complete applications on the behalf of an employer	R		
1.57	The portal must allow employers, navigators, and brokers to reset forgotten passwords	R		
1.58	The portal must allow a Navigators, Assistors, Agents or Broker to create a new account for an employer they are assisting	R		
1.59	The portal must determine, based upon business name, EIN, etc., whether an account already exists for the employer and warn the user of the potential duplicate account	R		
1.60	The portal must allow a Navigator, Assistor, Agent, or Broker to view a list of all employers for whom they are serving as an assister, including a summary of the current state of the employer's account	R		
1.61	The portal and/or eligibility system must provide an Exchange representative role that Exchange staff can use to enter applications	R		

#	Employer Eligibility Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/Comments
	on behalf of an employer			
1.62	The portal and/or eligibility system should provide a quick-entry interface to support rapid, heads-down data entry from printed forms	D		
1.63	The portal must provide detailed online help and content to educate employers on their options and how to use the portal to manage their employee benefits	R		
1.64	The portal must provide field level help for each preliminary questionnaire and application data element, including description and, where relevant, required data format (e.g. dates, tax identifiers, numeric ranges)	R		
1.65	The portal/eligibility system must provide field level edits for all required fields or fields with required formatting/ranges	R		
1.66	The portal/eligibility system must provide user-friendly messages to all forms or fields that fail validation	R		
1.67	The portal must provide contact instructions for Employers to request further assistance via phone	R		
1.68	The portal should provide the ability for employers and other users to interact with customer service representatives via online chat	D		
1.69	The portal must allow customer service representatives to view employer's accounts (including current progress in eligibility and enrollment applications)	R		
1.70	The portal should allow customer service representatives to conduct	D		

#	Employer Eligibility Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/Comments
	screen sharing sessions with employers and other users needing navigation assistance			
1.71	The portal must allow an employer's application to be pended while the employer provides additional documentation required as part of the eligibility determination and verification process	R		
1.72	The portal should allow an employer or other users to upload files (e.g. scanned document images) to provide documentation necessary for the application process	D		
1.73	The portal and/or case management system should allow authorized internal Exchange users to access and view documents uploaded and attached to an employer's account and/or application	D		
1.74	The portal and/or case management system must allow internal Exchange users to review submitted documentation and clear pended eligibility applications as either approved or denied	R		
1.75	The portal and/or case management system must notify an employer user and/or assister (Navigator, Assistor, Agent, or Broker) via email when an application has been pended due to additional documentation being required or when an application status changes once documentation is received and reviewed	R		
1.76	The portal and/or case	R		

#	Employer Eligibility Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/Comments
	management system must provide workflow management capabilities to allow internal Exchange users to view in-progress or pending cases/applications and cases/applications with documents submitted for review			
1.77	The portal and/or case management system should provide workflow management capabilities for Exchange managers to be able to monitor and assign cases/applications to internal Exchange users	D		

Employer Set-Up

#	Employer Set-Up Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/Comments
2.13	The portal must allow Employer user (or Navigators/Assistors/Agents/Brokers working on their behalf) to enter pre-qualification information to determine the set of plans to be displayed	R		
2.14	The portal must allow an employer to specify the effective date for employees QHPs	R		
2.15	The portal and/or eligibility system must allow users to create and maintain a roster of employees eligible for coverage by entering employee information manually	R		
2.16	The portal and/or eligibility system must allow users to create the employee roster by uploading a standard file (e.g. CSV, Excel) containing employee information, including name, SSN, gender, date of birth, postal address,	R		

#	Employer Set-Up Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/Comments
	email address, and phone number			
2.17	The portal should validate entered addresses for all employees and warn the employer user of any addresses that fail validation	D		
2.18	The portal must validate SSNs submitted for employees and warn the user of any potential invalid SSNs	R		
2.19	Based upon pre-qualification information, the portal must display to the user a list of plans available within the SHOP, including issuer, rate, and quality information (when available)	R		
2.20	To support employers enrolling offline, the portal and/or enrollment system must allow authorized users to generate a printable view of plan rates and details	R		
2.21	The portal must allow an employer user to sort and filter the list of plans based upon key characteristics, including cost, tier level, deductible, plan type, quality ratings, and issuer	R		
2.22	The portal must allow an employer user to select a subset of plans and view detailed plan information for each	R		
2.23	The portal must allow an employer to specify whether to offer employees all the plans within a particular tier level (e.g. Gold, Silver, Bronze) or a specific set of plans	R		
2.24	For users selecting to offer a specific set of plans, the portal must allow an employer to identify the plans to be included in the set	R		
2.25	The portal must allow an employer to specify whether premiums will be deducted from employees paychecks on a pre-tax basis	R		
2.26	The portal must allow each employer to specify the dates upon which he or she wishes employee open enrollment to begin and end and ensure the dates are	R		

#	Employer Set-Up Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/Comments
	sufficiently in advance of the effective date to allow enrollments to be completed on time			
2.27	The portal should allow an employer to specify (in flat dollar amounts) the company's contribution to paying employees premium at each coverage level supported by the SHOP (e.g. employee, employee + spouse, employee + children, family)	D		
2.28	The portal should provide a calculator that lets an employer enter assumptions about employee elections and view estimated total premium and potential tax credit based upon the employer's total contribution toward the premium	D		
2.29	Once a set of plans or plans tier is selected, the portal should provide the employer with online information on the payment process for monthly premiums and for coordinating the benefit election process with employees	D		
2.30	The portal must allow an employer user to generate and download a printable view of employee's plan options, including plan rates and details and enrollment dates	R		
2.31	The portal must automatically create a user account (incl. username and temporary password) for each employee included on the employer's roster	R		
2.32	The portal and/or enrollment system must generate automatic email notifications to all employees upon their account creation, including information about enrollment procedures and login instructions	R		
2.33	The enrollment system must on a periodic (e.g. nightly) basis produce a report of employees for whom SHOP accounts have been created in order to generate paper notifications via the	R		

#	Employer Set-Up Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/Comments
	fulfillment system or sub-system			

Employee Enrollment

#	Employee Enrollment Functional Requirements	Required/ Desirable	Bidder Ability Code	Proposed Solution/Comments
3.5	The portal must allow Employees to login using the auto-generated user name and password	R		
3.6	The portal must prompt employees to change their password upon first login	R		
3.7	The portal must allow employees to change their passwords and request a password reset in the event of a lost password	R		
3.8	Upon login, the portal must determine the employee's current enrollment status (i.e. not enrolled, already enrollment, terminated) and current enrollment period (e.g. in open enrollment, open enrollment not begun, benefit year underway) and display appropriate messages and content	R		
3.9	The portal must guide the employee step by step through the benefit enrollment process, including providing intuitive progress indicators	R		
3.10	The portal must provide detailed online help and content to educate employees on their options and how to use the portal to shop for and enroll in benefits	R		
3.11	The portal should incorporate context-sensitive videos and other multimedia forms of	D		

#	Employee Enrollment Functional Requirements	Required/ Desirable	Bidder Ability Code	Proposed Solution/Comments
	content and guidance			
3.12	The portal must allow Exchange customer support representatives, navigators, assistors, agents, brokers, and employers to enroll employees in plans on their behalf	R		
3.13	The portal and/or eligibility system should provide a quick-entry interface to support rapid, heads-down entry of employee enrollments from printed forms	D		
3.14	The portal must not allow employees who are not current qualified for employer coverage or are not in a valid enrollment period to initiate plan selection and enrollment activities	R		
3.15	For any employee user determined not to be eligible for enrollment, the portal must provide clear indication of the reason for the determination as well as contact information and instructions for how employees can get assistance with understand the decision or file an appeal	R		
3.16	The portal must gather preliminary information from employee users to help determine the initial set of plans and rates to display during the plan selection process	R		
3.17	The portal must provide employees with dynamic online decision support tools, including a premium calculator that shows the employee cost after the employer’s contribution	R		
3.18	The portal must provide field level help for each employee	R		

#	Employee Enrollment Functional Requirements	Required/ Desirable	Bidder Ability Code	Proposed Solution/Comments
	questionnaire and application data element, including description and, where relevant, required data format (e.g. dates, SSN, numeric ranges)			
3.19	The portal and/or enrollment system should generate automatic email notifications to employees who have not logged in and/or completed elections by a configurable period (e.g. 2 days prior to the close of open enrollment)	D		
3.20	The portal and/or enrollment system must generate automatic email notifications to employee users confirming their enrollment in a SHOP plan	R		

Employer Review & Enrollment Submission

#	Employer Review & Enrollment Submission Functional Requirements	Required/ Desirable	Bidder Ability Code	Proposed Solution/Comments
4.9	The portal must allow employers to monitor the progress of employee enrollments during the open enrollment period	R		
4.10	The portal should provide employer users with onscreen and downloadable reports, including the number of employees who have logged in and elected plans, the total cost of elected plans, and lists of employees who have not made elections	D		

#	Employer Review & Enrollment Submission Functional Requirements	Required/ Desirable	Bidder Ability Code	Proposed Solution/Comments
4.11	The portal should provide email notifications to employers when all employee elections are complete and when the end of an open enrollment period is complete	D		
4.12	The portal must allow employers to review all elections at the end of the enrollment period, including the total calculated premium due	R		
4.13	The portal must allow employers to configure their desired payment options, including submitting up bank account information for direct debit (ACH) payments and, optionally, configuring preferences for recurring payments	R		
4.14	The portal must allow employers to finalize and submit their initial/open enrollment information	R		
4.15	Once an employer has finalized enrollments, the portal and/or enrollment systems must, at the next available processing window, process the payment against the employer's ACH account and transmit enrollment information to the selected QHP issuers	R		
4.16	The portal and/or enrollment system should support configurable enrollment processing window that allows transactions to be processed on a pre-definable schedule (e.g. hourly, nightly at a specified time, weekly at a specified day and time)	D		

#	Employer Review & Enrollment Submission Functional Requirements	Required/ Desirable	Bidder Ability Code	Proposed Solution/Comments
4.17	Once enrollment processing is complete, the portal and/or enrollment system must generate written and email notifications for each employee who has been enrolled in a QHP	R		

Ongoing Enrollment Maintenance

#	Ongoing Enrollment Maintenance Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/Comments
5.4	The portal must allow employers to login during the benefit year to review and make account changes and manage employees	R		
5.5	The portal must allow employers a facility for reviewing the employee roster and make changes, including adding employees, terminating employees, and updating employee information	R		
5.6	The system must enforce enrollment business rules and not allow employers to makes invalid adjustments to the roster	R		
5.7	The portal and/or enrollment system must allow employers, employees, and their representatives (navigators, brokers, Exchange call center personnel) make changes during the benefit year due to a qualifying life event	R		
5.8	The portal must allow the user the specify the type and date of	R		

#	Ongoing Enrollment Maintenance Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/Comments
	the life event (e.g. birth, marriage, divorce) and based upon the event inform the user of any coverage changes allowed (e.g. add dependent to existing plan, change enrollment to new plan, remove dependent from existing plan, terminate all coverage)			
5.9	The portal and/or enrollment system must enforce life event rules, including date windows in which changes can be made, and not allow invalid transactions to be submitted	R		
5.10	The system must be able to process any life event change with the proper effective date of the change based upon the date of the event (e.g. new baby coverage effective as of the date of the baby's birth)	R		
5.11	The system must require an employer to indicate whether an employee termination was due to a COBRA-eligible event	R		
5.12	When a new qualified employee is added, the system must create and account and generate written and email notifications to the employee, as is performed during the initial enrollment period	R		
5.13	When a change is made to an employee's record that causes him or her to no longer be eligible for coverage, the system must determine the appropriate termination transactions and send to the plan issuer during the next	R		

#	Ongoing Enrollment Maintenance Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/Comments
	enrollment processing window			
5.14	When an employee's coverage is terminated, the system must prompt the user processing the termination to record whether it is due to a COBRA-eligible event, and this indicator must be available on the employee's record stored within the system.	R		
5.15	The portal must provide a means for employers to request to terminate participation in the SHOP at any time during the benefit year	R		
5.16	The portal and/or enrollment system must provide an interface and workflow for Exchange representatives to review and approve employer termination requests	R		
5.17	The portal and/or enrollment system must provide a facility for an Exchange representative to initiate the termination of an employer from SHOP participation due to non-payment of invoices	R		
5.18	Once a termination request is approved, the system must process the termination, including transmitting termination transactions to issuers and paper and email notification to all employees for whom QHP coverage is being terminated	R		

Enrollment Renewal

#	Enrollment Renewal Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/Comments
6.6	The enrollment system must be able to generate on a period (i.e. monthly) basis a report of employers whose benefit year is ending a set period in the future. For example, produce on a monthly basis a report of all employer whose benefit year ends in three months	R		
6.7	The system must be able to generate and deliver paper and email notifications to employers with benefit year ends approaching, including instructions on the process for reviewing and renewing coverage for the next benefit year	R		
6.8	The portal and/or enrollment system must maintain annual enrollment begin and end dates and allow renewal activities only within the valid enrollment period	R		
6.9	The portal must allow employers to login, review their company set up information, and make any changes that have occurred (e.g. updates in employee roster, work site locations, etc.)	R		
6.10	The portal must screen an employer's updated company information and if the changes cause eligibility to be denied, notify the employer of the change and not allow further renewal activities within the system	R		
6.11	The system must determine whether any QHPs in the employers selected list for the expiring benefit year or in which employees are enrolled for the	R		

#	Enrollment Renewal Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/Comments
	expiring benefit year are no longer available for the upcoming benefit year. If any such plans are found, the system must notify the employer user during the set up process and provide options			
6.12	For any QHPs that are no longer available, the system should recommend similar plans for an employer to consider	D		
6.13	The system must let the employer review and update the selection of plan levels or named QHPs to be made available to employees in the upcoming benefit year	R		
6.14	Once an employer has completed and approved company renewal set-up, the system must send automated email notifications to all employees on the roster, informing them of the process and instructions for renewing SHOP coverage	R		
6.15	The portal must allow employees to login during the renewal period and guide them step-by-step through the renewal process, including the following: A. Reviewing coverage from the expiring benefit year B. Making any changes to contact, family or plan preferences C. Using decision support tools to compare rates and details of all plans available for the upcoming benefit year D. Change enrollment to a new plan or maintain enrollment in their existing plan (if available)	R		

#	Enrollment Renewal Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/Comments
6.16	Once the annual enrollment period has closed, the system must allow employees to login to the system but must not allow them to conduct any enrollment renewal activities	R		
6.17	During and after the annual enrollment period, the system should allow employees to make allowed changes to the plan for the current (expiring) benefit year (e.g. adding a baby born in November to a plan that expires on December 31st)	D		
6.18	The system should generate automated email notifications to employers a configurable period (e.g. 3 days) prior to the end of the renewal period	D		
6.19	For employers not completing renewal activities during the specified timeframe and for whom all relevant QHPs are still available, the portal and/or enrollment system should flag the employer's account for automatic renewal	D		
6.20	At the next enrollment window, the system should process all automatically-renewed accounts, including sending enrollment renewal transactions to the relevant issuers and affected employees	D		
6.21	The system should generate paper and email notifications to employers when the renewal period ends, including a statement of the results of the renewal (e.g. participation renewed, automatic renewal due to no response, not renewed)	D		

6. AUDIT, COMPLIANCE AND REPORTING

The tables below outline the functional requirements of the system being acquired by the Nebraska HIX to support its Audit, Compliance, and Reporting business area.

Audit Capabilities

#	Audit Capabilities Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution / Comments
1.1	Each Exchange transactional system must store detailed audit trails for each transaction and record change, including the following information: A. Date and time of the change B. User making the change C. Type of transaction or change (e.g. add, update, delete) D. Value before and after change	R		
1.2	Each Exchange system must store audit trails securely for at least 10 years	R		
1.3	The Exchange system(s) should provide interfaces that allow authorized users to retrieve audit trail information for key system entities on an on demand basis (for example, viewing an audit report of all changes to a particular member/enrollees records during a defined period)	D		

Operational System Reporting

#	Operational System Reporting Functional Requirements	Required/ Desirable	Bidder Ability Code	Proposed Solution / Comments
2.1	Each operational system must provide a broad set of configurable standard reports that can be run on demand	R		
2.2	Standard reports in operational systems must allow real-time access to system data	R		
2.3	The reporting facility for each operational system must allow users to specify filters and sort criteria for the reports	R		
2.4	Each operational system should provide an ad-hoc reporting tool that allows authorized users to create customized reports against key system data entities	D		
2.5	All reports must enforce the same data security as system screens and interfaces, ensuring that no user can see data on a report that he or she is not authorized to see in the system	R		
2.6	Each operational system should allow users to download reports and export the data to standard formats, including CSV, Excel, and PDF	D		
2.7	The security model for each operational system must allow access to the reporting tools to be limited on a per-user basis	R		

Data Warehouse

#	Data Warehouse Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/Comments
3.1	The Exchange must implement and maintain a central data warehouse or repository that contains historical, aggregate, and detailed data extracted from operational systems and made available for scheduled and ad-hoc reporting and decision support	R		
3.2	The data warehouse must consolidate data from the following sources: • Exchange Plan Management system • Exchange Eligibility & Enrollment system(s) • Exchange Finance system(s) • Exchange web portal and online invoice presentment and payment systems • Issuer submitted data feeds • Employer submitted data feeds • Other State Agencies • Other sources to be determined	R		
3.3	The data warehouse must be refreshed on a regular (e.g. nightly) basis to provide the necessary timeliness for operational and compliance reporting	R		
3.4	The process for loading the data warehouse must resolve data discrepancies and integrity issues by means of rules defined by the States	R		

#	Data Warehouse Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/Comments
3.5	The ETL process must assign a unique identifier to each key type of record (including individuals/enrollees, employers, navigators, brokers, and issuers)	R		
3.6	The ETL process must properly handle slowly changing dimensions to prevent changes in source systems from overwriting historical data in the warehouse. For example, the monthly premium paid by an individual for a plan in 2014 should not be overwritten with a new value if the plan's rates are increased in 2015.	R		
3.7	The ETL process must load data from multiple source systems and combine it into a single data model, with related entities matched across systems. For example, data about Qualified Health Plans must draw plan design data from the plan management system (SERFF) and combine it with plan enrollment information from the portal and/or eligibility & enrollment system	R		

Warehouse-Based Reporting

#	Warehouse-Based Reporting Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/Comments
4.1	The Exchange's reporting infrastructure must include a GUI-based report writing tool that allows data analysts to create complex, highly-formatted reports that can be run on an ad-hoc basis	R		
4.2	The reporting writer should allow for reports to be created through	D		

#	Warehouse-Based Reporting Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/Comments
	an interactive, drag-and-drop interface			
4.3	The report writer must support the creation of charts and graphs that can be incorporated into tabular reports	R		
4.4	The reporting infrastructure must allow users to create interactive online analytical reports such as pivot tables and charts, including the ability to summarize data by dimensions, drill down into details within dimensions	R		
4.5	The reporting environment should support the ability to “drill through” and view data queries directly from the core warehouse tables	D		
4.6	From a detailed drill-through view, the reporting environment should support the ability for a user to access key records directly in the source system. For example, a user may drill through on a report to a list of employers, select an employer, and open that employer’s record directly in the enrollment & eligibility system	D		
4.7	The reporting infrastructure should provide tools for creating and publishing dashboards with graphical representations of key performance indicator data	D		
4.8	Reports must be made available to authorized users online via a web portal or reporting dashboard	R		
4.9	The portal should allow users to interact with the reports to sort, filter, and drill-in or drill-out on data elements	D		
4.10	The portal must support the management of reports through a	R		

#	Warehouse-Based Reporting Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/Comments
	hierarchical library view, such as nested folders			
4.11	The portal should allow users to share folders and individual reports, controlling access on a group and named-user basis	D		
4.12	The reporting portal must support the downloading of reports to a variety of output formats, including CSV, Excel, and PDF	R		
4.13	The system must allow reports to be automatically generated on a scheduled basis, including daily, weekly, and monthly	R		
4.14	Reports should be able to be distributed to recipients via automated channels (e.g. via email) on an on-demand and scheduled basis	D		

7. BUSINESS DATA EXCHANGE

The tables below outline the functional requirements of the system being acquired by the Nebraska HIX to support its Data Exchange business area.

Data Exchange Configuration & Management

#	Configuration & Management Functional Requirements	Required /Desirable	Bidder Ability Code	Proposed Solution / Comments
1.1	The Exchange systems must allow administrative users to configure data extraction and transformation settings (e.g. FTP URLs, encryption format, export file format) on a per-Issuer basis	R		
1.2	The systems must allow a data transmission schedule to be defined	R		

#	Configuration & Management Functional Requirements	Required /Desirable	Bidder Ability Code	Proposed Solution / Comments
	for each Issuer, include the day and time the process will be run.			
1.3	The system must allow batch extractions to be scheduled for processing on an hourly, daily, and/or weekly basis	R		
1.4	The Exchange systems must allow Issuers to be configured in a test or not-live mode so that data exchange operations can be configured and tested but not be sent to production transmission sites	R		
1.5	The Exchange systems should allow web service and/or message queuing connections to be configured through administrative screens, including URLs and security credentials necessary for access	D		
1.6	The Exchange systems must provide functions that allow administrators to test connectivity with trading partners by sending sample or test files and/or web service requests	R		

File-Based Data Exchange Processing

#	Data Exchange Processing Functional Requirements	Required/ Desirable	Bidder Ability Code	Proposed Solution/Comments
2.1	The Exchange system should support the automated import plan information (including plan identifiers, rates, quality ratings, and benefit design details)	D		
2.2	The Exchange systems must support the formatting of enrollment transactions in the X.12 HIPAA 834-5010 format	R		

#	Data Exchange Processing Functional Requirements	Required/ Desirable	Bidder Ability Code	Proposed Solution/Comments
2.3	The Exchange system must be able to encrypt data files prior to any transmission outside the secure Exchange environment	R		
2.4	The Exchange systems should automatically deliver the extracted file to the specified destination end point for the trading partner (e.g. Secure FTP site or message queue)	D		
2.5	The Exchange system should automatically receive transmission acknowledge responses from the trading partner (e.g. a HIPAA 999 file) and record the result against the extraction job	D		
2.6	The Exchange system must provide dashboard and reports that allow data exchange users to monitor the status and results schedule data extraction and transmission jobs	R		
2.7	The system must flag transactions that have been successfully delivered and ensure they are not re-sent in future extraction jobs	R		
2.8	The Exchange system must allow test data extractions to be performed that do not flag transaction records as being processed	R		
2.9	The Exchange system must allow data exchange users to re-run failed extraction and/or transmission jobs	R		
2.10	The Exchange system must allow data exchange users to produce full-file extractions of enrollment information, with contents filterable by issuer, employer, and enrollment period	R		
2.11	The Exchange system should support the automated import of	D		

#	Data Exchange Processing Functional Requirements	Required/ Desirable	Bidder Ability Code	Proposed Solution/Comments
	enrollment data (including member and dependent demographics, employer information, plan identifier, effective dates, and rates)			
2.12	The Exchange system must support the automated import of enrollment termination data via the HIPAA 834-5010 format	R		
2.13	For all membership changes processed via batch import, the Exchange systems must enforce all business rules to ensure that no invalid transactions are imported	R		
2.14	For all batch file imports, the Exchange system must produce an exception report indicating any records failing processing and details about the exception	R		
2.15	The Exchange system must support the import of invoice files received from issuers in a standard format	R		
2.16	The Exchange system must support the export of invoice data (as created during the invoice consolidation process) in a standard format that can be transmitted to a print fulfillment vendor (for printing paper invoices) and to the EIPP system for displaying and managing payment online	R		
2.17	The Exchange system must be able to import payment files received from lockbox vendors in a standard format in order to credit the payments against the proper account	R		
2.18	The Exchange system must support the extraction or export of payment files in a standard format,	R		

#	Data Exchange Processing Functional Requirements	Required/ Desirable	Bidder Ability Code	Proposed Solution/Comments
	filterable by issuer and date range, to be transmitted to issuers			
2.19	The invoice and payment import and export facility must provide exception reporting and thresholds that allow Exchange system administrators to monitor and troubleshoot errors that occur during the financial data exchange process	R		
2.20	The Exchange system must be able to interface with the National Automated Clearinghouse (NACHA) to process direct debit (ACH) payments	R		
2.21	The Exchange system must be able to process credit cards payments via the Exchange's merchant account	R		

Near Real-Time Data Exchange

#	Near Real-Time Data Exchange Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/Comments
3.1	The Exchange systems must be able to connect to and exchange data with the CMS Data Hub via synchronous web service calls	R		
3.2	The Exchange eligibility & enrollment system must provide a facility that administrators can use to access the SERFF system via its web service API and import any new or updated plan data into the eligibility & enrollment system's plan data store	R		
3.3	The Exchange eligibility & enrollment system should have an alternate means of importing plan rate and detail data from a standard	D		

#	Near Real-Time Data Exchange Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/Comments
	file format (as an alternate to direct SERFF API access)			
3.4	The Exchange must log all web service calls, including timestamp, service request payload, service response payload, and other success or error information	R		
3.5	The Exchange should provide an interface that allows administrators to research web service call failures and re-send service calls to complete transactions	D		
3.6	The Exchange must be able to transmit outbound Medicaid case referrals via method designated by the state , submitting an XML (or as defined by the state) payload containing individual case and eligibility information	R		
3.7	The Exchange must be able to receive inbound Medicaid case referrals method designated by the state , receiving an XML(or as defined by the state payload containing individual case and eligibility information and using that information to create a new individual case/application record with the Exchange systems	R		
3.8	The Exchange systems must track and provide reporting of all inbound and outbound web service transactions, including success and failure counts	R		
3.9	The Exchange systems must ensure that all data accessed via web services are subject to the same security enforcement as data accessed via system web or GUI interfaces	R		

8. CONSUMER ASSISTANCE REQUIREMENTS

The operation of the Exchange's Consumer Assistance Call Center is an optional mandatory service.

#	Consumer Assistance Business & Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/ Comments
1.1	The Call Center must provide adequate technical infrastructure that should include the minimum equipment (computers, phones, headsets, web cams, and others), telecommunication, internet, and others based on the requirements set by the State.	R		
1.2	The call center must provide an automated issue tracking and management solution.	R		
1.3	The call center solution should provide the ability to connect with other issue tracking mechanisms.	D		
1.4	The call center solution must be able to promptly document reported problems upon receipt, and monitor, control, communicate, elevate (if applicable), and report on each problem until it is resolved and/or completely corrected.	R		
1.5	The call center must support multiple channels of consumer communication that includes a toll free number with IVR support (inbound and outbound), email (in accordance with the State statutes, HIPAA), online chat, mail, fax and walk-ins.	R		
1.6	The call center solution should support communications to the consumers through instant messaging and social media sites.	D		
1.7	The call center must be able to	R		

#	Consumer Assistance Business & Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/ Comments
	support calls from all Exchange constituents, including individuals, employers, employees, navigators, and brokers/agents			
1.8	The call center must be able to field calls about Exchange/QHP plans as well as Medicaid plans and have defined processes for triaging and routing calls to the appropriate internal support team or external agency (e.g. AccessNebraska call centers) based upon the question/issue.	R		
1.9	The issue management solution must be able to automatically log a ticket from an email, generate a ticket number, and email the ticket number and status back to the consumer sending the email.	R		
1.10	The call center solution must be able to log and record all communication from all channels made by and to the consumer s for auditing and reporting purpose.	R		
1.11	The issue management solution must have the ability to categorize issues based on their priority and based on the rules set by the State on determining the priority.	R		
1.12	The call center must support a call triage and routing solution that should provide automated call routing based on content and agent skill level requirements.	R		
1.13	The call center must monitor all calls answered by an agent and make call recordings available to designated state staff as needed and retained for a minimum of six months.	R		
1.14	The call center must provide virtual hold and callback features	R		

#	Consumer Assistance Business & Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/ Comments
	when thresholds are met for wait time to allow consumers to hang up and receive an automated call when an agent is available.			
1.15	The call center solution must have the ability to capture and record consumer feedback. Capture and record the consumer feedback regardless of the channel and ability to report back to the affected agency and relate to specific service and/or category of service provided, i.e., reason for contact.	R		
1.16	The call center solution must be able to generate real time as well as historical reports on: • Contact volume • Abandon rate • Availability and agent utilization • Average speed of answer (ASA) • Call length • Consumer satisfaction and consumer feedback • Handle time • Percentage of Self-Service usage • IVR Peg counts (hits) of Self-Service menu selections • Skillset reports • Longest hold time • Transfers – average number of and to whom the call was transferred • One-call resolution rate • Peak hour statistics • Historical and trend analysis • Outbound campaign call results	R		

#	Consumer Assistance Business & Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/ Comments
	• And other reports as required by the State The reports must be accessible to authorized persons based on the rules that the State will decide.			
1.17	The call center solution must have the ability to extract data in different formats such as Excel, CSV, XML, and others that can be used for ad-hoc reporting by Exchange	R		
1.18	The call center solution should provide access to real time data for authorized user based on the rules set by the State.	D		
1.19	The call center must provide ADA compliancy and disability support by including TTY services for hearing impaired or connecting to the State Relay services in real time.	R		
1.20	The call center must provide both inbound and outbound IVR as well as live operator services.	R		
1.21	The call center solution must have a security process that enables consumers to access information by phone while protecting confidential data.	R		
1.22	The call center solution must have all prompts/recordings available for English and Spanish call flows.	R		
1.23	The call center solution must have the ability to manage outbound IVR campaigns.	R		
1.24	The call center solution must have the ability to add rules to Outbound campaigns to direct consumers to Inbound IVR self-service functions or to a designated agent skillset during an Outbound automated call.	D		

#	Consumer Assistance Business & Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/ Comments
1.25	The call center solution must support concurrent call volume for both Inbound and Outbound traffic.	R		
1.26	The call center solution must integrate with other agency call centers, including the AccessNebraska call center for Medicaid assistance, in accordance with their hours of operation.	R		
1.27	The call center solution must provide connections to related IVR systems.	R		
1.28	The call center solution should provide call data when transferring calls to related IVR systems.	D		
1.29	The call center solution should provide the capability to assign priority levels by skillset.	D		
1.30	The call center solution should provide the capability for automated surveys with the capability to configure groups of questions.	D		
1.31	The call center solution must have flexibility and configurability to allow for emergency messaging on short notice.	R		
1.32	The call center solution should have the capability for speech to text and ability to output the phone call in text format.	D		
1.33	The call center solution should have the capability for consumers to choose either voice or keypad/push button responses within the IVR.	D		
1.34	The call center solution must have the history of all forms of communication seamless, transparent, and available through all facets of the consumer's	R		

#	Consumer Assistance Business & Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/ Comments
	contact with the Exchange.			
1.35	The call center solution must have an automated acknowledgement of each consumer email.	R		
1.36	The call center solution should have IVR options for applying for and selecting insurance, renewing insurance, and SHOP bill payment.	D		
1.37	The call center solution should have the ability to track caller ID and have the ability to intercept repeat callers and automatically forward that call to the previously contacted support staff.	D		
1.38	The call center solution must provide consumers who make contact by phone with an estimated wait time to speak with an agent.	R		
1.39	The call center solution must meet ADA and Limited English Proficiency (LEP) compliancy as required by ACA.	R		
1.40	When categorizing problem reports (PR), the following priority levels should be used: 1. High Priority - This may include instances when the server is not operational or a major function of the server is not operational for multiple users during scheduled availability. 2. Normal Priority - This may include instances when a minor function of the server is not operational for one or more users (and the users may continue to utilize other application functions despite the outage) or an authorized	R		

#	Consumer Assistance Business & Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/ Comments
	user has questions about specific web server functionality or needs assistance using the service. 3. Low Priority - This may include instances when the server is not operational for one or more users during scheduled unavailability (either a scheduled downtime or during the regularly scheduled hours of unavailability) or a major function of the server is reported as non-operational during the time for which normal service is not available. All enhancement requests received after hours by the Solution Provider are automatically logged as Low Priority, but are reviewed by the Solution Provider and relayed to the appropriate staff for prioritization and authorization, as applicable.			
1.41	PR severity level definitions are based on the loss of system functionality and customer impact. The severity levels are as follows: • Severity 1 – Critical. The system is inoperable and the inability to use the system has a critical impact on program operations. Severity 1 problems apply to production environments unless mutually agreed upon by the Exchange Contract Monitor and the Solution Provider. • Severity 2 – Severe. The system is usable, but an essential component of the	R		

#	Consumer Assistance Business & Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/ Comments
	system is malfunctioning and substantially impacts program operations. Severity 2 problems apply to production environments unless mutually agreed upon by the Exchange Solution Provider Manager and the Solution Provider. • Severity 3 – Moderate. The system is usable but is not functioning in accordance with specifications and the then-current user documentation for the applicable release of software and the error condition has no substantial impact on program operations. PR Acknowledgement – Problem Reports must be acknowledged by a Solution Provider technical consultant during normal State business hours and during non-standard hours. Acknowledgement means that the Solution Provider has received, categorized, and logged the PR. The acknowledgement time for a PR is dependent on its severity. • Severity 1 – Critical. During normal State business hours: Severity 1 problems must be acknowledged within 15 minutes on a weekly average, not to exceed 30 minutes in any specific instance. During non-standard hours: Severity 1 problems must be acknowledged within 1 hour on a weekly average, not to exceed 90 minutes in any specific instance. • Severity 2 – Severe. During			

#	Consumer Assistance Business & Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/ Comments
	normal State business hours: Severity 2 problems must be acknowledged within 1 hour on a weekly average, not to exceed 2 hours in any specific instance. During non-standard hours: Severity 2 problems must be acknowledged within the next 1 standard working hour on a weekly average of the next business day, not to exceed 2 hours in any specific instance. • Severity 3 – Moderate. During normal State business hours: Severity 3 problems must be acknowledged within 2 hours on a weekly average, not to exceed 3 hours in any specific instance. During non-standard hours: Severity 3 problems must be acknowledged within the next 2 normal State business hours on average of the next business day, not to exceed 3 hours in any specific instance. PR Resolution – A resolution to a problem report means (1) a software fix has been tested and implemented, (2) a ―work-around‖ has been provided that allows normal system functionality and program operations, (3) an answer or solution to non-software related issues has been given, or (4) the PR is determined not to be a problem. The resolution time for a PR is dependent on its severity. • Severity 1 – Critical. The Solution Provider must work on the critical problem			

#	Consumer Assistance Business & Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/ Comments
	continuously until resolved and must have a resolution within 24 hours of acknowledgement. • Severity 2 – Severe. The Solution Provider must have a resolution within five (5) business days of acknowledgement. • Severity 3 – Moderate. The Solution Provider must have a resolution within 20 business days of notification. Generally, moderate problems that result in software resolutions are provided in the next scheduled Solution Provider production release of the software. Notification Procedures – On Severity 1 and Severity 2 PRs, the Exchange Contract Monitor and the Exchange Chief Technical Officer must be notified immediately via telephone or cell phone by the Solution Provider.			

9. FINANCIAL MANAGEMENT REQUIREMENTS

The tables below outline the functional requirements of the system being acquired by the Nebraska HIX to support its Financial Management business area.

SHOP Invoice & Premium Management

#	SHOP Invoice & Premium Management Functional Requirements	Required/ Desirable	Bidder Ability Code	Proposed Solution/Comments
1.1	The invoice management system must be able to process invoice files	R		

#	SHOP Invoice & Premium Management Functional Requirements	Required/ Desirable	Bidder Ability Code	Proposed Solution/Comments
	received from issuers in a standardized format and import them into the system's data store, including line-item data of premium due on a per employee basis			
1.2	The invoice management system must allow the import of charges from an electronic file (e.g. importing user fee charges from the Exchange's enrollment system)	R		
1.3	The system must allow authorized users to add account charges and create invoices manually (for example, for gathering Issuer annual participation fees)	R		
1.4	From imported invoice line-items, the system must able to consolidate employee premium charges for each employer and generate an invoice record of all premium payments due for the period from the employer	R		
1.5	The system must provide a facility for Exchange staff to review invoice import and consolidation jobs and make corrections or re-run imports	R		
1.6	The system must allow authorized users to manually create debits and credits against accounts for the purposes of corrections and adjustments	R		
1.7	The system must maintain a full audit trail of all credits and debits against accounts, including the time and date and user creating the transaction	R		
1.8	The system must be able to produce a print file of invoices that can be sent to a print fulfillment vendor to create paper invoices. Each invoice record should include the following information: • Employer and account	R		

#	SHOP Invoice & Premium Management Functional Requirements	Required/ Desirable	Bidder Ability Code	Proposed Solution/Comments
	identification (e.g. company name, account number) • Employer contact information (including postal address) • Summary of amount due, including payments in previous period and outstanding balances carried forward • Detailed roster of employee premium charges, including name, employee ID, issuer, plan, and premium amount			
1.9	The system must allow accounts to be flagged to receive paper invoices, electronic invoices, both, or neither and distribute invoices by only the preferred method(s)	R		
1.10	The system must be able to send email notifications to employers when invoices are available for review and payment online	R		
1.11	The system should allow employer users to set their notification preferences (i.e. whether they wish to receive email notifications of available invoices and other events)	D		
1.12	The portal must allow employer users to pay their invoices online via direct debit (ACH transaction) from a bank account	R		
1.13	The portal must allow employers to save their account information and use it to pay invoices on-demand during each billing period	R		
1.14	The portal must allow employers to configure recurring payments that are processed automatically during each billing period once invoices have been generated	R		

#	SHOP Invoice & Premium Management Functional Requirements	Required/ Desirable	Bidder Ability Code	Proposed Solution/Comments
1.15	The portal should allow employer users to specify the number of days prior to the payment due date that the recurring payment should be processed	D		
1.16	The portal should allow an employer to set a maximum payment threshold that prevents the system from processing any automatic payment for charges that exceed the threshold	D		
1.17	The portal must allow employers to view and print invoices online, including the ability to print a payment coupon to pay invoices by mail,	R		
1.18	The online portal should allow employers a means of electing to no longer receive paper invoices by mail	D		
1.19	The online portal should allow employers to adjust or dispute invoices through a web form or similar online tool	D		
1.20	The invoice and billing management system must allow Exchange call center personnel to review and correct invoices to resolve discrepancies	R		
1.21	The invoice and billing system should support role-based security that allows internal Exchange users to be assigned access permissions to invoices and payment data via a group or named-employer basis	D		
1.22	When an invoice is corrected, the system must support the reposting (rebilling) of the invoice to the EIPP system, including the sending of all required email notifications	R		
1.23	The invoice and billing management system must allow	R		

#	SHOP Invoice & Premium Management Functional Requirements	Required/ Desirable	Bidder Ability Code	Proposed Solution/Comments
	Exchange personnel to process payments received non-electronically (e.g. checks received via mail), recording the payment transaction and crediting the payment against the proper account			
1.24	The invoice and billing management system should support the scanning of barcodes of payment coupons and automatically process the payment against the proper account	D		
1.25	The invoice and billing management system should provide a batch payment entry mode, allowing payment processes to enter payments in a batch mode and review and tally payment amounts before committing to the system	D		
1.26	The invoice and billing management system must allow authorized users to produce a periodic (i.e. daily) report payment report provide summary and detail information about all payments processed during the period	R		
1.27	The invoice and billing management system must track all payments received and credit the proper premium amounts to the Issuer to whom the premium is due	R		
1.28	The invoice and billing management system must allow authorized users to produce a periodic (i.e. monthly) report of total payments due to Issuers for payments received from employers during the period, including summary amounts and per-employer line item details	R		
1.29	The invoice and billing management system must be able to	R		

#	SHOP Invoice & Premium Management Functional Requirements	Required/ Desirable	Bidder Ability Code	Proposed Solution/Comments
	produce an electronic payments file containing each issuer's payment data for the period, which can be transmitted to issuers for importing into their billing systems			

Accounts Receivable

#	Accounts Receivable Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/Comments
2.1	The Exchange's accounting systems must provide full accounts receivable (A/R) functionality to manage accounts for all constituents making regular payments to the Exchange, including employers and issuers	R		
2.2	The A/R system must allow users to generate receivable aging reports, including summary and detail information for all accounts with outstanding balances, grouped by age (e.g. 30, 60, 90, 120, and 180 days)	R		
2.3	The A/R system must produce a monthly file of past due accounts (including account name, billing contact, address, and current account balance) that can be used by the notification and fulfillment area to generate paper dunning notices	R		
2.4	On a periodic scheduled basis (i.e. monthly), the A/R system and/or EIPP portal must deliver email notifications to any accounts that are 30 or more days past due	R		
2.5	The A/R and/or invoice management system must provide screens that allow call center or	R		

#	Accounts Receivable Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/Comments
	billing representatives to research and view account balances and past due information			

General Financial Management & Reporting

#	General Financial Management & Reporting Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/Comments
3.1	The Exchange's accounting system must provide standard general ledger functions to track revenue and expense, assets, fixed assets, liabilities	R		
3.2	The Exchange's accounting system must be able to produce standard financial reports, include balance sheets, income statements, and cash flow statements	R		

10. PLAN MANAGEMENT REQUIREMENTS

The tables below outline the functional requirements of the system being acquired by the Nebraska HIX to support its Plan Management business area.

Issuer and Plan Management

Note: The Nebraska HIX will be using existing insurer application processes and the NAIC SERFF system for most plan management activities. The requirements below detail only those plan management related functions that must be performed by the Exchange system vendor.

#	Issuer and Plan Management Functional Requirements	Required/ Desirable	Bidder Ability Code	Proposed Solution/Comments
1.1	The enrollment management system must allow Issuer accounts and profiles to be created and maintained	R		
1.2	The Issuer profile must include all necessary information to drive the plan shopping, enrollment, and management processes, including the following: A. Issuer name and contact information (address, phone, website) B. Logo to be used on portal screens	R		
1.3	The enrollment management system should allow Issuers accounts to be activated or deactivated	D		
1.4	The enrollment management system must be able to store all plan information necessary to drive shopping and enrollment functions, including the following: A. Plan name and IDs B. Issuer name and ID C. Network type (i.e. PPO, HMO, POS) D. Metal tier level (Gold, Silver, Bronze) E. Rates F. Benefit design attributes	R		

#	Issuer and Plan Management Functional Requirements	Required/ Desirable	Bidder Ability Code	Proposed Solution/Comments
	G. Effective dates H. System activation dates I. Quality ratings J. Service area (county and/or ZIP code)			
1.5	The enrollment management system must have a facility that allows plan design and rate data to be imported from the SERFF system via an automated means	R		
1.6	The enrollment management system must allow Exchange administrative users to review plans and rates within the system after their import and prior to their being accessible to other users	R		
1.7	The enrollment management system must provide Exchange administrators an interface to edit details of plans and rates to make any necessary corrections	R		
1.8	The enrollment management system must allow an activation date range (start and finish) to be set for each plan and ensure that no plans are available for viewing by non-administrator users outside that activation period	R		
1.9	The enrollment management system must support both open enrollment and effective dates for each plan	R		
1.10	The plan data stored within the enrollment management system must be used to drive decision support tools and other portal functionality	R		
1.11	The enrollment management system must allow authorized users to deactivate a plan (e.g. when a QHP is decertified)	R		
1.12	When a plan is deactivated within the system, the system must place	R		

#	Issuer and Plan Management Functional Requirements	Required/ Desirable	Bidder Ability Code	Proposed Solution/Comments
	the plan in a state (e.g. “deactivation pending”) that ensure that such a plan is no longer available for shopping or enrollment functions			
1.13	When a plan is deactivated within the system but still has active members enrolled in it, the system should provide a utility that assist Exchange representatives in processing termination transactions for affected members (including triggering require notifications)	D		
1.14	The enrollment management system must allow plans to be updated on a periodic basis via an automated import of data from the SERFF system	R		
1.15	The enrollment management system must allow any changes in plans (e.g. plan design details or rates) to be subject to an effective date for when the change takes effect.	R		
1.16	The system should support the export of issuer and plan data to standardized formats (e.g. CSV, XML)	D		

11. NOTIFICATION MANAGEMENT FUNCTIONAL REQUIREMENTS

The call center provider must also provide all notification management services for the Exchange. This service will include the following key components:

- The call center must implement and perform all requirements for applications and notices consistent with Federal requirements.
    - These requirements include forms that will facilitate the application and enrollment of individuals into qualified health plans as well as notices that the Exchange will need to issue.
- The call center needs to develop and utilize uniform explanation of coverage documents and standardized definitions concerning format, cultural and linguistic appropriateness, and preferred communication mechanisms.
- The call center must leverage the same Notification Management system used by the automated systems (e.g. the portal) for generating and delivering required notifications by mail, email, and other channels.
- Notices generated by NE-DHHS must be received and process by the Exchange call center.

#	Call Center Notification Management Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/Comments
1.1	The Notification Management solution must deliver notifications via multiple channels, including: • Paper (Mail or Fax) • Email • Outbound telephone calls (IVR and/or auto-dialer)	R		
1.2	The Notification Management solution should support notifications via the following additional channels: • Text Message • Social Media and other electronic notification	D		
1.3	The Notification Management solution must have the ability to create new, activate, deactivate, receive, or edit the content of notices (by security role).	R		

#	Call Center Notification Management Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/Comments
1.4	The Notification Management solution must have the ability to configure system generated values for notice fields.	R		
1.5	The Notification Management solution must have the ability to include conditional content (i.e., “include” statements).	R		
1.6	The Notification Management solution must support configuring separate text for different types of notices and different delivery types (e.g. paper, email, text messages, IVR, phone).	R		
1.7	The Notification Management solution must have the ability for recipient to identify how they want to receive notification.	R		
1.8	The Notification Management solution must have the ability for the administrator to define the delivery type and set rules.	R		
1.9	The Notification Management solution must have the ability to make formatting changes.	R		
1.10	The Notification Management solution must have the ability for online grammar/ spell check for English language.	R		
1.11	The Notification Management solution should have the ability for online grammar/ spell check for non-English language.	D		
1.12	The Notification Management solution must have multi-language support for all functions (including special characters).	R		
1.13	The Notification Management solution should have the ability to include “stuffers” in communication materials.	D		
1.14	The Notification Management	R		

#	Call Center Notification Management Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/Comments
	solution must have the ability to configure rules for generation of notices.			
1.15	The Notification Management solution must have the ability to configure specific areas of the system process (screens or workloads) where a specific notice needs to be generated.	R		
1.16	The Notification Management solution must have the ability to generate real-time and batch notices.	R		
1.17	The Notification Management solution must have the ability to send bulk notices to another solution (such as mailing Solution Provider) through FTP, Web Services and other protocols.	R		
1.18	The Notification Management solution must have the ability to send raw data required for mailing labels in multiple formats such as Excel, CSV, XML, and others.	R		
1.19	The Notification Management solution must have the ability to generate notices in printable formats (e.g. PDF, TIFF).	R		
1.20	The Notification Management solution must have the ability to add barcodes to notices and envelopes to ease document indexing.	R		
1.21	The Notification Management solution must have the ability to set rules regarding sorting outgoing correspondence to optimize mailing costs.	R		
1.22	The Notification Management solution must have the ability to receive and/or incorporate notices and materials from other State	R		

#	Call Center Notification Management Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/Comments
	agencies.			
1.23	The Notification Management solution should have the ability to encrypt notices.	D		
1.24	The Notification Management solution must have the ability to configure role based access for notices.	R		
1.25	The Notification Management solution must have auditing capabilities that tracks the notice that was generated; who generated the notice, and date/time the notice was generated and issued.	R		
1.26	The Notification Management solution must have the ability to regenerate identical notices.	R		
1.27	The Notification Management solution must allow the users to see the history of the generation of notices.	R		
1.28	The Notification Management solution must have version control abilities for notices and their contents.	R		
1.29	The Notification Management solution should support read notification for electronically delivered notices.	D		
1.30	The Notification Management solution must have the ability for the recipient to respond to the electronic notification.	R		
1.31	The Notification Management solution must support Consumer designation of primary notification method and agreement for alternative formats, such as, e-mail/message center, text message, and/or phone message.	R		
1.32	The Notification Management solution must have automated	R		

#	Call Center Notification Management Functional Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/Comments
	storage and retrieval of all Notifications.			
1.33	Upon predefined triggers, the Notification Management solution must auto populate and send needed notices with appropriate contact/return address information, policy references, and legal references.	R		
1.34	The Notification Management solution should have the ability to create and review notices in English and automatically translate into the language preferred by the consumer for issuance.	D		
1.35	The Notice Management solution must be able to generate reports on: • Notice volume by communication channel • Returned notices • And other reports as required by the State	R		
1.36	The Notification Management solution must assign a unique tracking number for each notice.	R		
1.37	The Notification Management solution must have the capability to search for specific notices based on parameters including keywords and date.	R		
1.38	The Notification Management solution must have the capability to track each batch of notices, individual information within the batch and ability to actually see what was printed.	R		
1.39	The Notification Management solution must have the capability to receive input files from multiple data sources.	R		

12. NOTIFICATION MANAGEMENT OPERATIONAL REQUIREMENTS

This section lays out the technical requirements that will be expected of the systems maintained by the call center operator. These systems are independent from the Nebraska Exchange Solution, which are governed by their own set of technical requirements. Please note that the call center component of the Exchange Solution is optional to bid.

#	Consumer Assistance Notification Management Operational Service Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/Comments
5.1	Solution Provider must be responsible for the delivery costs – electronic delivery is desirable wherever possible unless prohibited by rule.	R		
5.2	The Solution Provider must have a process to ensure 100% notice delivery to U.S. Postal Service (USPS).	R		
5.3	The Solution Provider must have the ability to generate delivery failure reports and taking corrective action.	R		
5.4	The Solution Provider's mail delivery solution must have the ability to get bulk notices from the Exchange.	R		
5.5	The Solution Provider must have a process for printing mailing labels.	R		
5.6	The Solution Provider must maintain inventory of required mailing supplies.	R		
5.7	The Solution Provider must have skilled staff for operating the machine(s) that prepares, folds, and stuffs notes into envelopes.	R		
5.8	The Solution Provider must be responsible for mailing paper notices.	R		
5.9	The Solution Provider must	R		

#	Consumer Assistance Notification Management Operational Service Requirements	Required / Desirable	Bidder Ability Code	Proposed Solution/Comments
	support priority mailing.			
5.10	The Solution Provider must have a process to track delivery of notifications (in all delivery modalities) and take corrective action where applicable for unsuccessful deliveries.	R		
5.11	The Solution Provider should be able to perform mail pre-sort capabilities to expedite USPS processing.	D		
5.12	The Solution Provider's Notification Management solution must have the ability to process very large mailing jobs.	R		