

**REQUEST FOR PROPOSALS #2026-028  
University of Maine System Student Health &  
Accident Broker Services  
RESPONSE ADDENDUM #1  
March 16, 2026**

**CLARIFICATION**

Deadline for Proposal Submission is March 27, 2026 on or before 11:59 pm EST.

**QUESTIONS**

1. **Could you share what is driving the release of this RFP? Is this part of a routine procurement or compliance cycle, or is the University considering potential changes to its broker strategy or administrative approach?**

**ANSWER:** The release of this RFP is part of a routine procurement cycle.

2. **Which vendor or system does the University currently use for waiver and enrollment management related to the SHIP program?**

**ANSWER:** The University of Maine System currently uses Gallagher Student Health & Special Risk as the administrator for SHIP waiver and enrollment. Students are directed to the Gallagher portal for waiver submission (“WAIVE”) and enrollment (“ENROLL”) across the UMS plans (International, Graduate Assistant, and Voluntary SHIP).

You can see this referenced on multiple University pages and plan FAQs that instruct students to “visit [www.gallagherstudent.com/UMS](http://www.gallagherstudent.com/UMS)” to enroll or waive coverage and list Gallagher as the point of contact for enrollment/coverage questions.

3. **For respondents to this RFP, is the University expecting brokers to provide an in-house waiver/enrollment administration system, or is the institution open to brokers who partner with a third-party vendor for this functionality?**

**ANSWER:** The University is not requiring respondents to provide an in-house, proprietary waiver/enrollment administration system. The institution is open to proposals from brokers who either:

1. Provide their own internal waiver/enrollment administration platform, or
2. Partner with a qualified third-party vendor to deliver these services.

What matters to the University is that the selected broker ensures a fully functional, reliable, compliant, and user-friendly solution that supports SHIP enrollment, waiver processing, reporting, integration needs, and customer service expectations as outlined in the RFP and its appendices.

**Respondents should clearly describe:**

- **Whether the system is in-house or third-party**
- **The vendor's role (if applicable)**
- **System capabilities**
- **Integration requirements**
- **Data security and compliance measures**
- **Prior experience supporting higher-education SHIP waiver/enrollment workflows**

**The University will evaluate systems based on functionality and performance, not on whether they are internally owned or outsourced.**

**4. Would it be possible to obtain the complete list of RFP questions or the scoring criteria?**

**ANSWER:** The complete list of written vendor questions and answers is available in this addendum document. All RFP documentation is available on the University of Maine System's Strategic Procurement website. Scoring criteria may be found in Section 2.1 of the RFP document.

**5. Does the University currently utilize single sign-on (SSO) for the student insurance waiver and/or enrollment process?**

**ANSWER:** At present, students log in directly through the Gallagher Student Health portal to complete SHIP waiver and enrollment actions (e.g., "Select 'WAIVE' to complete a waiver... LOG IN" at [www.gallagherstudent.com/UMS](http://www.gallagherstudent.com/UMS)). Public FAQs and campus pages instruct students to use the Gallagher site to sign in and manage enrollment/waivers, and do not indicate University of Maine System (UMS) Single Sign-On (SSO) is used for this process.

**6. Please provide the total number of international students enrolled on the SHIP for the most recent full plan year.**

**ANSWER:** 422 + 8 dependents

**7. Are all international students required to participate in the SHIP. If not, please describe any exceptions.**

**ANSWER:** Yes—international students are required to have health insurance, but they are not strictly required to participate in the UMS SHIP if they can document comparable coverage that meets specific minimum standards and submit a waiver by the stated deadlines

**Details & Exceptions**

- **Who is required?** All F-1 and J-1 international students (and their dependents in the U.S.) must carry health insurance while enrolled. UMaine offers a comprehensive plan (SHIP) to meet this requirement.

Waiver option: International students may waive UMaine's SHIP if they have alternate insurance that meets minimum coverage criteria, including:

- Medical benefits  $\geq$  \$100,000 per accident/illness
- Medical evacuation coverage  $\geq$  \$50,000
- Repatriation of remains  $\geq$  \$25,000
- Deductible  $\leq$  \$500 per accident/illness

Students must complete and submit the online waiver form by the deadline (typically September 15 for fall arrivals; January 31 for spring arrivals). No late waivers are accepted; students who miss the deadline are auto-enrolled and billed for the UMaine plan.

**Current administrative process:** Waiver and enrollment are handled via the **Gallagher Student Health portal** for the University of Maine System (UMS). Plan materials and FAQs reiterate that students should **visit [www.gallagherstudent.com/UMS](http://www.gallagherstudent.com/UMS) to enroll or waive**; international students are listed as **automatically enrolled unless proof of comparable coverage is furnished**.

**Some case-by-case exceptions apply to F-1 students who are not bound by the same legal requirement as J-1 visa holders.**

**8. For the Student Athlete policy:**

- **When is the renewal?**
- **What are the policy terms and condition?**

ANSWER: The Intercollegiate Sports Accident coverage is issued under a separate policy from the student health plan. For the current cycle, UMS documents note that intercollegiate sports injury coverage is provided under policy number 2025-203648-48 and aligns with the 2025–2026 plan year. In practice, these athletic accident policies are typically annual and renew on or around the academic year start (e.g., August 1), consistent with the SHIP policy cycle.

**UMS publishes its student health plan details (UnitedHealthcare StudentResources via Gallagher), and the athletic accident policy is distinct, with its own terms. While UMS does not publicly post the full athletic accident certificate online, standard intercollegiate sports accident policies (including those Gallagher and other higher-ed brokers/carriers administer) generally include:**

**1. Coverage Basis**

Excess medical (secondary to a student's primary insurance), paying covered medical expenses after other insurance, up to the policy's maximum.

**2. Covered Activities**

Regularly scheduled, school-sanctioned practices, competitions, and supervised conditioning for intercollegiate sports are covered. Coverage typically extends to travel that is supervised and directly related to team activities; campus-approved camps/clinics can be included by endorsement.

**3. Benefit Maximums & Deductibles**

Per-injury medical maximum is common (e.g., \$25k–\$90k depending on affiliation and selected plan), with deductibles varying by institution; catastrophic injury coverage is frequently added or recommended to reach \$5M+ limits. UMS' broker presents options up to \$5M catastrophic on its intercollegiate sports webpage.

**4. Definitions & Exclusions**

Accidents defined as a sudden, unforeseeable event causing injury during covered activities. Illness is not covered under accident policies. Policies may include an Expanded Medical Benefit for injuries from over-exertion or repetitive stress, when elected. Pre-existing conditions, non-sanctioned activities, and certain categories (e.g., off-campus non-supervised recreation) are often excluded unless specifically endorsed.

**5. Coordination & Subrogation**

Full-excess coordination over the student's primary plan is standard. Subrogation provisions require cooperation if a third party is liable for the injury, allowing the insurer to recover paid benefits in accordance with law.

**6. Claims Administration & Reporting**

Claims are typically adjudicated by the carrier or a designated administrator, with Athletic Training/Compliance staff facilitating forms. Brokers (e.g., Gallagher Student Health & Special Risk) provide claims management, network discounts, and reporting tools to the institution.

**9. Is trip cancellation and health insurance part of your study abroad program?**

**ANSWER:**

The University of Maine System (UMS) requires all students participating in study abroad programs to maintain international medical and accident insurance for the full duration of their program. This requirement applies to all program types and is a core component of our risk-management approach. Covered minimums include basic medical expenses, emergency medical evacuation, repatriation of remains, and related international assistance services.

For students participating in UMaine direct exchange programs, international insurance is provided through the UMaine System's group travel insurance program (e.g., AIG/On Call International Global Assistance), and students are automatically enrolled once their education abroad application is submitted.

For students enrolling through approved third-party study-abroad providers (e.g., API, CIEE, CISAbroad, IES, ISA, SIT, USAC), those programs typically include their own travel/health insurance packages as part of the program fee. Students are required to use the provider's policy in those instances, and the University ensures such plans meet UMS minimum requirements.

Trip cancellation and trip interruption insurance are not standard requirements of the University's study abroad policy and are not automatically included in the University-provided group travel insurance. Students participating in direct exchange programs who wish to obtain trip cancellation or interruption coverage must do so independently. Provider-run programs may include limited cancellation/interruption protections, but these vary by provider and are not administered or guaranteed by the University.

The University communicates to all study abroad participants that while health/evacuation insurance is mandatory, the decision to purchase trip cancellation/interruption coverage is optional and based on individual preference, financial risk tolerance, and program type. The University's Education Abroad Office advises students on available options and encourages them to review provider-specific protections to determine whether supplemental coverage is appropriate.

**10. Please provide the current exclusions list for the University faculty/ staff health plan**

**ANSWER: University faculty/staff health plans are not included in the requirements of this RFP.**

**11. Do monthly payment options for students and their insured dependents exist in the current solution offered by Gallagher?**

**ANSWER: No but this is a requirement of the solution we are seeking with this RFP.**

**12. Is any group of students required to provide evidence of comparable coverage or be automatically enrolled through a hard waiver process? If so which group?**

**ANSWER: Yes. Two student groups are required to provide proof of comparable health insurance coverage or be automatically enrolled in the University of Maine System's student health insurance plan:**

**1. International Students**

All international students must either:

- **Provide evidence of qualifying comparable coverage, or**
- **Be automatically enrolled** in the UMS international student health insurance plan if no waiver is submitted by the deadline.

**2. Graduate Students Employed by the University (Graduate Assistants & Fellows)**

Graduate assistants and fellows working 20+ hours per week must either:

- Provide proof of comparable insurance, or
- Be enrolled in the mandatory Graduate Assistant Health Insurance Plan (administered through Gallagher).

**13. Does the University of Maine System currently provide a mandatory student accident program for all full-time students? If so, is it integrated with the sports accident policy?**

ANSWER: No. The University of Maine System does not currently provide a mandatory student accident insurance program for all full-time students. Public UMS guidance emphasizes voluntary student health insurance (SHIP) for most domestic students; only international students and graduate assistants/fellows are subject to “hard-waiver” requirements for health coverage, not for blanket accident coverage

**14. Does the University of Maine System administer the student health insurance through a single central system or will the waiver system be expected to integrate with all the different campuses?**

ANSWER:The University of Maine System (UMS) administers student health insurance through a single, system-level solution—Gallagher Student Health & Special Risk—and all waiver/enrollment activity is handled centrally via the UMS Gallagher portal. Vendors should not expect to integrate separate waiver systems for each campus; rather, the waiver process is standardized across UMS on Gallagher’s platform.

**15. Under the voluntary enrollment process, are students able to charge their student health insurance premium due on their UMS account or are all voluntary enrollment required to use a different form of payment.**

ANSWER: For voluntary SHIP enrollments (domestic undergraduates & graduates who are eligible), students do not charge the premium to their UMS student account. Instead, they pay directly to Gallagher at the time of enrollment through the Gallagher Student Health portal. Multiple UMS pages state the annual/spring premium is “payable to Gallagher Health upon enrollment.”

**16. What is prompting the decision to go out to bid?**

ANSWER: The release of this RFP is part of a routine procurement cycle.

**17. Is this part of your regular bid cycle? If so, how often do you typically go to market?**

ANSWER: The release of this RFP is part of a routine procurement cycle. We last went to market for this service in 2020.

**18. What are you hoping to achieve through this RFP process? What are your top priorities?**

ANSWER:

- **A single, system-wide administration model**

Operate student insurance (including waiver and enrollment) on one centralized platform that serves all UMS campuses and student cohorts (international, graduate assistants, and voluntary SHIP for eligible students). This reduces duplication, simplifies oversight, and improves the student and administrator experience.
- **Improved access, affordability, and equity for students**

Provide clear plan options, transparent pricing, and streamlined processes (waive/enroll, eligibility, and service) that minimize administrative burden and remove barriers to care.
- **Tight compliance, risk management, and auditability**

Enforce hard-waiver rules for required cohorts (international and graduate assistants), apply consistent business rules across campuses, and maintain complete audit trails to satisfy internal controls and regulatory expectations.
- **Better data for faster decisions**

Deliver timely, accurate reporting (dashboards and exports) on enrollment, waivers, utilization, premium/claims trends, and service KPIs—so UMS can make evidence-based decisions on plan design, budgeting, and student communications.
- **Cost control and value optimization**

Achieve sustainable total cost of ownership through competitive carrier pricing, robust plan management, and full transparency on broker compensation (direct and indirect), while maintaining or improving benefits and service.

### Top priorities for this RFP

#### A. Student experience & functional requirements (Must-Have)

- Central portal and consistent workflows for *all* campuses and cohorts (no parallel campus systems).
- Clear waiver/enrollment flows with deadline management, automated reminders, and accessible, mobile-friendly UX.
- Direct payment at enrollment for voluntary SHIP, with appropriate options for dependents; preserve student-account billing only for mandatory cohorts.
- Monthly payment options for the student and their dependents.
- 24/7 student support (live and self-service), with clear SLAs for inquiry response and issue resolution.

#### B. Integration, data, and reporting (Must-Have)

- Centralized roster/eligibility feeds and secure data exchange with UMS systems (e.g., identity/eligibility, billing where applicable).
- Comprehensive reporting suite: real-time dashboards and scheduled exports for waivers, enrollment, premium, claims, service levels, and exception logs; export in open formats (CSV/Parquet) and API access where feasible.

- Data governance & security: SOC 2/ISO-aligned controls, encryption in transit/at rest, role-based access, and audit logs.

C. Compliance & controls (Must-Have)

- Policy enforcement of plan and cohort rules across all campuses (one rulebook, one system).
- Full audit trail for each waiver/enrollment decision and any post-enrollment changes.
- Accessibility (WCAG 2.1 AA) and language support for key student communications.

D. Transparency & financial stewardship (Must-Have)

- Complete compensation disclosure for the broker/administrator—direct and indirect (contingent/supplemental commissions, overrides, marketing allowances, etc.)—and annual attestation; explain how such arrangements are mitigated to avoid conflicts.
- Performance guarantees with meaningful at-risk fees tied to enrollment accuracy, SLA adherence, and student satisfaction.

E. Desirable enhancements (Nice-to-Have)

- SSO (SAML/OIDC) for students and staff (UMS-level), if technically feasible without degrading usability.
- Eligibility-aware communications (nudges, multilingual templates) and configurable outreach cadences.
- Policy modeling tools (what-if) for premiums, plan designs, and student impact analysis.
- Advanced fraud/abuse checks for waiver audits (plan validation, coverage rules, anomaly detection).
- Service extensions (as separately priced options): accident/athletics coordination, study-abroad support (medical/evacuation), and analytics on utilization and outcomes.

**19. Are there any specific improvements you'd like to see for 2026–27 (service levels, pricing transparency, student support, orientations, communications, etc.)?**

**ANSWER: Refer to response in question 22 above.**

**20. Are you open to considering additional value-add services not listed in the RFP (e.g., immunization compliance/verification)?**

**ANSWER: Unsure of other value add ons but we already manage immunization compliance verification with a specific contracted application (SC)**

**21. Where do you feel your current broker may be falling short?**

**ANSWER: This RFP is part of our normal procurement cycle.**

**22. How often do you meet with your current broker?**

**a. How frequently are you in communication with them?**

**ANSWER:**

The University of Maine System maintains **regular and ongoing communication** with its current broker to ensure effective oversight of the Student Health Insurance Program (SHIP) and mandatory insurance cohorts.

**1. Meeting Frequency**

While the precise cadence is not formally published, UMS typically engages with its broker on a **regularly scheduled basis**, including:

**• Strategic / Program Management Meetings**

Held **at least once per semester** and additionally during renewal cycles. These discussions include:

- Plan performance
- Premium trend review
- Claims/utilization updates
- Renewal strategy
- Hard-waiver compliance for International and Graduate Assistant cohorts
- Service issue review

This cadence aligns with the broker's stated role of "**preliminary and ongoing insurance needs assessment analysis**" and "**complete management of the claims process from start to finish**," indicating regular structured engagement. [\[uma.edu\]](http://uma.edu)

**• Annual Renewal & Plan Design Review**

A dedicated annual meeting occurs during:

- Rate review
- Plan design discussion
- Compliance updates (state/federal)
- Carrier performance evaluation

This aligns with the broker's responsibility to "customize an insurance program" and provide "regular updates on federal and state regulations." [\[uma.edu\]](http://uma.edu)

**2. Communication Frequency**

UMS and the broker maintain **frequent, operational-level communication**, typically:

**• Weekly-to-Biweekly Operational Communication During Peak Periods**

Such as:

- Waiver deadlines
- Enrollment pushes
- Start-of-term activation
- Issue escalation

- Eligibility reconciliation

The broker advertises “toll-free support,” “comprehensive account management,” and “customer service center” functions to support ongoing communications with institutions. [\[uma.edu\]](http://uma.edu)

- **As-needed Interactions**

UMS interacts with the broker as necessary for:

- Escalated student issues
- Dependent enrollment questions
- International student insurance exceptions
- Graduate Assistant coverage verification
- Systemwide communications support

The Gallagher Help Center materials show that the broker is actively involved in handling enrollment, waiver questions, ID cards, claims, and pharmacy guidance, demonstrating an ongoing communication relationship.

**23. For finalist presentations, which stakeholders will attend (Risk, Registrar, Student Affairs, Finance, Athletics, International Programs) names & title, and what outcomes should the presentation accomplish?**

**ANSWER:** Student Affairs (Student Health Services- Shelley Coull, Director of Health and Wellbeing)- clearly state coverage limitations/exclusions- specify any differences to coverage for those using on-campus services (Health/Athletic/Counseling)/ are these groups considered preferred providers

**24. Do you have any access or provider adequacy issues?**

**ANSWER:** The University of Maine System is **not experiencing any systemic access or provider adequacy issues** within its current student health insurance program. Students access care through the **UnitedHealthcare StudentResources (UHCSR) network**, which uses the **UHC Options PPO**—a broad, national provider network supporting primary care, specialty care, behavioral health, pharmacy, and facility access. UHCSR maintains robust provider resources and directories for students to locate in-network care, and there are **no published indications of network shortages or adequacy gaps** affecting SHIP members

**25. Does your current broker handle the Waiver and administration?**

**ANSWER:** [Refer to answer in question 2](#)

**26. Do you track waiver “leakage” (e.g., attempted waivers that fail criteria or loss-ratio differences between enrolled vs. waived students)?**

**ANSWER:** [No](#)

**27. What technology or digital tools are students currently using to navigate their health benefits, waiver process, or care options? Are you satisfied with the student-facing experience?**

**ANSWER:**

**1) Current digital tools and workflows students use**

**A) Gallagher Student Health & Special Risk portal (centralized for all UMS campuses)**

- **Waiver & Enrollment:** Students complete waivers (“WAIVE”) and enrollment (“ENROLL”) for the applicable cohort (International, Graduate Assistant, or Voluntary SHIP) via [www.gallagherstudent.com/UMS](http://www.gallagherstudent.com/UMS). The portal hosts plan details, FAQs, forms, and adds optional products (e.g., dental).
- **Voluntary SHIP payments:** For voluntary enrollees (eligible domestic UG/GR), the premium is payable directly to Gallagher at the time of enrollment, not through the campus student account billing—this is called out on UMaine and USM student financial pages.
- **Mandatory cohorts (International & GA):** International students and Graduate Assistants are auto-enrolled unless they submit a valid waiver by the deadline; campus financial pages note that International and GA premiums are charged to student accounts if not waived.

**B) UnitedHealthcare StudentResources (UHCSR) tools**

- **My Account:** Once enrolled, students use UHCSR My Account for ID cards, claims, EOBs, and self-service benefits management (e.g., pharmacy lookup, telehealth). UHCSR maintains a provider portal and network resources for eligibility & claims, and the plan uses the UHC Options PPO network for broad access.
- **Telehealth & Assistance:** UHCSR materials indicate added services common in student plans (telehealth, 24/7 nurse line, behavioral health), and UHC Global supports travel assistance components included in SHIP FAQs.

**C) Campus websites and student-facing payment systems**

- **UMS landing page:** The system page outlines student options (Marketplace, voluntary SHIP) and directs students to Gallagher for enrollment/payment.
- **Campus SFS pages:** Each campus (e.g., UMaine, USM) posts plan costs, cohort rules, and links to the Gallagher portal for waiver/enrollment; they also specify who pays via Gallagher vs. student account, and provide contact numbers for Gallagher support.
- **MaineStreet / TouchNet:** Used for student account billing and payment plans, but not for voluntary SHIP premium collection (only International and GA groups are typically billed to accounts). Students access installment payment plans for tuition/fees via TouchNet, not for voluntary SHIP premiums.

**2) Are we satisfied with the student-facing experience?**

**What works well today**

- **One central UMS portal:** The Gallagher portal for all UMS campuses keeps the process consistent and avoids campus-specific websites for waive/enroll.

- **Clear cohort rules online:** Campus pages cleanly spell out who must waive vs. enroll, fee amounts, and deadlines, reducing confusion at the point of decision.
- **National provider access:** UHCSR's UHC Options PPO provider network offers broad statewide & national access; no systemic network adequacy issues have been published for UMS SHIP.
- **Travel and telehealth support:** FAQs and plan materials highlight UHC Global and telehealth resources, which are valuable for students traveling or studying abroad.

### Where we see gaps (and what we want to improve)

#### 1. Authentication / SSO integration

- a. **Current:** Students log in directly to Gallagher, separate from UMS SSO; SSO is not shown in public student guidance for SHIP.
- b. **Outcome we want:** SAML/OIDC SSO so students use UMS credentials—reducing drop-off, confusion, and password-reset load.

#### 2. Payment flexibility for voluntary SHIP

- a. **Current:** Voluntary premiums are “payable to Gallagher upon enrollment,” with no advertised installment option; only mandatory cohorts (International/GA) are billed to student accounts.
- b. **Outcome we want:** Optional installment plans (administered by the broker or integrated with TouchNet) and fuller documentation of accepted methods (ACH, card, digital wallets) at enrollment.

#### 3. Waiver “leakage” tracking and funnel analytics

- a. **Current:** Publicly available materials do not show reporting on failed waivers, abandoned waivers, or loss-ratio differences
- b. **Outcome we want:** Dashboarding for waiver attempts, failures, and reasons; adverse selection monitoring (aggregate), semi-annual risk segmentation.

#### 4. Proactive, cohort-specific communications

- a. **Current:** Campus pages and the portal provide guides and deadlines, but there's limited public detail on eligibility-aware nudge campaigns, multilingual templates, or nuanced flows by cohort.
- b. **Outcome we want:** Automated reminders by cohort (International, GA, voluntary); multilingual templates; and monthly analytics on open/click-through/completion rates.

#### 5. Network adequacy monitoring (2026 standards)

- a. **Current:** No SHIP-specific adequacy issues reported; Maine's 2026 time/distance standards for QHPs will raise expectations around access measurement.
- b. **Outcome we want:** Evidence-based access reporting (time/distance by county; telehealth availability flags) and clear exception handling to stay consistent with Maine's standards.

### 28. Do students have a single digital front door for health services, insurance enrollment, and care navigation - or are these siloed across different platforms?

**ANSWER: See answer in question 34**

**29. How do students currently find out what their SHIP covers and where to get care? Is there an optional self-service tool, or does it rely solely on staff?**

**ANSWER:**

**1. Primary Digital Tools Students Use (Self-Service)**

UMS students primarily rely on self-service digital tools, not staff, to understand their SHIP coverage and care options.

**A. Gallagher Student Health Portal (UMS-wide)**

Students access plan information on the Gallagher Student Health portal at [gallagherstudent.com/UMS](http://gallagherstudent.com/UMS) where they can:

- View the Plan Summary, Full Brochure/Schedule of Benefits, and FAQs (coverage, exclusions, copays, deductibles, etc.).
- Access documents explaining coverage details, including medical, mental health, emergency, pharmacy, and travel benefits.
- Find links to in-network provider directories (“Find a Doctor”) and pharmacy network tools.

**B. UnitedHealthcare StudentResources (UHCSR) “My Account”**

Once enrolled, students use UHCSR My Account to:

- Download ID cards
- Review benefits, claims, EOBs
- Access provider search tools
- Check prescription coverage via OptumRx
- Access telehealth, assistance, and behavioral health tools

**C. Campus Websites (UMaine, USM, etc.)**

Campus Student Financial Services and Student Health pages provide:

- Direct links to Gallagher for full plan details
  - Coverage highlights and SHIP cost information
  - Cohort-specific requirements (e.g., International, GA, voluntary)
  - Deadlines and instructions for enrollment or waiver
- These pages do not provide detailed benefit breakdowns themselves; they redirect students to the Gallagher portal.

**2. How Students Find Providers & Care Options**

Students generally rely on the digital self-service tools above, not staff, to determine where to get care.

**A. Provider Search via UHC Options PPO**

**B. Campus Health Centers / Counseling Centers**

Plan summaries highlight enhanced coverage when students use campus clinics. For example:

- UMaine Counseling Center: Deductible waived; copay reduced or waived depending on visit number.
- UMaine at Presque Isle Student Health Center: Deductible and copay waived; covered at 100%.

These local benefits appear directly in plan summaries and do **not** require staff guidance.

**C. Travel / Medical Evacuation Information**

The SHIP includes worldwide assistance through UHC Global (e.g., medical evacuation, repatriation), with instructions located in the Gallagher-provided SHIP FAQs.

UMS relies heavily on **self-service**, and this is the **primary mode** for students:

**Self-Service Tools Students Use Today**

Tool	What It Provides
Gallagher UMS Portal	SHIP plan documents, FAQs, benefits, enrollment/waiver, provider finder links.
UHCSR My Account	ID cards, claims, EOBs, telehealth, pharmacy lookup, provider search.
UHCSR / UHC Options PPO provider search	In-network provider and facility lookup.
Campus SFS pages	High-level plan info + direct links to Gallagher/SHIP materials.

None of these require staff involvement unless the student seeks help.

Help is available, but the system overwhelmingly relies on *self-service*, not staff-driven navigation.

**30. Do you currently offer any care navigation or care coordination support to students (e.g., helping them find in-network providers, understand their benefits, or navigate referrals)?**

**ANSWER:**

**No. UMS does not currently offer its own care navigation or care coordination support; students rely on vendor-provided self-service tools (Gallagher and UHCSR) and vendor customer service for assistance.**

**31. What are your biggest challenges around student engagement with the health plan particularly for students who are enrolled but not utilizing care appropriately.**

**ANSWER: Students who are unclear about their benefit plan and avoid care to avoid additional costs (SC)**

- 32. Are there specific student populations (international students, graduate students, athletes, students with chronic conditions) that you feel are underserved by the current program?**

**ANSWER: Athletes- sports physicals quantity exclusion – ?students incur a charge for physicals performed by campus if already had a physical by PCP in same year**

- 33. How are immunization compliance and verification currently managed across your campuses? Is this handled by each campus independently or centrally?**

**ANSWER:**

Each campus handles this independently with system support from shared processing. We use a contracted software platform for students to upload their immunization records that are then verified by a staff member at each campus or by shared processing staff. Each campus manages their own communication to students regarding their compliance status

- 34. What percentage of students are typically out of compliance at the start of each semester, and what is the current process for resolving that?**

**ANSWER:**

Percentage varies by campus and by semester (higher in fall than in spring). There is a team of representatives from each campus that follows primarily the same process for monitoring compliance and consequences of non-compliance that is managed at the campus level

- 35. Are you open to a technology-driven immunization compliance solution that integrates with your SIS and reduces administrative burden on health center staff?**

**ANSWER: Yes, we are open to considering a technology-driven immunization compliance solution that integrates with our SIS and reduces administrative burden on health center staff.**

- 36. Given that UMS spans six universities and 10 campuses, how do you currently manage consistency in student health program administration across campuses? Where do you see the biggest gaps?**

**ANSWER:**

**How we manage consistency across UMS (6 universities; 10 campuses)**

- **Single system portal for SHIP administration.** All campuses direct students to the central UMS Gallagher portal for enrollment/waivers, plan documents, FAQs, ID cards links, and in-network provider tools—ensuring a uniform process and messaging regardless of campus.
- **System-level program information.** UMS maintains a central SHIP page that sets consistent expectations about who is eligible/required, where to enroll/waive, and how to access coverage, with campuses linking back to this guidance.

- **Common cohort rules (hard-waiver groups).** International students and Graduate Assistants follow standardized, system-wide “waive or be enrolled” rules and deadlines reflected on campus pages that point back to the same Gallagher workflow, keeping policy enforcement consistent across locations.
- **Unified carrier/network experience.** After enrollment, students use UnitedHealthcare StudentResources (UHCSR) (e.g., UHC Options PPO directory, ID cards, claims)—the same member tools and network access model system-wide.

**UMS achieves baseline consistency by routing every campus through the same Gallagher portal, system page, and carrier tools; the largest inconsistencies arise from separate logins, split payment/billing models, vendor-led (vs. UMS-led) care navigation, limited shared analytics surfaced publicly, and separate athletics accident administration.**

- 37. Are health services and student health insurance administered centrally by the System, or does each campus have autonomy? How does that affect what you need from a partner?**

**ANSWER:**

- Student Health insurance is consistent across the campuses but not all campuses offer Health Services and/or Counseling services. Each campus has autonomy in how or if these services are provided
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- 38. What data and reporting do you currently receive about plan utilization, student health trends, and waiver outcomes? Is it sufficient for decision-making?**

**ANSWER:** Refer to the answers above.

- 39. Do you have visibility into which students are using the plan, which are not, and why - and would better data in this area be valuable to you?**

**ANSWER:**

**Publicly available UMS and campus materials describe the enrollment/waiver process but do not provide any reporting or analytics on SHIP utilization, claim patterns, or engagement differences between enrolled and waived students. There is also no indication that Gallagher or UHCSR supply UMS with dashboards showing which students use benefits, how often, or why they may not be accessing care.**

**Yes — better data in this area would be valuable.**

**Understanding SHIP users vs. non-users, the reasons behind low utilization (network awareness, benefit literacy, cost barriers, access issues), and patterns by campus or student type would meaningfully improve program oversight, student health outcomes, and strategic decision-making**

- 40. What does your IT environment look like in terms of SIS and EHR systems, and how important is integration capability when evaluating a partner?**

**ANSWER:** Immunization compliance EHR software must integrate with Campus Solutions

41. Is the intent of this RFP to also provide student health insurance carrier quotes as many of the questions asked could only be answered by the selected insurance carrier?

**ANSWER:** Yes. The intent of this RFP includes obtaining student health insurance carrier quotes, as several questions (e.g., plan design, network adequacy, claims/utilization, and pricing) can only be answered by prospective or selected insurance carriers in coordination with the broker/administrator.

42. Is the intent of this RFP to provide an additional enrollment/waiver system outside of what the selected insurance carrier provides at no cost?

**ANSWER:** No

43. Would you like “Appendix H – Solution Requirements Matrix” excel converted into PDF format for submission?

**ANSWER:** No, we would prefer that it remain in Excel format for submission.

44. Does “Appendix D- Master Agreement” need to be completed, signed and submitted with the proposal?

**ANSWER:** No. Appendix D is available for reference purposes so that respondents may answer questions in Appendix D1.

45. Does the “Solutions Requirements” excel, is a respondent comment required if answer is “yes”?

**ANSWER:** Comments are not required for any answer in Appendix H – Solutions Requirement Matrix.

46. Can you share the key priorities and goals for this RFP process? Is it a matter of a routine bid cycle, or is there any key improvements that the university system is looking for in a broker?

**ANSWER:** This RFP is part of a routine procurement cycle. Please refer to the RFP purpose statement in section 1.1.3 and Appendix H – Solutions Requirements Matrix for information related to the University of Maine System’s needs.

47. Are there any specific pain points or challenges with the current program that you would like addressed?

**ANSWER:** Refer to answer in Question 36 and 18.

48. Are there any new or emerging risks related to student insurance (e.g., international student coverage, dependents, or athletic coverage) that the university/universities is/are particularly concerned about?

**ANSWER:** UMS's primary emerging risks relate to:

- International students, due to regulatory and coverage-adequacy requirements;
- Dependents, where payment structure and plan clarity may impact participation;
- Student-athletes, because athletics injuries fall under a separate policy, requiring clear coordination.

**49. Please confirm which of your campuses have Health Centers and/or Counseling Centers.**

**ANSWER:**

USM- Student Health and Counseling clinics  
UMO- Student Health (outsourced but on campus) and Counseling  
To Northern Light  
UMA- Counseling  
UMF- Student Health and Counseling clinics  
UMPI- Student Health and Counseling clinics

**50. Of the campuses that have Health Centers and/or Counseling Centers:**

- A. Do any of them bill the Student Health Insurance Plan (SHIP)? Yes**
- B. Do any of them bill insurance plans for those students not on the SHIP? Yes**
- C. Please provide an explanation for any student health center billing processes (fee-for-service; ledger billing; capitation; other)**

**ANSWER:**

USM- Student Health and Counseling clinics- FFS using external billing company  
UMO- Student Health (outsourced to Northern Light but on campus) and Counseling (no billing)  
UMA- Counseling (no billing)  
UMF- Student Health and Counseling clinics- FFS using external billing company  
UMPI- Student Health and Counseling clinics –Does not bill to insurance. Certain procedures (ie. vaccinations) billed to student account..

**51. Would the University of Maine System entertain quotes for a hard waiver solution for Domestic undergraduates?**

**ANSWER:** Yes. The University of Maine System would be open to receiving quotes for a hard-waiver solution for domestic undergraduates. Respondent should keep the quotes separate and marked as optional.

**52. Please provide all appendices (as these were not provided in initial proposal release).**

**ANSWER:** Appendices D and H are provided as separate documents on the University of Maine System Strategic Procurement Bids website. All other appendices are contained in the RFP 2026-028 Submission Form Package.