

REQUEST FOR PROPOSALS #2026-028
University of Maine System Student Health &
Accident Broker Services
RESPONSE ADDENDUM #2
March 19, 2026

QUESTIONS

1. Please provide total Student Health Insurance Plan (SHIP) enrollment by campus for the most recent full plan year and for the current plan year-to-date.

ANSWER:

University of Maine at Augusta (UMA) : 13
 University of Maine at Farmington (UMF): 6
 University of Maine at Fort Kent (UMFK):14
 University of Maine (UMaine): 717
 University of Southern Maine (USM): 127
 University of Maine at Presque Isle (UMPI): 14
 Grand Total: 893

2. Please provide the total number of students eligible for the SHIP by campus.

ANSWER:

See answer to question 1

3. Is the current broker receiving any form of compensation from the insurance carrier under a separate agreement (e.g., contingency/bonus, override, marketing allowance, or other indirect compensation) related to the University SHIP or associated lines? If yes, please describe the nature of this compensation and whether the University receives disclosure of these amount.

ANSWER: The University of Maine System does not know, as that information is not included in our current agreement.

4. Please provide enrollment statistics for the following groups of students for the past 3 years using the chart below. Please be consistent with definitions across each time-period

ANSWER:

	2023-2024	2024-2025	2025-2026
Domestic Undergraduates	97	83	86
International Undergraduates	443	438	469
Domestic Graduates	92	67	
International Graduates	390	403	363
Graduate Assistants	297	301	294

5. **What is the current broker fee/commissions and/or administrative or technology fees for each line of coverage?**

ANSWER: The agreement with AJ GALLAGHER RISK MGMT SVCS LLC is through a GPO agreement which can be found at:

MHEC RFP# MC16-102 at [Home - MHEC | New England's Premier Purchasing Consortium](#)

6. **What is the current enrollment in SHIP?**
- Breakdown by category of students**
 - How many students are enrolled in the voluntary plan**

ANSWER:

- See breakdown in question 4
- 129

7. **How many students go through the wavier process annually?**

ANSWER: Please refer to the answers provided on waivers in RFP Addendum 1. This is the information we have regarding waivers

8. **If you were to add value-add services like immunization compliance or care navigation, what would a successful implementation look like from your perspective - and what internal resources would you be able to dedicate?**

ANSWER:

- Successful implementation would need to include:
 - o Bi-directional HIPAA and FERPA compliant data flow between the compliance software and our system software (Mainestreet) without manual entry
 - o Ability to interface with Maine IMMpact to receive information
 - o High level reporting ability- per campus reporting- including not only overall compliance rates but ability to separate data based on each specific vaccine (needs to support ability to complete the Maine DHHS survey reporting requirements)
 - o Minimize processing time- i.e auto/AI review of records to give real time feedback to users regarding compliance status.
- Internal resources:
 - o Each campus has a dedicated staff member(s) who manage Immunization compliance for their own campus as well as a UMS multicampus team (including IT representation, risk and legal as needed) who meets to oversee and discuss processes.

9. **Please confirm total enrollment on the student health insurance plan. Ideally, please provide this enrollment by:**

- Campus**
- Student Type (Domestic vs. International)**
- Enrollment Type (Hardwaiver for International students and Grad students employed by University vs. Domestic grad and undergrad)**

ANSWER: Refer to answer in question 4

10. Are there any service challenges with your existing broker?

ANSWER:

We are looking for a broker partner who can provide a high level of accuracy, responsiveness, and proactive communication, especially in managing graduate student and dependent enrollments. Specifically, we value a partner who:

- **Ensures timely and seamless enrollment** for graduate students and their dependents, preventing any gaps in coverage at the start of the plan year.
- **Maintains consistent, transparent oversight of eligibility and enrollment status** throughout the semester, including clear and proactive notification of any changes.
- **Provides dependable administrative support** that minimizes disruptions for students and improves the overall plan experience.

Our goal is to work with a partner who brings strong operational reliability and who communicates clearly and proactively to support our campus community.

11. Please disclose any fees or commissions built that are paid today to the existing broker.

ANSWER: The agreement with AJ GALLAGHER RISK MGMT SVCS LLC is through a GPO agreement which can be found at:

MHEC RFP# MC16-I02 at [Home - MHEC | New England's Premier Purchasing Consortium](#)

12. Can you provide any Health Services/other health fees for each campus that are not insurance related? Can you also provide what types of health/behavioral health services are covered with those fees?

ANSWER: Most campuses do not charge specific health/behavioral health related fees (included as part of comprehensive student fees)

13. For International students and for Graduate students employed by the University that are required to carry insurance:

- A) Do you audit the waivers these students submit through the existing broker to ensure comparable coverage?**
- B) Please provide an estimate of how many of these student groups are eligible and how many of these have waivers approved/not enrolled in the plan.**
- C) Please provide your waiver criteria.**

ANSWER: Please refer to the answers provided on waivers in RFP Addendum 1