

## Actuarial Services

---

|   |   |
|---|---|
| <b>Date of Issue:</b>                               | <b>August 22, 2025</b>  |
| <b>Applications must be received no later than:</b> | <b>2:00 p.m. ET<br/>October 3, 2025</b>   |
| <b>Submit all RFP-related questions to:</b>         | <b>Hans Leach at<br/><a href="mailto:hans.leach@phila.gov">hans.leach@phila.gov</a></b> |

**EQUAL OPPORTUNITY/AFFIRMATIVE ACTION EMPLOYER:  
WOMEN, MINORITY INDIVIDUALS AND PEOPLE WITH  
DISABILITIES ARE ENCOURAGED TO RESPOND**

## Actuarial Services

---

# TABLE OF CONTENTS

|   |    |
|---|----|
| 1. Project Overview .....   | 3  |
| 1.1. Introduction.....  | 3  |
| 1.2. Project Background/Statement of Purpose .....                                | 3  |
| 1.3. Request for Proposals .....  | 3  |
| 1.4. General Disclaimer .....   | 3  |
| 2. Scope Of Work .....  | 3  |
| 2.1. Project Details .....  | 3  |
| 2.2. Services to be Provided/Required Tasks.....                                  | 3  |
| 2.3. Monitoring .....   | 4  |
| 2.4. Reporting Requirements .....   | 5  |
| 2.5. Compensation/Reimbursement.....  | 5  |
| 2.6. Organization and Personnel Requirements.....                                 | 5  |
| 2.7. Technology Capabilities .....  | 5  |
| 3. Proposal Format, Content, and Submission Requirements; Selection Process ..... | 6  |
| 3.1. Required Proposal Format .....   | 6  |
| 3.2. Selection Process .....  | 8  |
| 4. Proposal Administration .....  | 10 |
| 4.1. Procurement Schedule .....   | 10 |
| 4.2. Questions Relating to the RFP.....   | 10 |
| 4.3. Interviews/Presentations .....   | 11 |

## Actuarial Services

---

# 1. PROJECT OVERVIEW

### 1.1. Introduction

Community Behavioral Health (CBH) is a nonprofit Medicaid behavioral health managed care organization (BH-MCO) serving Philadelphia, with a mission to improve access, quality, and equity in behavioral health services for Medicaid beneficiaries.

### 1.2. Project Background/Statement of Purpose

CBH is issuing this RFP to engage a qualified consulting firm to provide comprehensive actuarial services supporting rate evaluation, risk analysis, and strategic decision-making. These services will help guide upstream policy, fiscal sustainability, and contractual negotiations in a complex regulatory and funding landscape. All the requirements are specified in the scope of work section (Section 2.2. Services to be Provided/Required Tasks of this RFP).

### 1.3. Request for Proposals

CBH anticipates selecting one firm to provide all the services specified in this RFP. The resulting contract would be a one-year services agreement with the option for three one-year renewals.

### 1.4. General Disclaimer

This RFP does not commit CBH to award a contract. This RFP and the process it describes are proprietary and are for the sole and exclusive benefit of CBH. No other party, including any Applicant, is intended to be granted any rights hereunder. Any response, including written documents and verbal communication, by any Applicant to this RFP, shall become the property of CBH and may be subject to public disclosure by CBH.

# 2. SCOPE OF WORK

### 2.1. Project Details

This RFP aims to identify a qualified, independent third-party firm to provide year-round actuarial services.

### 2.2. Services to be Provided/Required Tasks

The selected actuarial firm will provide independent, expert-level analysis and strategic guidance, including but not limited to the following:

## Actuarial Services

---

### 2.2.1. Core Actuarial Services

- ➔ Review and validate state-provided rate assumptions
- ➔ Analyze rate sufficiency and appropriateness for existing service delivery models
- ➔ Identify areas of misalignment between costs, utilization trends, and funding
- ➔ Develop multi-year projections based on current and alternative models
- ➔ Create dynamic models that evaluate the fiscal impact of policy, regulatory, and operational changes
- ➔ Assess existing capitation methodologies and recommend adjustments
- ➔ Provide risk-adjusted analyses for populations with high-acuity behavioral health needs

### 2.2.2. Strategic and Regulatory Support

- ➔ Model implications of federal and state policy shifts (e.g., CMS rule changes, FMAP reductions)
- ➔ Provide recommendations to mitigate adverse financial impacts and support sustainability
- ➔ Offer technical assistance and prepare documentation to support rate negotiation with state entities
- ➔ Attend stakeholder or state meetings as a technical advisor, as needed
- ➔ Support equity-focused actuarial modeling to identify access, cost, and outcomes disparities
- ➔ Conduct utilization trend analysis stratified by member demographics and service lines

### 2.2.3. Special Projects

- ➔ Assist with emerging initiatives, including value-based payment (VBP) modeling
- ➔ Provide ad hoc analysis as requested by the CEO/CFO for organizational decision-making

## 2.3. Monitoring

The CBH Finance Department will manage the contract. An individual from that unit will be identified as the point person for the work to be conducted under the contract developed through this RFP, and those activities will be monitored for the duration of the contract.

## Actuarial Services

---

### 2.4. Reporting Requirements

Written progress reports will be required on a mutually agreed-upon periodic basis to document the work's progress. In addition, CBH may request additional reports over the course of the contract.

### 2.5. Compensation/Reimbursement

A cost proposal must be provided based on your understanding of the project's scope and the services to be delivered. This should be presented as the total cost, itemized by each phase of the project (i.e., expected project deliverables detailed in Section 2.2.), and further by a detailed list of charges for services, including hourly personnel rates for all staff assigned to this project, subcontractor fees, reimbursable expenses, and other miscellaneous costs and fees. Services for the proposed project will be reimbursed as they are incurred by submitting invoices to CBH.

While CBH may award a contract based on the initial offer, an Applicant should make its offer on the most favorable terms. However, CBH reserves the right to have discussions with potential consultants falling within a competitive range, request revised pricing offers from them, and make an award or conduct negotiations thereafter.

### 2.6. Organization and Personnel Requirements

CBH is seeking a firm with the requisite skills and abilities to perform the work sought through this RFP. The firm selected must have at least 10 years of experience providing actuarial services. Applicants should include any credentials from any certifying organization that attest to the organization's capabilities or any individuals employed by the organization working on the proposed project. The actuary assigned to the CBH account must be a Fellow of the Society of Actuaries (FSA) or an Associate of the Society of Actuaries (ASA) and a Member of the American Academy of Actuaries (MAAA).

### 2.7. Technology Capabilities

Applicants must have the technological capabilities required to perform the proposed activities in this RFP.

## Actuarial Services

---

# 3. PROPOSAL FORMAT, CONTENT, AND SUBMISSION REQUIREMENTS; SELECTION PROCESS

## 3.1. Required Proposal Format

### 3.1.1. Format Structure

#### 3.1.1.1. Proposal Cover Sheet

The cover sheet (see Attachment A) should be completed with the Applicant's information and included as the first page of the proposal.

#### 3.1.1.2. Table of Contents

A table of contents should be included on the second page of the proposal, with each section included and a page number for the first page of each section.

#### 3.1.1.3. Format Requirements

Proposals must be prepared simply and economically, providing a straightforward, concise description of the Applicant's ability to meet the requirements of the RFP. Each proposal must provide all the information detailed in this RFP using the format described below. The narrative portion of the proposal must be presented using a Times New Roman 12-point font, single-spaced on 8.5" by 11" sheets of paper with minimum margins of 1". For each section where it is required, the Applicant must fully answer all of the listed questions in the outline form in which they are presented in the RFP. Answers to each question must be numbered/lettered and correspond to the numbered/lettered questions in this RFP. Failure to number and letter the questions or to respond to all questions may result in the proposal being considered non-responsive. Each attachment, appendix, or addendum must reference the corresponding section or subsection number.

Applicants are required to limit their narrative responses to twenty (20) single-spaced pages. This page limit includes sections 3.1.2.1. to 3.1.2.5. below. There are no limitations to cost proposal and operation documentation requirements, sections 3.1.2.6. and 3.1.2.7. If you have responded to a requirement in another part of your proposal, refer to that section and do not repeat your response. Applicants whose narrative exceeds 20 single-space pages may have their proposals considered non-responsive and be disqualified.

### 3.1.2. Proposal Content

The proposal should follow the format below. The information should be complete and demonstrate that the consultant can perform the required work professionally.

## Actuarial Services

---

### *3.1.2.1. Applicant Profile/Statement of Qualification/Relevant Experience*

#### **3.1.2.1.1. Cover Letter**

Provide a cover letter summarizing qualifications and the firm's interest in this engagement.

#### **3.1.2.1.2. Firm Overview**

Provide company history, including how long you have been in business, your specific services, and contact information. Please provide a brief narrative description of the purpose, corporate status (profit or non-profit), and company organizational structure. Organizational charts may be used to support appropriate aspects of this narrative and included as an attachment to your proposal. Identify and briefly describe related work completed in the last three years. Describe only work related to the proposed effort and include examples of similar work in governmental, non-profit, or human services-related organizations. Include evidence of satisfactory and timely completion of similar work for past projects.

### *3.1.2.2. Project Understanding, Proposed Scope of Work, and Technical Proposal*

Prepare a brief introduction, including a general demonstration of understanding of the required work's scope and complexity. Provide a technical proposal with a detailed approach to how the proposed services will be provided. Please include a description of each item identified in the scope of work section (Section 2.2.) and describe creative solutions and alternative approaches where feasible. Please explain how you would prefer work to be developed, shared, mutually agreed upon, and assessed by CBH.

### *3.1.2.3. Personnel*

Identify key personnel from the Project Team assigned to this project. Detail their experience in work related to the proposed assignment. Specify the Project Manager who will serve as a contact person. Provide resumes and job descriptions for all individuals proposed to participate in the project. Provide copies of certifications of any individual whose job description requires a certification. In this section, also state the intention, if that is the case, to utilize subcontractors to perform any of the work for this project. For each subcontractor, provide the name and address of the subcontractor, a description of the work the subcontractor will provide, and whether the subcontractor will assist in fulfilling the goals for inclusion of minority, women, or disabled owned businesses.

### *3.1.2.4. References*

Please include references with contact information from at least three similar clients that have used your organization's services.

### *3.1.2.5. Project Plan and Timeline*

Describe the timeline for providing the actuarial services being sought through this RFP. At a minimum, discuss dates for project initiation and key milestones based on the tasks discussed in Section 2.2. Services to be Provided/Required Tasks.

## Actuarial Services

---

### *3.1.2.6. Cost Proposal*

Please provide a cost proposal based on your understanding of the project's scope and the services to be delivered. This cost proposal should include the total not-to-exceed cost for this project, itemized by the expected project tasks in section 2.2. This cost proposal should also include a detailed list of service charges. The list of services should include, but not be limited to:

- ➔ Hourly personnel rates for all staff assigned to this project
- ➔ Fees for subcontractors
- ➔ Reimbursable rates for expenses such as printing, copies, etc.
- ➔ Other miscellaneous costs and fees

Final rates will be determined in negotiations with the qualified Applicant after the proposal submissions have been reviewed and contract negotiations have begun. Although CBH may begin contract negotiations based on the submitted proposal, CBH reserves the right to have discussions with those Applicant(s) falling within a competitive range, request revised pricing offers, and make an award or conduct negotiations thereafter.

### *3.1.2.7. Operational Documentation and Requirements*

Please make sure to include completed and signed (where applicable) attachments with your submission:

- ➔ Attachment: [CBH RFP Response Cover Sheet](#)
- ➔ Attachment: [City of Philadelphia Tax and Regulatory Status and Clearance Statement](#)
- ➔ Attachment: [City of Philadelphia Disclosure Forms](#)
- ➔ Attachment: [City of Philadelphia Disclosure of Litigation Form](#)
- ➔ Attachment: [CBH Vendor Procurement Terms and Conditions/Acknowledgement Form](#)

## 3.2. Selection Process

An application review committee will review all responses to this RFP. Based on the criteria detailed below, the committee will make recommendations concerning the submissions that best meet the RFP's goals.

Submissions will be reviewed based on the merits of the written response to the RFP.

Specific scoring criteria upon which the review will be based include:

## Actuarial Services

---

### 3.2.1. Threshold Requirements

Threshold requirements provide a baseline for all proposals, providing basic information that all Applicants must meet. Failure to meet all these requirements may disqualify an Applicant from consideration through this RFP. Threshold requirements include the timely submission of a complete application with all sections outlined in 3.1.2.7. completed. Threshold requirements also include having the requisite experience and qualifications to implement the program and being a vendor in good standing with the City and CBH.

Threshold requirements also include consideration of the Applicant's financial status, including any potential delinquencies to the City and CBH. Proposals may be rejected, if, in CBH's judgment, the Applicant has failed to provide all information required by this RFP; has been delinquent or unfaithful in the performance of any contract with CBH or others; is delinquent, and has not made arrangements satisfactory to CBH with respect to the payment of City taxes or taxes collected by the City, or other indebtedness owed to the City or other taxing authorities; is not in compliance with regulatory codes applicable to Applicant; is financially or technically incapable; or is otherwise not a responsible Applicant.

*CBH reserves the right to conduct investigations regarding financial, technical, and other qualifications and references without notice to the Applicant.*

### 3.2.2. Scoring by Review Committee

Applicants not meeting all the threshold requirements may have their proposals disqualified. For Applicants meeting the threshold requirements, the scoring criteria for this RFP, upon which the review will be based, are as follows:

- ➔ Experience with Medicaid behavioral health actuarial work **(30 pts.)**
- ➔ Demonstration of strategic and fiscal insight **(25 pts.)**
- ➔ Strength and qualification of Project Team **(20 pts.)**
- ➔ Quality and innovation of methodology **(15 pts.)**
- ➔ Cost reasonableness and transparency **(10 pts.)**

### 3.2.3. M/W/DSBE-owned and Local Businesses

Special consideration will be given for the following:

- ➔ Businesses owned and controlled by minorities, women, and/or disabled persons
- ➔ Philadelphia-based applicants

## Actuarial Services

# 4. PROPOSAL ADMINISTRATION

## 4.1. Procurement Schedule

The anticipated procurement schedule is as follows:

| RFP Event                                       | Deadline Date                   |
|---|---------------------------------|
| RFP Issued                                      | August 22, 2025                 |
| Deadline to Submit Questions                    | 5:00 PM ET, September 5, 2025   |
| Answers to Questions on Website                 | September 19, 2025              |
| Application Submission Deadline                 | 2:00 p.m. ET on October 3, 2025 |
| Applicants Identified for Contract Negotiations | November 15, 2025               |

CBH reserves the right to modify the schedule as circumstances warrant.

This RFP is issued on **August 22, 2025**. To be considered for selection, all applications must be delivered to the email address below **no later than 2:00 p.m. EST on October 3, 2025**.

- ➔ Application emails should be titled “**Actuarial Services RFP.**” Applications submitted other than through submission to the email below will not be accepted.
- ➔ Applicants must submit an electronic version of the application prepared as a PDF document. Please email it to [hans.leach@phila.gov](mailto:hans.leach@phila.gov).
- ➔ Applications submitted after the deadline date and time will be returned.
- ➔ The individual Applicant or an official of the submitting agency, authorized to bind the agency to all provisions noted in the application, must sign the application's cover sheet (See Attachment A).

## 4.2. Questions Relating to the RFP

All questions concerning this RFP must be submitted to Hans Leach at [hans.leach@phila.gov](mailto:hans.leach@phila.gov) by September 5, 2025. CBH will respond to questions it considers appropriate to the RFP and of interest to all Applicants, but reserves the right, in its discretion, not to respond to any question. Responses will be posted on the CBH website by September 19, 2025. Responses posted on this website become part of the RFP upon posting. CBH reserves the right, in its discretion, to revise responses to questions after posting by posting the modified response. No oral response to any Applicant question by any CBH employee or agent shall be binding on

## Actuarial Services

---

CBH or in any way considered a commitment by CBH. *Contact regarding this RFP with CBH or related staff other than the individual named above is not permitted, and failure to comply with this restriction could result in disqualification.*

### **4.3. Interviews/Presentations**

Applicants may be required to make an oral presentation concerning various aspects of their application to CBH. Such presentations allow Applicants to clarify their application to ensure a thorough and mutual understanding. CBH will schedule such presentations on an as-needed basis.