



# City of San Luis

2026 RFP Discussion and Recommendations

March 11, 2026

# Background

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- **TPA – Third Party Administrator**

- Three years ago, the City transitioned TPAs\* from 90Degree to HealthComp to improve service levels and reduced administrative costs
- Shortly after the transition, HealthComp rebranded to Personify Health, and underwent internal organizational restructuring
- Since the transition, the City has experienced ongoing challenges, including:
  - Delayed response times
  - Slow claims processing and payment delays
  - Escalation and resolution difficulties
  - Overall decline in service quality
- These issues have impacted member experience, HR workflows, and overall plan administration performance
- Contractually, it is in the City's best interest to complete the current contract with Personify Health, which expires on June 30, 2026

- **Mexico Provider Network / Administrator**

- As is best practice to ensure competitive pricing, high-quality service, maintain regulatory compliance and ensure transparency.

# Process

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- **May 2025:**
  - Strategic meeting (CBIZ & HR) to evaluate performance of current TPA and Mexico Provider Network and begin identifying alternative vendors
  - Based on program goals and feedback, CBIZ identified several vendors for consideration
- **October 2025:**
  - In-person vendor presentations to review capabilities
- **December 2025:**
  - CBIZ released RFPs for TPA services/PPO network and a Mexico Provider Network administrator. Respondents were:
    - **TPA**
      - Personify - incumbent
      - 90Degree Benefits
      - Allied
      - Meritain/Aetna
      - Summit
    - **Mexico Provider Network**
      - IMS
      - OSMED
      - Siarmed - incumbent
- **January 2026:**
  - Received 7 Proposals: Four for TPA and three for Mexico Provider Network Administrator

# Evaluation

Human Resources conducted a comprehensive review and scoring of all submissions in accordance with the City’s evaluation standards, using criteria appropriate for the type of services.

- TPA / PPO

Evaluation Criteria	Personify	90Degree Benefits	Meritain	Summit
1. Experience with Public Sector Employers and US/Mexico Network	2.67	3.50	1.67	3.50
2. Customer Service, Account Management, and Compliance Support	1.89	3.22	2.56	2.78
3. Claims Administration and Integration	1.75	3.58	2.50	3.00
4. Pricing and Fee Guarantee	2.66	3.22	3.00	2.67
5. Customer Engagement and Population Health Management	2.00	3.67	2.44	1.89
6. Alternative Plan Design and Third-Party Solutions	2.11	3.56	3.11	2.78
7. Reporting	2.00	3.44	2.56	2.89
8. Perceived Value	1.83	3.30	2.83	3.00
<b>Average Score</b>	<b>2.11</b>	<b>3.44</b>	<b>2.58</b>	<b>2.81</b>

# Evaluation – Cont'd

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- Mexico Provider Network Administrator

<b>Evaluation Criteria</b>	<b>SIARMED</b>	<b>IMS</b>	<b>OSMED</b>
1. Experience with Government Employer	3.92	2.92	2.08
2. Exceptional Customer Service & Account Management	3.11	2.22	1.56
3. Integration with U.S. Based TPAs	3.56	2.22	2.56
4. Pricing and Fee Guarantee	3.00	1.33	1.33
5. Provider Network Capabilities	3.50	0.83	3.42
6. Reporting	3.22	0.56	3.22
<b>Average Score</b>	<b>3.39</b>	<b>1.68</b>	<b>2.36</b>

# Evaluation – Cont'd

- Network Fees

Network and Administrative Fees	Personify	90Degree Benefits	Meritain	Summit
<b>Network</b>	BCBS	Aetna	Aetna	BCBS
Medical(PEPM)	\$ 25.50	\$ 27.00	\$ 39.07	\$ 25.95
Dental (PEPM)	\$ 2.00	\$ 3.00	\$ 1.90	\$ 0.75
<b>Total</b>	<b>\$ 27.50</b>	<b>\$ 30.00</b>	<b>\$ 40.97</b>	<b>\$ 26.70</b>

- Administrative Fees

Administrative Fees	SIARMED	IMS	OSMED
Medical (PEPM)	\$ 3.00	\$ 4.00	Not provided
Dental (PEPM)	\$ 1.50	Not provided	Not provided
<b>Total</b>	<b>\$ 4.50</b>	<b>\$ 4.00</b>	<b>\$ -</b>

## 90Degree Benefits and Aetna PPO

- **Rationale**

- A. Experience administering public sector plans, including 5 years with the City of San Luis
- B. Ability and experience integrating with U.S. and Mexico based networks (Aetna and Siarmed)
- C. Integration with current cost control programs and vendors (i.e., Liviniti Rx, Rx Benefits, Stop Loss vendor and eSurgeries)
- D. Comprehensive capabilities and flexibility to meet future needs

- **Financial Impact & Cost Containment**

- E. Transparent pricing— no hidden fees and ala carte pricing
- F. Additional \$15,000 implementation credit with a 3-year agreement

- **Service Model & Member Experience**

- G. Dedicated Account Executive, Billing & Eligibility Specialist, and Claims Specialist (same structure used previously with the City)
- H. U.S./Mexico support with Spanish-language documentation and real-time translation services
- I. My90DB mobile app giving members access to claims, ID cards, provider search, and real-time information
- J. CareConnect Advocates guiding members through complex care

# Third Party Administrator (TPA) Recommendation

# Third Party Administrator (TPA) Recommendation – Cont'd

## Recommendation Continued:

- **Compliance, Risk and Data Security**
  - A. Claims audit program includes: Internal auditing, High-dollar claims checklist for all claims over \$20,000
  - B. Fully supports independent audits; processes designed for transparency and documentation readiness
  - C. Comprehensive compliance services available: SBCs, SPDs, Mental Health parity tools, Medicare Part D, COBRA, ACA Reporting
  - D. Dedicated high-dollar audit department and tiered approvals ensure claim accuracy before payment
  
- **Implementation & Transition Plan**
  - E. Clear 90-day implementation timeline with detailed milestones from award to go-live (3/25 – 7/1)
  - F. Rapid setup:
    - A. AE assigned within 1 day
    - B. Group number assigned within 1 business day
    - C. Vendor setups completed within 5 business days each
  - G. Strong focus on member continuity:
    - A. Prior auth and continuation-of-care transfers processed by 6/15
    - B. Deductible & OOP accumulator transfers
  - H. Communication plan includes:
    - A. ID cards mailed by 6/18
    - B. Enrollment support
    - C. Spanish-language materials
    - D. CareConnect support for member onboarding

## Mexico Provider Network and Administration Recommendation

### SIARMED

#### Rationale

Based on the City's comprehensive review, including RFP evaluation, vendor capabilities, historical performance, and HR's on-site audit – Siarmed demonstrated reliable operations, accurate claims management, and strong provider oversight. Together, these findings support the recommendation to continue with Siarmed for the Mexico provider network and administration.

- Long-Term Performance & Stability
  - 17+ years serving the City with cross-border program experience
- Public-Sector Experience
  - Only vendor with 20+ years administering U.S. government employer programs in Mexico
- Customer Service & Member Support
  - Bilingual support and referral coordination
  - Very low complaint rate (6 of 1,776 claims = 0.04%)
- Mexico Provider Network
  - 400+ medical providers, 50+ dental providers, and multiple specialty centers
  - Credentialed providers with strict quality controls
- Integration with U.S. TPAs
  - Proven integration capability, including with 90Degree



Thank You