



Torrance County

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Fully Insured Medical and Prescription Coverage RFP #TC FY25-26-007 Questions and Answers

Question –

Please consider this email as written notification asking if the proposal is allowed to be submitted as a Level Funding option instead of the Fully Insured. That will determine whether we can proceed with quoting.

Answer –

No, we are going to stay with Fully Insured.

Question –

Document: PHP_RFP TC FY25-26-007 Torrance County RFP Medical Exhibits

Section: EXH. 1F, Columns B-G

Question: Is the "Broad" Network considered a PPO Network, and HMO Network considered "Narrow"?

Currently, the client offers two plans and neither plan is a Narrow Network so we would appreciate clarification on the intent so we can respond accordingly.

Answer –

Not necessarily. Some carriers have local limited networks that have deeper discounts on the contract.

It depends on the carrier. They may have a PPO limited network and broad network OR they may only have a PPO and HMO network. It will depend on the carrier.