



## Written Questions and Answers

First Placement Debt Collection

RFP UK-2553-26

Closing Date: **10/28/2025**

Today's Date: 09/30/2025

| No | Question                                                                                                                | Answer                                                                                                                                                                                                                                                                                                              |               |             |              |               |         |    |           |             |             |             |    |             |           |             |             |
|----|-------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|-------------|--------------|---------------|---------|----|-----------|-------------|-------------|-------------|----|-------------|-----------|-------------|-------------|
|    | <b>Volumes &amp; Inventory</b>                                                                                          |                                                                                                                                                                                                                                                                                                                     |               |             |              |               |         |    |           |             |             |             |    |             |           |             |             |
| 1  | Please share historical placement volumes (monthly/annual) and the anticipated initial backlog at go-live.              | <p>UKHC is approximately 13,000 accounts @ \$9 million. Other facilities to be determined. Anticipated initial backlog at go-live is approximately 20,559 accounts @ \$27,703,394..</p> <p>UKKD is approximately 19,442 accounts, \$4,571,248 monthly.</p> <p>UKSC is approximately 5,795, \$1,520,975 monthly.</p> |               |             |              |               |         |    |           |             |             |             |    |             |           |             |             |
| 2  | Average balance and distribution by buckets (e.g., <\$250, \$250–\$1,000, \$1,000–\$5,000, >\$5,000).                   | <table><tr><th></th><th>&lt;\$250</th><th>\$250-\$1000</th><th>\$1000-\$5000</th><th>&gt;\$5000</th></tr><tr><td>PB</td><td>\$702,786</td><td>\$381,819</td><td>\$365,604</td><td>\$73,823</td></tr><tr><td>HB</td><td>\$1,429,395</td><td>\$769,712</td><td>\$2,261,222</td><td>\$3,934,088</td></tr></table>      |               | <\$250      | \$250-\$1000 | \$1000-\$5000 | >\$5000 | PB | \$702,786 | \$381,819   | \$365,604   | \$73,823    | HB | \$1,429,395 | \$769,712 | \$2,261,222 | \$3,934,088 |
|    | <\$250                                                                                                                  | \$250-\$1000                                                                                                                                                                                                                                                                                                        | \$1000-\$5000 | >\$5000     |              |               |         |    |           |             |             |             |    |             |           |             |             |
| PB | \$702,786                                                                                                               | \$381,819                                                                                                                                                                                                                                                                                                           | \$365,604     | \$73,823    |              |               |         |    |           |             |             |             |    |             |           |             |             |
| HB | \$1,429,395                                                                                                             | \$769,712                                                                                                                                                                                                                                                                                                           | \$2,261,222   | \$3,934,088 |              |               |         |    |           |             |             |             |    |             |           |             |             |
| 3  | Placement age on receipt (e.g., 0–90, 91–180, 181–365, >365 days) and any differences by facility/professional billing. | <table><tr><th></th><th>0-90</th><th>91-180</th><th>181-365</th><th>&gt;365</th></tr><tr><td>HB</td><td>\$25,409</td><td>\$2,157,289</td><td>\$4,444,038</td><td>\$1,767,680</td></tr><tr><td>PB</td><td>\$8,373</td><td>\$462,946</td><td>\$813,325</td><td>\$239,396</td></tr></table>                            |               | 0-90        | 91-180       | 181-365       | >365    | HB | \$25,409  | \$2,157,289 | \$4,444,038 | \$1,767,680 | PB | \$8,373     | \$462,946 | \$813,325   | \$239,396   |
|    | 0-90                                                                                                                    | 91-180                                                                                                                                                                                                                                                                                                              | 181-365       | >365        |              |               |         |    |           |             |             |             |    |             |           |             |             |
| HB | \$25,409                                                                                                                | \$2,157,289                                                                                                                                                                                                                                                                                                         | \$4,444,038   | \$1,767,680 |              |               |         |    |           |             |             |             |    |             |           |             |             |
| PB | \$8,373                                                                                                                 | \$462,946                                                                                                                                                                                                                                                                                                           | \$813,325     | \$239,396   |              |               |         |    |           |             |             |             |    |             |           |             |             |
| 4  | Payer mix (self-pay after insurance, charity/FA, Medicaid, Medicare, commercial, workers’ comp, etc.).                  | Full pay, self-pay after insurance, Medicare, Commercial, Auto                                                                                                                                                                                                                                                      |               |             |              |               |         |    |           |             |             |             |    |             |           |             |             |
| 5  | Expected monthly new placements post go-live.                                                                           | <p>UKHC is approximately 13,000 account @ \$9 million</p> <p>UKKD is approximately 19,442 accounts, \$4,571,248 monthly.</p> <p>UKSC is approximately 5,795, \$1,520,975 monthly.</p>                                                                                                                               |               |             |              |               |         |    |           |             |             |             |    |             |           |             |             |
|    |                                                                                                                         |                                                                                                                                                                                                                                                                                                                     |               |             |              |               |         |    |           |             |             |             |    |             |           |             |             |

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|    | <b>Scope Boundaries' &amp; Escalation</b>                                                                                                                                                                      |                                                                                                                                                                          |
| 6  | Please confirm that litigation is out of scope for this first-placement engagement unless separately authorized in writing.                                                                                    | Litigation is out of scope                                                                                                                                               |
| 7  | Any thresholds for settlement/compromise authority and hardship/financial-assistance alignment?                                                                                                                | Financial assistance is not offered once the account goes to bad debt.<br>The agency may take settlements once the amount has been authorized by the University          |
|    | <b>Credit Reporting</b>                                                                                                                                                                                        |                                                                                                                                                                          |
| 8  | Should bureau reporting be applied to all qualifying accounts or by specific triggers/approvals?                                                                                                               | We do not want to apply to credit report.                                                                                                                                |
| 9  | Timing for placement to/withdrawal from bureaus beyond standard FCRA practices (e.g., post-dispute, PIF/SIF rules).                                                                                            | Please clarify the question. Where are PIF/SIF rules referenced in the FCRA rules?                                                                                       |
|    | <b>Data, IT &amp; Integrations</b>                                                                                                                                                                             |                                                                                                                                                                          |
| 10 | Provide data dictionary/specs for placement and payment/remit files (SFTP/API, encryption standards, test cycles).                                                                                             | Will be provided during build discussions once the contract is awarded                                                                                                   |
| 11 | Call-recording access for UK audits and expected sampling cadence.                                                                                                                                             | yes                                                                                                                                                                      |
| 12 | Preferred payment posting/remittance cadence and file formats.                                                                                                                                                 | Daily                                                                                                                                                                    |
|    | <b>Pricing &amp; Remittance Mechanics</b>                                                                                                                                                                      |                                                                                                                                                                          |
| 13 | Please confirm the <b>financial offer</b> is a <b>single contingency percentage</b> (with optional alternates) and that the fee is <b>deducted from amounts collected</b> (not passed through to the patient). | Contingency fee but fees will not be deducted. We should be invoiced monthly for fees.                                                                                   |
| 14 | Confirm “no-commission” situations (e.g., UK payments within grace period, cancellations/adjustments, insurance payments posted by UK).                                                                        | “no commission” will be paid for recalls (placed in error), adjustments. We are open to a flat rate finder’s fee for insurance discovered by the agency, if we get paid. |
|    | <b>Submission, Admin &amp; Timelines</b>                                                                                                                                                                       |                                                                                                                                                                          |
| 15 | Please confirm due dates/times:<br>• Questions due: Sept 2, 2025, 3:00 p.m. (Lexington/Eastern)<br>• Proposals due: Sept 19, 2025, 3:00 p.m. (Lexington/Eastern)                                               | See section 3.1 Key Event Dates in RFP.                                                                                                                                  |
| 16 | Please confirm submission method (printed originals + USBs, separate sealed technical/financial) and delivery address; no e-portal submission, email, or fax accepted—correct?                                 | See section 3.6 Proposal Submission and Deadline in RFP.<br><br>Correct, no e-portal submission, email, or fax accepted.                                                 |

|    |                                                                                                                                                                                                                                                                           |                                                                                                                                                                                   |
|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 17 | Will there be any pre-proposal conference or addendum planned? If so, date/time.                                                                                                                                                                                          | No pre-proposal conference.<br><br>Any addendum issues will be posted on Procurements website.                                                                                    |
| 18 | Resident-supplier preference: if claimed, please confirm the KY residency affidavit requirements (e.g., notarization).                                                                                                                                                    | If your state has a reciprocal preference agreement with the Commonwealth of Kentucky, supply what your state requires.                                                           |
| 19 | Evaluation approach: any available scoring weights across Qualifications, Services Defined, Financial, Performance/Implementation, and Other?                                                                                                                             | See section 5.0 Evaluation Criteria Process in RFP.                                                                                                                               |
| 20 | Anticipated award date and target go-live window; any blackout or onboarding periods we should plan around.                                                                                                                                                               | Unavailable at this time.                                                                                                                                                         |
| 21 | Contact hours restrictions (by time zone), language needs, and TCPA consent expectations for cell-phone outreach.                                                                                                                                                         | Contact hours – Adhere to FDCPA<br>Language needs- Clarify<br>TCPA – Adhere to TCPA Regulations                                                                                   |
| 22 | Please provide an estimate of monthly/annual placements and an average balance to be placed broken down by facility (i.e. UKHC, KDMS, KNH, KML, KHI, KDOH, UKSC) and type of account (i.e. UKHC hospital, UKHC physicians, KDMS Hospital, KDMS Physicians, Nursing Home). | UKHC is approximately 13,000 accounts at \$9 million.<br><br>UKKD is approximately 19,442 accounts, \$4,571,248 monthly.<br><br>UKSC is approximately 5,795, \$1,520,975 monthly. |
| 23 | What are the total dollars expected to be assigned to bad debt monthly?                                                                                                                                                                                                   | Approximately \$9 million from UKHC.<br><br>UKKD is approximately 19,442 accounts, \$4,571,248 monthly.<br><br>UKSC is approximately 5,795, \$1,520,975 monthly.                  |
| 24 | Please provide the payor mix for each facility.                                                                                                                                                                                                                           | Full pay, self-pay after insurance, Medicare, Commercial, Auto                                                                                                                    |

|    |                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                         |
|----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|
| 25 | Please provide the historical liquidation of bad debt accounts by category of debt in 12 & 24 mo. cycles.                                                                                                                                                                                                                                                            | UKHC, approximate liquidation rate is 4%<br>UKKD, approximate liquidation rate is 6.96%.<br>UKSC, approximate liquidation rate is 5.5%. |
| 26 | Please verify the placement of the account to the agency is 180 days from date of service.                                                                                                                                                                                                                                                                           | Currently, the policy is to refer to accounts 120 days from date first patient statement dropped                                        |
| 27 | Please confirm the length of assignments or placement is 1 year, depending on imminence of payment.                                                                                                                                                                                                                                                                  | The length of placement is 180 days unless the patient has a written payment agreement and/or is paying consistently.                   |
| 28 | The university indicates that to retain a payment plan account after 1 year of assignment a signed agreement must be in place with the patient. Will the university consider eliminating the "written agreement" and replacing it with "consistent payments" defined as no missed payment for a length of greater than 90 days from the cancellation date requested. | The agency may retain the payment plan account with written agreement, provided payments are consistent                                 |
| 29 | Please indicate if there will be any work standards/mandatory work protocols? If so, what are they?                                                                                                                                                                                                                                                                  | Follow all state and federal regulations over the collection industry                                                                   |
| 30 | For this proposal titled First Placement Bad Debt, please confirm the opportunity to work these accounts will be the first effort to collect the balance in a self-pay status after billing has been exhausted?                                                                                                                                                      | This is the first opportunity to collect the accounts once they have been written off to bad debt.                                      |

| 31                                                                                                   | Does the University have a maximum length of time that they allow a patient to set payment terms while still in-house before referring the balance on to debt collections? If so, what is the term length?                                                  | <div>The University has a payment matrix.</div> <table><tr><th colspan="4">Payment Plan Guideline Recommendation</th></tr><tr><th>Min Balance</th><th>Max Balance</th><th>Max # of payments</th><th>Minimum Monthly Amount</th></tr><tr><td>\$100.00</td><td>\$300.00</td><td>4</td><td>\$25.00</td></tr><tr><td>\$300.01</td><td>\$500.00</td><td>6</td><td>\$50.00</td></tr><tr><td>\$500.01</td><td>\$1,000.00</td><td>10</td><td>\$50.00</td></tr><tr><td>\$1,000.01</td><td>\$1,500.00</td><td>12</td><td>\$84.00</td></tr><tr><td>\$1,500.01</td><td>\$2,500.00</td><td>18</td><td>\$84.00</td></tr><tr><td>\$2,500.01</td><td></td><td>24</td><td>\$105.00</td></tr><tr><td colspan="4">* Supervisor can extend payment plans up to a maximum of 36 months for balances greater than \$1,000</td></tr></table> | Payment Plan Guideline Recommendation |  |  |  | Min Balance | Max Balance | Max # of payments | Minimum Monthly Amount | \$100.00 | \$300.00 | 4 | \$25.00 | \$300.01 | \$500.00 | 6 | \$50.00 | \$500.01 | \$1,000.00 | 10 | \$50.00 | \$1,000.01 | \$1,500.00 | 12 | \$84.00 | \$1,500.01 | \$2,500.00 | 18 | \$84.00 | \$2,500.01 |  | 24 | \$105.00 | * Supervisor can extend payment plans up to a maximum of 36 months for balances greater than \$1,000 |  |  |  |
|------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|--|--|--|-------------|-------------|-------------------|------------------------|----------|----------|---|---------|----------|----------|---|---------|----------|------------|----|---------|------------|------------|----|---------|------------|------------|----|---------|------------|--|----|----------|------------------------------------------------------------------------------------------------------|--|--|--|
| Payment Plan Guideline Recommendation                                                                |                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                       |  |  |  |             |             |                   |                        |          |          |   |         |          |          |   |         |          |            |    |         |            |            |    |         |            |            |    |         |            |  |    |          |                                                                                                      |  |  |  |
| Min Balance                                                                                          | Max Balance                                                                                                                                                                                                                                                 | Max # of payments                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Minimum Monthly Amount                |  |  |  |             |             |                   |                        |          |          |   |         |          |          |   |         |          |            |    |         |            |            |    |         |            |            |    |         |            |  |    |          |                                                                                                      |  |  |  |
| \$100.00                                                                                             | \$300.00                                                                                                                                                                                                                                                    | 4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | \$25.00                               |  |  |  |             |             |                   |                        |          |          |   |         |          |          |   |         |          |            |    |         |            |            |    |         |            |            |    |         |            |  |    |          |                                                                                                      |  |  |  |
| \$300.01                                                                                             | \$500.00                                                                                                                                                                                                                                                    | 6                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | \$50.00                               |  |  |  |             |             |                   |                        |          |          |   |         |          |          |   |         |          |            |    |         |            |            |    |         |            |            |    |         |            |  |    |          |                                                                                                      |  |  |  |
| \$500.01                                                                                             | \$1,000.00                                                                                                                                                                                                                                                  | 10                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | \$50.00                               |  |  |  |             |             |                   |                        |          |          |   |         |          |          |   |         |          |            |    |         |            |            |    |         |            |            |    |         |            |  |    |          |                                                                                                      |  |  |  |
| \$1,000.01                                                                                           | \$1,500.00                                                                                                                                                                                                                                                  | 12                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | \$84.00                               |  |  |  |             |             |                   |                        |          |          |   |         |          |          |   |         |          |            |    |         |            |            |    |         |            |            |    |         |            |  |    |          |                                                                                                      |  |  |  |
| \$1,500.01                                                                                           | \$2,500.00                                                                                                                                                                                                                                                  | 18                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | \$84.00                               |  |  |  |             |             |                   |                        |          |          |   |         |          |          |   |         |          |            |    |         |            |            |    |         |            |            |    |         |            |  |    |          |                                                                                                      |  |  |  |
| \$2,500.01                                                                                           |                                                                                                                                                                                                                                                             | 24                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | \$105.00                              |  |  |  |             |             |                   |                        |          |          |   |         |          |          |   |         |          |            |    |         |            |            |    |         |            |            |    |         |            |  |    |          |                                                                                                      |  |  |  |
| * Supervisor can extend payment plans up to a maximum of 36 months for balances greater than \$1,000 |                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                       |  |  |  |             |             |                   |                        |          |          |   |         |          |          |   |         |          |            |    |         |            |            |    |         |            |            |    |         |            |  |    |          |                                                                                                      |  |  |  |
| 32                                                                                                   | Please describe the historical work effort from date of service while still in-house. How many statements were sent; how many phone calls were made? Is either effort balance driven?                                                                       | Currently, 4 statements are sent prior to bad debt. Outbound/Inbound phone calls                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                       |  |  |  |             |             |                   |                        |          |          |   |         |          |          |   |         |          |            |    |         |            |            |    |         |            |            |    |         |            |  |    |          |                                                                                                      |  |  |  |
| 33                                                                                                   | Is there a small balance write off threshold for collection accounts, if so, what is the amount?                                                                                                                                                            | No                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                       |  |  |  |             |             |                   |                        |          |          |   |         |          |          |   |         |          |            |    |         |            |            |    |         |            |            |    |         |            |  |    |          |                                                                                                      |  |  |  |
| 34                                                                                                   | Will UKHC utilize or authorize legal efforts to collect by their vendor partner? If no, please provide the criteria and any possible restrictions.                                                                                                          | No                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                       |  |  |  |             |             |                   |                        |          |          |   |         |          |          |   |         |          |            |    |         |            |            |    |         |            |            |    |         |            |  |    |          |                                                                                                      |  |  |  |
| 35                                                                                                   | If insurance is discovered by the agency, will the University require the account to be cancelled back to the facility to be billed? Will the agency be subject to commission on the insurance payment?                                                     | The University will require the account to be cancelled back to the facility. The agency will be paid a flat finder's fee if we get paid.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                       |  |  |  |             |             |                   |                        |          |          |   |         |          |          |   |         |          |            |    |         |            |            |    |         |            |            |    |         |            |  |    |          |                                                                                                      |  |  |  |
| 36                                                                                                   | If worker's comp information is provided to the agency to forward along to the University, will these accounts be required to be cancelled back to the facility? Will the agency be subject to commission on any payment made by the workers' compensation? | The agency will return back to the facility and will be paid a flat finder's fee if we get paid.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                       |  |  |  |             |             |                   |                        |          |          |   |         |          |          |   |         |          |            |    |         |            |            |    |         |            |            |    |         |            |  |    |          |                                                                                                      |  |  |  |
| 37                                                                                                   | Will the University allow the agency to file proof of claim on deceased accounts? Will the agency be subject to commission on any payment received?                                                                                                         | No, decedent accounts should be returned to the facility.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                       |  |  |  |             |             |                   |                        |          |          |   |         |          |          |   |         |          |            |    |         |            |            |    |         |            |            |    |         |            |  |    |          |                                                                                                      |  |  |  |
| 38                                                                                                   | Is there a standard discount percentage the University will allow for settlement in full as a blanket offer on accounts wishing to resolve?                                                                                                                 | Settlement offers must be authorized by the University                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                       |  |  |  |             |             |                   |                        |          |          |   |         |          |          |   |         |          |            |    |         |            |            |    |         |            |            |    |         |            |  |    |          |                                                                                                      |  |  |  |
| 39                                                                                                   | Will UKHC authorize lower insurance coverage levels (i.e. \$2m Cyber Coverage)?                                                                                                                                                                             | All proposals will be evaluated.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                       |  |  |  |             |             |                   |                        |          |          |   |         |          |          |   |         |          |            |    |         |            |            |    |         |            |            |    |         |            |  |    |          |                                                                                                      |  |  |  |

|    |                                                                                                                                                                                                                                                            |                                                                                                                                                                                 |
|----|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 40 | Will UKHC authorize ACA forwarding for a Kentucky agency not licensed in all fifty states?                                                                                                                                                                 | Yes                                                                                                                                                                             |
| 41 | Please clarify how "Printing Statutes" in section 6.28 is applicable to this contract.                                                                                                                                                                     | Any Class 2 printing done on behalf of the University of Kentucky must follow these statutes.                                                                                   |
| 42 | What requirements will UKHC place for vendor partners to collect on international debt? How much non-US debt exists in the portfolio historically?                                                                                                         | Follow FDCPA regulations<br>Non- US debt would be minimal                                                                                                                       |
| 43 | Regarding contract terms found in section 6.1- would a longer term of 3 to 5 years be considered for the awarded agency?                                                                                                                                   | Outline your request in the transmittal letter.                                                                                                                                 |
| 44 | How many accounts and how many dollars are written off to bad debt each month?                                                                                                                                                                             | Approximately 13,000 accounts @ \$9 million (UKHC).<br><br>UKKD is approximately 19,442 accounts, \$4,571,248 monthly.<br><br>UKSC is approximately 5,795, \$1,520,975 monthly. |
| 45 | What are the patient mix ratios at each site?                                                                                                                                                                                                              | Full pay, self-pay after insurance, Medicare, Commercial, Auto                                                                                                                  |
| 46 | How many of the accounts and how many dollars are recalled from primary placement agencies for financial assistance each month? i.e. number of FA applications and number of approvals.                                                                    | Financial assistance is not offered once the account goes to bad debt                                                                                                           |
| 47 | How long does it take for FA applications to be processed?                                                                                                                                                                                                 | N/A Financial assistance is not offered once the account goes to bad debt                                                                                                       |
| 48 | If a patient is approved for FA at one location, are they approved at all UK Health entities?                                                                                                                                                              | N/A Financial assistance is not offered once the account goes to bad debt                                                                                                       |
| 49 | Does UK place a value on identifying accounts eligible for financial assistance? Is this a mission centric metric of success? Do you, or will you, consider presumptive charity write-offs?                                                                | N/A Financial assistance is not offered once the account goes to bad debt                                                                                                       |
| 50 | How many vendors are being selected?                                                                                                                                                                                                                       | 2                                                                                                                                                                               |
| 51 | What percentage of the estimated referred dollar volume is currently being collected?                                                                                                                                                                      | Approximately 4%                                                                                                                                                                |
| 52 | Will the selected vendor have access to UK EHR system or other tools for purposes of verifying newly obtained insurance information?                                                                                                                       | Yes                                                                                                                                                                             |
| 53 | Will the selected vendor be expected to rebill insurance when new information is obtained, or just return the account to UK?                                                                                                                               | Return to UK                                                                                                                                                                    |
| 54 | Can the selected vendor be given access to the UK merchant account for processing patient payments, so that all patient payments are deposited directly to UK? If not, will the vendor be expected to absorb credit card processing fees, or pass through? | Unknown at this time                                                                                                                                                            |

|    |                                                                                                                                  |                                                                                                                                                                                                                              |
|----|----------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 55 | For what duration will the accounts be worked by the primary agency? E.g. 9 months, 12 months, etc.                              | 180 days                                                                                                                                                                                                                     |
| 56 | Does UK Health obtain patient consent to be contacted by cell phone, text, email, etc.?                                          | yes                                                                                                                                                                                                                          |
| 57 | Is indication of consent to contact via cell, text, email communicated in the referral data?                                     | No                                                                                                                                                                                                                           |
| 58 | Will the patient's email address be included in the referral data?                                                               | If available                                                                                                                                                                                                                 |
| 59 | What percentage of patients have provided an email address?                                                                      | 75-82%                                                                                                                                                                                                                       |
| 60 | Are patient balances still accessible for self-payment via the patient's mychart after being referred to the selected agency?    | Not currently, but will be discussed                                                                                                                                                                                         |
| 61 | Will UK consider an agency that never engages in Extraordinary Collection Actions (ECA's) including reporting to credit bureaus? | See answer to question #39.                                                                                                                                                                                                  |
| 62 | Is credit reporting a mandatory requirement? If so, would UK be open to other solution offerings?                                | We would be open to other solution offerings                                                                                                                                                                                 |
| 63 | What are the total monthly/annual placement by dollar and number of accounts?                                                    | UKHC -Approximately 13,000 accounts @ \$9 million monthly. Other facilities are to be determined<br><br>UKKD is approximately 19,442 accounts, \$4,571,248 monthly.<br><br>UKSC is approximately 5,795, \$1,520,975 monthly. |
| 64 | Are Gen AI for Chat, text, calls allowed?                                                                                        | Overall AI can be used, but it must be approved through the risk assessment.                                                                                                                                                 |
| 65 | How long will the agency be allowed to hold the accounts?                                                                        | 180 days                                                                                                                                                                                                                     |
| 66 | What account system is the University of Kentucky using for these receivables (i.e. Epic, Cerner, Meditech).                     | Epic                                                                                                                                                                                                                         |
| 67 | Are the accounts hospital or physician receivables or both?                                                                      | both                                                                                                                                                                                                                         |
| 68 | Does the UK have a single billing office model?                                                                                  | yes                                                                                                                                                                                                                          |
| 69 | What is the internal process for early out/active accounts prior to going to bad debt?                                           | Outsourced                                                                                                                                                                                                                   |
| 70 | What is the expected placement date for these accounts-i.e. 120 days or 180 days?                                                | 120 days from date first patient statement drops                                                                                                                                                                             |
| 71 | Will there be a older account inventory from the current bad debt agency/process that will be referred to the new vendor?        | Anticipated initial backlog at go-live is approximately 20,559 accounts @ \$27,703,394                                                                                                                                       |
| 72 | What is the anticipated referral volume (# and \$) of accounts on a monthly or annual basis?                                     | UKHC - Approximately 13,000 accounts @ \$9 million.<br><br>UKKD is approximately 19,442 accounts, \$4,571,248 monthly.<br><br>UKSC is approximately 5,795, \$1,520,975 monthly.                                              |

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| 73 | Is there an expectation of what work efforts will be completed by the vendor? What is the current process?                                                                                                                                                                                                                                                                                                                                       | Current process:<br>Approved CFPB validation letter<br>Phone calls<br>Letters                                                  |
| 74 | Will UK expect a vendor to work accounts through a legal process?                                                                                                                                                                                                                                                                                                                                                                                | No                                                                                                                             |
| 75 | In the rfp there is a section 4.4 page 17-is there a mbe/wbe/specific demographic requirement for this business?                                                                                                                                                                                                                                                                                                                                 | No                                                                                                                             |
| 76 | There are several sections of the rfp that refer to Kentucky based businesses-is the intention to award this a Kentucky based business?                                                                                                                                                                                                                                                                                                          | See answer to question #39.                                                                                                    |
| 77 | How many collection agencies does UKHC expect to engage to work its first placement accounts?                                                                                                                                                                                                                                                                                                                                                    | See answer to question #50.                                                                                                    |
| 78 | Does UKHC want collection vendors to litigate accounts?                                                                                                                                                                                                                                                                                                                                                                                          | No                                                                                                                             |
| 79 | How many first placement accounts are currently in collection status and what is the total dollar value of these?                                                                                                                                                                                                                                                                                                                                | CKMS: approx 20,559 accounts @ \$27,703,394<br>KDH: Approx. 144,476 accounts @ \$32.175,804<br>St Claire: unknown at this time |
| 80 | Moving forward, what is the anticipated volume (#) and value (\$) of ongoing placements? Please specify if this is monthly, quarterly, annually, etc.                                                                                                                                                                                                                                                                                            | Unknown at this time.                                                                                                          |
| 81 | How frequently will UKHC assign new accounts with contracted collection vendors?                                                                                                                                                                                                                                                                                                                                                                 | daily                                                                                                                          |
| 82 | What patient accounting software does UKHC operate?                                                                                                                                                                                                                                                                                                                                                                                              | Epic                                                                                                                           |
| 83 | Several areas of the RFP mention a billing service. Does UKHC utilize a billing servicer or is this referring to CKMS?                                                                                                                                                                                                                                                                                                                           | Please redact the term "billing service," since CKMS will no longer be involved                                                |
| 84 | 2.2 – If we are understanding the project history properly, this is the first time UKHC has sourced an external vendor for first placement collection services. Having utilized the UK-owned subsidiary CKMS exclusively until now, how will management of UKHC’s first placement accounts change moving forward? Will all first placements be assigned to the selected collection vendors? Or will CKMS still be involved and in what capacity? | CKMS will no longer be involved                                                                                                |
| 85 | 4.2 and 4.3 – Will UK accept scanned or digital signatures on the required forms?                                                                                                                                                                                                                                                                                                                                                                | Yes                                                                                                                            |
| 86 | 4.4 – How will diversity status or Kentucky-based business influence scoring and/or award decision?                                                                                                                                                                                                                                                                                                                                              | See answer to question #19.                                                                                                    |



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| 87 | 4.5, 7. – Does the requirement for Title IV compliance audit reports apply to this procurement for patient debt? In case UKHC still determines this to apply, is it acceptable to submit a copy of our assurance letter to the U.S. Department of Education in lieu of the compliance audit? The 2023 Title IV Audit Guide published by the Office of the Inspector General was updated to remove the requirements for testing "Perkins Deferrals, Billings and Collections, and Cancellations." Meaning, a collection agency performing just these services for a school's Perkins portfolio is now subject only to the assurance letter requirement; a servicer compliance examination is no longer necessary. | This is not student debt                                                                          |
| 88 | 4.5, 12. – We understand the need for thorough financial assessment. However D&B reports do not always provide the most accurate or comprehensive view of a company's financial stability, as they often contain limited, outdated, and even inaccurate information. To maintain an up-to-date D&B report requires a costly membership for self-reporting information. Since we are already submitting audited financial statements and client references, will UKHC accept banking/credit references as an alternative source for conducting an financial assessment that provide a more reliable and detailed view of our financial health?                                                                    | Unknown at this time                                                                              |
| 89 | 4.6, 4., B., 7 – Please clarify what is meant by "closed border states." Is this referring to states that require an agency to be licensed and/or bonded in order to collect debt?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | It is referring to states that require an agency to be licensed and/or bonded in order to collect |
| 90 | 4.8, 5. – The RFP mentions an aggressive implementation schedule. What is the targeted start date for collection services to begin?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | First of calendar year 2026                                                                       |

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| 91 | 5.0 – What are the percentages or weight values for each of the evaluation criteria listed?                                                                                                                                                                                                                                                                                                        | See paragraph 2 in section 5.0 Evaluation Criteria Process.                                                                                                                                  |
| 92 | 6.21 – How will reciprocal preference factor into scoring and/or award decision?                                                                                                                                                                                                                                                                                                                   | See answer to question #19.                                                                                                                                                                  |
| 93 | 6.30 – Must the HIPAA/BAA amendment be completed and submitted with our response? Or is this due upon award?                                                                                                                                                                                                                                                                                       | If any exceptions are taken it is to be outlined in the Transmittal letter and a red-lined HIPAA/BAA is to be included with your response. Signature will be required if awarded a contract. |
| 94 | 7.1, 4. – Will a Commercial Crime policy w/ Employee Dishonesty coverage in the amount of \$5,000,000 be an acceptable substitute for the \$100,000 fidelity bond?                                                                                                                                                                                                                                 | Please submit any deviations in the transmittal letter for evaluation.                                                                                                                       |
| 95 | 7.1, 13. – Is it UKCH's current practice to report patient accounts to credit bureaus? Given the extent of state-specific restrictions on credit reporting medical debt, is this a firm requirement for the awarded collection vendor?                                                                                                                                                             | We do not want to report to credit bureaus.                                                                                                                                                  |
| 96 | 7.1, 14 – "The contractor should not agree to a compromise settlement or waive any collection costs or charges without prior written authorization from the University." This appears to imply UKHC intends to add collection costs to accounts. Since this is not customary for medical debt, please clarify if it is UKHC's practice to add collection costs to accounts, to be paid by debtors. | Collection costs are not added to accounts. Patient settlements must be authorized by the University.                                                                                        |
| 97 | 8.1 – The Financial Offer Summary is formatted for dollars (\$). Since collection services are generally billed on a contingency fee basis as a percentage of amounts recovered, may we modify the form to accommodate a fee percentage (%)? Additionally, if litigation services are desired, would you like proposers to submit a separate rate for litigation?                                  | See answer to question #28.                                                                                                                                                                  |

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| 98  | What is the typical age of accounts at the time of placement with your agency? Is this measured from the date of discharge, date of service, or the patient-pay bill drop date?                                                                                                                                                                                                                                                                                                                                                                                                     | 120 days from date first patient statement dropped.                                                                                                                                    |
| 99  | Does UofK want us to pursue legal action or litigation efforts as part of collections?<br><br>If so, please note that we would limit such actions to a very small number of accounts where patients have clear means to pay. This process enables us to send attorney-signed letters to all severely delinquent patients, which has been shown to significantly improve recovery rates.                                                                                                                                                                                             | No                                                                                                                                                                                     |
| 100 | Would UofK be open to an enhanced collection model similar to the one we currently operate with other clients? In this model, we first attempt to enroll all uninsured or self-pay patients into appropriate coverage (e.g., Medicaid, ACA plans, Medicare, duals, etc.) before billing through our multi-channel technology and back office support. We also target repeat patients during the collection process for additional enrollment opportunities. This approach reduces overall collection balances over time by transitioning patients from uninsured to insured status. | Yes                                                                                                                                                                                    |
| 101 | What is the anticipated volume, (both # and \$) of anticipated, on-going referrals? What frequency do the above numbers represent (i.e., monthly, weekly or annual volumes)?                                                                                                                                                                                                                                                                                                                                                                                                        | Approximately 13,000 accounts @ \$9 million monthly<br><br>UKKD is approximately 19,442 accounts, \$4,571,248 monthly.<br><br>UKSC is approximately 5,795, \$1,520,975 monthly.        |
| 102 | With what frequency will the UK refer accounts (i.e. daily, weekly, etc.)?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | See answer to question #81.                                                                                                                                                            |
| 103 | With what frequency will the UK provide account/balance updates to the contractor (i.e. daily, weekly, etc.)?                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | See answer to question #81.                                                                                                                                                            |
| 104 | What is the average balance of accounts referred or anticipated to be referred to collections?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | UKHC -Approximately 13,000 accounts @ \$9 million monthly.<br><br>UKKD is approximately 19,442 accounts, \$4,571,248 monthly.<br><br>UKSC is approximately 5,795, \$1,520,975 monthly. |

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| 105 | What is the average age of accounts at the time of referral (i.e., 90-days, 150 days, etc.)?                                                                                                                                                                                                                                                                                        |    | Approximately,                                                                                                                                                                                                       |           |             |             |
|     |                                                                                                                                                                                                                                                                                                                                                                                     |    | 0-90                                                                                                                                                                                                                 | 91-180    | 181-365     | >365        |
|     |                                                                                                                                                                                                                                                                                                                                                                                     |    | HB                                                                                                                                                                                                                   | \$25,409  | \$2,157,289 | \$4,444,038 |
|     |                                                                                                                                                                                                                                                                                                                                                                                     | PB | \$8,373                                                                                                                                                                                                              | \$462,946 | \$813,325   | \$239,396   |
| 106 | Is there currently a backlog of accounts (outside of on-going regular referrals) ready for referral now? If yes, please provide the volume (# and \$) as well as the age and avg balance of this backlog volume.                                                                                                                                                                    |    | Yes, approximately 20,559 accounts @ \$27,703,394                                                                                                                                                                    |           |             |             |
| 107 | What percentage of accounts are balance after insurance vs. pure self-pay balances?                                                                                                                                                                                                                                                                                                 |    | UKHC<br>Self pay – approximately 43%<br>Balance after – approximately 57%<br>UKKD<br>approximately 88% after insurance, 12% per self-pay<br><br>UKSC<br>Approximately 87% Balance after Insurance -13% Pure Self Pay |           |             |             |
| 108 | What collection activities are taken/pursued by the UK on cases prior to referral?                                                                                                                                                                                                                                                                                                  |    | 4 statements and early out vendor                                                                                                                                                                                    |           |             |             |
| 109 | Will the UK continue any collection efforts on accounts after referral to the agencies? If yes, please describe those efforts?                                                                                                                                                                                                                                                      |    | No                                                                                                                                                                                                                   |           |             |             |
| 110 | Are legal services required as part of this RFP? If Yes, how many accounts were approved and pursued by legal action in the last FY?<br><br>If Yes, are we allowed to provide legal pricing on the required pricing form?                                                                                                                                                           |    | No                                                                                                                                                                                                                   |           |             |             |
| 111 | Please confirm the agencies only keep accounts for 12 months.                                                                                                                                                                                                                                                                                                                       |    | Agencies will keep accounts 180 days from placement, unless the agency has a signed payment agreement from the patient, and/or payments are consistent                                                               |           |             |             |
| 112 | Page 7, Section 2.1 “Intent & Scope”: To how many vendors does the UK plan to award for services under this contract? If more than 1 vendor is planned, please advise if the volumes provided in Questions 1 & 6 are total available inventory that will be split according to the number of vendors or if those numbers previously provided represent the already split inventory. |    | See answer to question #50.                                                                                                                                                                                          |           |             |             |
| 113 | Page 7, Section 2.2 “Background Information”: Will the CKMS be disbanded or will they continue to work certain accounts?                                                                                                                                                                                                                                                            |    | CKMS will not work bad debt receivables                                                                                                                                                                              |           |             |             |

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| 114 | Page 10, Section 2.4 “Economic Engagement”: Is there a mandatory requirement (%) that must be subcontracted to a KY business? Or, that the bidder be located in KY?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | No.<br><br>No.                                             |
| 115 | Page 10, Section 2.4 “Economic Engagement”: Are there any extra/weighted points awarded to KY businesses? If yes, what is that weighted evaluation points/criteria/benefit?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | No.                                                        |
| 116 | Page 12, Section 3.6 “proposal Submission & Deadline”: Is it acceptable to place the SEALED Technical envelope and the SEALED Financial envelope within the same mailing box, as long as they are clearly sealed/marked according to the instructions?                                                                                                                                                                                                                                                                                                                                                                                                                                   | Yes.                                                       |
| 117 | Page 16, Section 4.1 “Proposal Information & Criteria”: This section require that we organize our proposals in the listed order; however, the Financial Proposal is listed in the middle of the Technical proposal criteria; this directly contradicts the previous instructions in Section 3.6 stating we MUST submit the Financial Proposal in a separate, sealed envelope. As such, please clarify that our Technical proposals EXCLUDE criteria 3, as listed in 4.1. Furthermore, please confirm that the following items, in order, are the only items required in our Technical Proposal: Signed Auth Form<br>Transmittal<br>Executive Summary<br>Criteria 1 & 2<br>Criteria 4 & 5 | Yes, that should make up your Technical proposal.          |
| 118 | Page 16, Section 4.1 “Proposal Information & Criteria”: Is it acceptable to place a Table of Contents at the beginning of our proposal?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Yes.                                                       |
| 119 | Page 19, Section 4.5(1), Item J: Is it acceptable to provide resumes for Key Personnel only (vs. resumes for all staff), with a summary of experience for the assigned staff?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | We don’t require resumes, but need a summary of experience |
| 120 | Page 19, Section 4.5(3): Is it acceptable to instead list the states in which we are not licensed vs. licensed, as that list is much smaller than the reverse?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | yes                                                        |
|     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                            |

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| 121 | Page 19, Section 4.5(6): Please further clarify if you are looking for inventory counts for Healthcare only or all primary (1st placement) bad debt collections, including non-healthcare? Additionally, due the fact that system generated reports contain details not requested, and must remain secure, is it acceptable to simply provide the totals asked for vs. providing a confidential 'report'?                                                                                                                                                                                    | Healthcare only<br>Yes, provide a report to include the information requested. |
| 122 | Page 19, Section 4.5(7): Our compliance audits (i.e., SASE 18, SOC 2, ISO, etc.) are 99 pages in length. Is it acceptable to provide a shortened/redacted version that contains only 40 pages, with the caveat that we would provide the full report upon award? Regardless of whether you prefer the full or redacted version, is it acceptable to either place it in Criteria 5, Section 4.9 "Additional Information" or behind an "Attachments" TAB at the rear of our proposal? It seems disruptive to place this 99-page report in the middle of the technical proposal. Please advise. | Redacted version.                                                              |
| 123 | Page 19, Section 4.5(8): Same questions as with the Compliance Audits. These audited financials are over 25 pages in length (and CONFIDENTIAL). Is it acceptable to either place these also in Criteria 5, Section 4.9 "Additional Information" or behind an "Attachments" TAB at the rear of our proposal? It seems disruptive to place another 25 pages in the middle of the technical proposal. Please advise.                                                                                                                                                                            | Yes                                                                            |
|     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                |

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| 124 | <p>Page 20, Section 4.5(9) &amp; Section 7.1(4): These two sections seem to contradict one another. In Section 4.5, you are asking for proof of a fidelity bond that is only required, according to Section 7.1, if we are awarded the contract. In essence, this requirement (Section 4.5) assumes that everyone has or needs to have a fidelity bond with their current lines of business. Please advise if you will be striking this 4.5 requirement of proof with our proposal/bid from the RFP, as we are only required to have a bond or certify that we will purchase this bond if we are awarded the contract, per Section 7.1. Fidelity bonds are typically designed to cover employee crimes or financial crimes such as theft, forgery, fraud, embezzlement, cyber fraud, etc.; as such, none of our current clients require a fidelity bond, as these crimes are covered in our insurance policies, such as professional liability, umbrella and excess liability, blanket crime policies, cybercrime liability, etc.</p> <p>If this conflicting requirement in Section 4.5 is not stricken from the bid, and proof of crime coverage is still required, then please confirm that as long as we agree that, if awarded, we would purchase and meet all fidelity bond requirements, is it acceptable then to submit, in lieu of proof of a fidelity bond, our insurance cert which shows the listed liability coverages that includes coverage for these crime types?</p> <p>Since this 4.5 requirement contradicts what is requested in Section 7.1(4) where we would only be required to adhere to this bonding requirement if awarded, clarification is needed. Are we required to have an existing fidelity bond to qualify to bid or is this only required upon contract award?</p> <p>Please advise if bidders will marked down in their evaluation for not needing or having a current fidelity bond?</p> | Unknown at this time                                                       |
| 125 | <p>Page 20, Section 4.5(10): What documentation and/or proof is acceptable to meet this requirement? Bidders will have provided in the previous Section 4.5(6) this exact proof. This seems duplicative. Please advise.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | As long as the documentation/or proof has been provided, it is acceptable. |
| 126 | <p>Page 21, Section 4.6(4), Item F.10: What is the University's System of Record?</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Epic                                                                       |
|     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                            |

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| 127 | Page 21, Section 4.6(4), Item F: Many of these items are contained with our 99-page compliance audit report. Is it acceptable to defer to that report or do you require that we duplicate information in this section. If the latter, can we summarize and still refer to the compliance audit report for details? Please advise which format you prefer. | Summarize and refer to the compliance audit report                                                                           |
| 128 | Page 22, Section 4.6, Item H.1: Please define//describe a PL95 letter. Agencies are required to send a CFPB MVN letter on all bad debt accounts. Is this the same as your PL95 letter?                                                                                                                                                                    | PL95 refers to the CFPB validation letter that is required on all bad debt accounts                                          |
| 129 | Page 22, Section 4.6, Item H: Does the UK also desire sample copies of reports?                                                                                                                                                                                                                                                                           | It would be helpful                                                                                                          |
| 130 | Page 22, Section 4.7: As required in Section 3.6, we must submit this in a separate, sealed envelope; as such, confirm that we are to exclude this Section 4.7 from our technical proposals.                                                                                                                                                              | Yes.                                                                                                                         |
| 131 | Page 22, Section 4.8(1): Please define 'balance due' in this context. Is it synonymous with "referred balance" or are you looking for the balance due AFTER payments?                                                                                                                                                                                     | Referred balance                                                                                                             |
| 132 | Page 22, Section 4.8(3): If no contracts expire or terminate within the past two years, how do you wish us to respond to this section? Should we simply state that we have not had any expirations or terminations?                                                                                                                                       | Yes.                                                                                                                         |
| 133 | Page 23, Section 4.9, 2nd Paragraph: Is it acceptable to place required documents (i.e., financials, compliance reports, copies of letters, copies of reports, etc. in this section vs. in the middle of our technical proposal, especially because these make up more than 150 pages?                                                                    | Yes                                                                                                                          |
| 134 | Page 28, Section 6.15: Must we provide this proof of licensing with our proposal or only upon award of contract?                                                                                                                                                                                                                                          | With your proposal.                                                                                                          |
| 135 | Page 29, Section 6.19: Confirm that we only need to produce this certificate of insurance upon contract award and that it is not required to be submitted with our proposal.                                                                                                                                                                              | Verify in your response that you can meet the requirements. Certificate of Insurance will be required if awarded a contract. |
| 136 | Page 33, Section 6.30 and Appendix A-BAA: Is the included BAA for informational purposes only and only required upon contract award, or are we required to complete and return with our proposal?                                                                                                                                                         | See answer to question #93.                                                                                                  |
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| 137 | Page 34, Section 7.1(3): Where in our proposal response should we make the certifications required in paragraph #2 of this section? Should this certification statement be added to our transmittal letter or somewhere else in the proposal?                                                                                                                                                                                                                                                                                                                                                                                                                      | In the Transmittal Letter.                                                   |
| 138 | Page 39, Section 7.1(15): Please clarify paragraph #7 in this section. Does the UK require just a daily report of the previous day's transactions or does the University also require that we submit (daily) any monies collected from the previous day? Will this be a single report/remittance (regardless of frequency...i.e., day week, month) or will it be multiple reports/remittances, one for each of the entities/departments/clients that refer accounts? It is unclear the expectation here. Please advise.                                                                                                                                            | The expectation the frequency of electronic remittance files would be daily. |
| 139 | Page 43, Section 7.1(19), Bullet 4: This bullet states the UK can recall an account, without payment or penalty, within the first 15 days after referral. Please describe under what circumstances this would happen, as the scope of work requires that we start working the accounts within 5 days of referral; as such, the contractor is incurring costs to collect and/or securing payments within this 15 day time frame; as such, is it reasonable to expect then that the agency should get credit for those payments collected within the 1st 15 days of referral. Please help us understand this statement.                                              | Account was referred in error, billing issues, coding issues, etc.           |
| 140 | Page 44, Section 7.1(20), Bullet #1: This statement says that any amount received by the University within 10 days of assignment to the contractor, will not be credited to the agency. The same concern arises as mentioned in the previous question. The contractors are required to start working the accounts, making calls, sending letters upon assignment; as such, the agency's efforts may very well be the reason the patient pays, and many will refuse to pay us directly. As such, would the UK reconsider this restriction and give credit to the agency for payments that were a result of their efforts, regardless of where the payment was made? | See answer to question #39.                                                  |
| 141 | How many firms is the University looking to work with?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | See answer to question #50.                                                  |
|     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                              |

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| 142 | In a format convenient to the University (yearly, monthly, etc.), what is the number/volume and dollar value of account referrals which UK anticipates it will place with the collection firm(s)?                                                                                                                                                                                                                                                                                                   | Approximately 13,000 accounts @ \$9 million monthly.<br><br>UKKD is approximately 19,442 accounts, \$4,571,248 monthly.<br><br>UKSC is approximately 5,795, \$1,520,975 monthly. |
| 143 | In Section 4.1 “Proposal Information and Criteria” section on page 16, the RFP states, “Proposals should be organized into the sections identified below. The content of each section is detailed in the following pages. It is strongly suggested that offerors use the same numbers for the following content that are used in the RFP.” Should the numbering start at 1 or at 4.2 (for the Signed Authentication of Proposal and Statements of Non-Collusion and Non-Conflict of Interest Form)? | Start numbering with 4.2.                                                                                                                                                        |
| 144 | In Section 4.4 “Executive Summary and Proposal Overview” the RFP contains checkboxes for proposers to complete, like demographic information. Should we insert this page of the RFP into our proposal or may we recreate the boxes and insert them into the proposal?                                                                                                                                                                                                                               | See answer to question #39.                                                                                                                                                      |
| 145 | In Section 4.5 Criteria 1 - Offeror Qualifications, the University asks proposers to “provide a copy of the agency’s two (2) most recent annual compliance audits (not just a routine financial statement/audit), prepared in compliance with 34CFR 668.23.” As the accounts involved in this contract are medical debt and not student loan debt as applicable to 34CFR 668.23, would the University accept a SOC 2-Type II audit in its place?                                                    | Yes                                                                                                                                                                              |
| 146 | Given the amount of confidential information contained in a SOC 2-Type II audit, would the University accept the first few pages of the audit as proof of completion with the understanding that the entire audit can be provided to the University upon award?                                                                                                                                                                                                                                     | Yes                                                                                                                                                                              |
| 147 | Would CPA-reviewed financial statements be acceptable in lieu of certified audited financial statements?                                                                                                                                                                                                                                                                                                                                                                                            | Yes.                                                                                                                                                                             |
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| 148 | In Section 4.5 Criteria 1 - Offeror Qualifications (page 20), the University asks for Dunn & Bradstreet (D&B) ratings (current and historical) and a current D&B report. Is the "Credit Insights Basic" Report from Dun & Bradstreet (which shows the Dun & Bradstreet rating) acceptable to the University? | Yes                                                                                                                                                                                                                                                     |
| 149 | In Section 4.6 Criteria 2 – Services Defined under the subsection "Collection Strategies" (page 21) the University asks for information on collections strategy as it relates to "Consumers living in closed border states." Could the University kindly clarify what information it is seeking here?        | Closed border states refer to states requiring an agency to be licensed and/or bonded in order to collect. If there states where the agency is not licensed, what are the strategies for collecting, i.e. forwarding to other agencies in those states? |
| 150 | Does the University have a preferred method by which collections will be remitted to the University?                                                                                                                                                                                                         | Unknown at this time                                                                                                                                                                                                                                    |
| 151 | As there will be no cars used to deliver the requested services to the University, would the University consider removing the requirement for automobile insurance?                                                                                                                                          | Yes.                                                                                                                                                                                                                                                    |
| 152 | What is the contingency fee that CKMS charged the University?                                                                                                                                                                                                                                                | \$0                                                                                                                                                                                                                                                     |
| 153 | In Section 4.8 Criteria 4 – Evidence of Successful Performance and Implementation Schedule, the University asks for lists of clients as they pertain to this RFP. Should these lists be limited to only healthcare clients?                                                                                  | See answer to question #39.                                                                                                                                                                                                                             |
| 154 | In the Scope of Services section (page 35), the University states the contractor should pursue "appropriate judicial remedies" on accounts. To more economically serve the University, may we submit a separate contingency fee for litigation services?                                                     | There will be no litigation.                                                                                                                                                                                                                            |
| 155 | Under the Staffing and Client Consultation section of the Scope of Services (page 35) the University says that the Contractor should anticipate meetings with University staff, at their expense, as frequently as quarterly. Are these meetings to be virtual or in-person?                                 | Virtual                                                                                                                                                                                                                                                 |
| 156 | Will the balance of an account change at all after referral to the contractor, for example, will late fees be added?                                                                                                                                                                                         | No late fees are added                                                                                                                                                                                                                                  |
| 157 | IS UKHC adverse to the use of Offshore resources?                                                                                                                                                                                                                                                            | University data cannot be sent offshore                                                                                                                                                                                                                 |
| 158 | Does UK intend to have accounts reported to the credit bureau?                                                                                                                                                                                                                                               | yes                                                                                                                                                                                                                                                     |
| 159 | Will UK provide email addresses in the placement file?                                                                                                                                                                                                                                                       | If they are available                                                                                                                                                                                                                                   |

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| 160 | Does UK obtain consent from their patients to communicate via text and email?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | See answer to question #56.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 161 | What is the account companion rate? (Multiple accounts with one medical record number)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Approximately 2-3 accounts per medical record                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 162 | Will the selected partner be allowed to retain found insurance accounts, for billing and collection of the insurance balance?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | no                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 163 | Will the selected partner be allowed to bill UK for the recovered insurance dollars, for which they discovered the insurance?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | No, the account will be returned to the facility                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 164 | <p>Will the placements contain both HB and PB accounts? If so, please provide the expected placement volumes and dollars for each.</p> <p>HB monthly placement volume and dollars</p> <ul style="list-style-type: none"> <li>○ Breakdown of True SP vs. Balance after insurance</li> <li>○ What is the intended placement age?</li> <li>○ Historical liquidation</li> </ul> <p>PB monthly placement volume and dollars</p> <ul style="list-style-type: none"> <li>○ Breakdown of True SP vs. Balance after insurance</li> <li>○ What is the intended placement age?</li> <li>○ Historical liquidation</li> </ul> | <p>UKHC</p> <p>HB:</p> <p>True self-pay: Approximately 1,000 accounts per month @app. \$4.2 million</p> <p>Balance after insurance: Approximately 5,000 accounts per month @ \$4.1 million</p> <p>Historical liquidation: Approximately 4%</p> <p>PB:</p> <p>True self-pay: Approximately 1,500 accounts per month @ app. \$517,000</p> <p>Balance after insurance: Approximately 5,500 accounts per month @ \$1 million</p> <p>UKKD</p> <p>HB:</p> <p>True self-pay: Approximately 756 accounts per month @app. \$910,639</p> <p>Balance after insurance: Approximately 7574 accounts per month @ \$2.6 million</p> <p>Historical liquidation: Approximately 6.96%</p> <p>PB:</p> <p>True self-pay: Approximately 1,472 accounts per month @ app. \$377,968</p> <p>Balance after insurance: Approximately 9,640 accounts per month @ \$676,756</p> <p>UKSC</p> <p>Historical liquidation: approximately 5.5%</p> <p>HB:</p> <p>True self-pay: Approximately 264 accounts per month @app. \$162,207</p> <p>Balance after insurance: Approximately 1764 accounts per month @ \$1M</p> <p>PB:</p> <p>True self-pay: Approximately 540 accounts per month @ app. \$35,782</p> <p>Balance after insurance: Approximately 3227 accounts per month @ \$237,452</p> |

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| 165 | Does UK, have specific work efforts/SLA's required for this inventory, or will UK leave this to the selected partner to follow what they have determined to be best practice?                                                                                                 | Selected agency can employ their own collection strategies, provided they adhere to all state and federal regulations                                                                                                 |
| 166 | What is the target award timeline and go-live date?                                                                                                                                                                                                                           | Unavailable at this time                                                                                                                                                                                              |
| 167 | Must the RFP respondent provide/submit the redlined or executed BAA with the response?                                                                                                                                                                                        | See answer to question #93.                                                                                                                                                                                           |
| 168 | How many vendors does the University anticipate awarding for this contract?                                                                                                                                                                                                   | See answer to question #50.                                                                                                                                                                                           |
| 169 | What are the monthly and annual placement volumes?                                                                                                                                                                                                                            | Approximately 13,000 accounts @ \$9 million monthly<br><br>UKKD is approximately 19,442 accounts, \$4,571,248 monthly.<br><br>UKSC is approximately 5,795, \$1,520,975 monthly.                                       |
| 170 | What is the average account balance?                                                                                                                                                                                                                                          | Unknown at this time                                                                                                                                                                                                  |
| 171 | What is the current payor mix?                                                                                                                                                                                                                                                | Full pay, self-pay after insurance, i.e. Medicare, Commercial, Auto                                                                                                                                                   |
| 172 | Will the University allow awarded vendors to use offshore resources?                                                                                                                                                                                                          | No                                                                                                                                                                                                                    |
| 173 | Please confirm 180 day for placement of accounts, and for how long will the agency keep the accounts?                                                                                                                                                                         | Accounts will be referred approximately 120 days from first statement drop, and the agency will keep the accounts 180 days from placement unless there is a written payment agreement, and/or payments are consistent |
| 174 | Will the vendor be allowed to litigate accounts placed?                                                                                                                                                                                                                       | No                                                                                                                                                                                                                    |
| 175 | If the agency identifies new insurance, verifies the insurance, and payment is received, will the agency be awarded the payment?                                                                                                                                              | No                                                                                                                                                                                                                    |
| 176 | Page 19, question #7 - We understand the requirement to provide our last 2 annual audited financial statements. What other audit will be required in this section? Will audits such as PCI (SAQ), SOC 1 (Type II), ISO 27002, and SOC 2, Type I suffice for this requirement? | yes                                                                                                                                                                                                                   |
| 177 | How many accounts are there total that will need collection services?                                                                                                                                                                                                         | Approximately 13,000 accounts @ \$9 million monthly<br><br>UKKD is approximately 19,442.<br><br>UKSC is approximately 5,795, \$1,520,975 monthly.                                                                     |
| 178 | What is the average collection amount per account?                                                                                                                                                                                                                            | Approximately \$120                                                                                                                                                                                                   |
| 179 | How many estimated contacts per month per account?                                                                                                                                                                                                                            | 2                                                                                                                                                                                                                     |

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| 180 | Are you looking for hourly pricing per FTE/Agent?                                                                                                                                                           | No                                                                  |
| 181 | Do you have an idea of the team size you will need for this collections program?                                                                                                                            | No                                                                  |
| 182 | Do you have a preference for where this program is delivered from? Onshore, nearshore, or offshore? Are you open to multiple locations for review? Any locations you would not consider?                    | We do not collect offshore                                          |
| 183 | Is the contractor responsible for selecting an applicable printing service? Or does UK mandate a specific printing service?                                                                                 | See answer to question #41.                                         |
| 184 | How many bilingual staff do you expect will be required to support this program?                                                                                                                            | Unavailable at this time                                            |
| 185 | Is the contractor responsible for reporting first placement accounts with all major credit reporting entities? Or will UK do the credit bureau reporting?                                                   | No credit reporting                                                 |
| 186 | What is your minimum specification for the agent workstation? This may include specific minimum CPU and memory, along with displays (e.g. size, single or dual) and needed accessories including headsets.  | To be discussed once contract is awarded                            |
| 187 | What specific applications, if any, do you require us to purchase and/or manage to support operations including, but not limited to, collaboration tools, productivity tools or other specialized software? | This is an agency decision                                          |
| 188 | What hardware, if any, would you require us to purchase and/or manage specific to this engagement?                                                                                                          | This is an agency decision                                          |
| 189 | Do you have a specific multi-factor authentication (MFA) solution that we would use for this engagement?                                                                                                    | Yes, if you access UK resources                                     |
| 190 | Will UK provide the needed communications platform for all channels (voice, chat, etc.)?                                                                                                                    | No                                                                  |
| 191 | What minimum bandwidth per agent seat does your application stack require (e.g. 150kbps, 250kbps, etc.)?                                                                                                    | Unknown                                                             |
| 192 | Do you require one or more dedicated circuits (e.g. MPLS) to allow our teams to access your tools?                                                                                                          | No, you would be required to utilize VPN                            |
| 193 | Will we need to establish dedicated secure connectivity to access your tools (e.g. site-2-site VPN)?                                                                                                        | Yes                                                                 |
| 194 | Are you willing to provide us with secure access to interaction and agent activity data from your platforms to allow us to provide value-added business intelligence and AI options?                        | AI can be used but must be approved through the security assessment |
| 195 | Does UK provide the scheduling platform, or will the contractor be required to provide that?                                                                                                                | Please clarify                                                      |

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| 196 | What key performance indicators (KPIs) are used to measure training success, and how do you track them?                                                                                                 | Collection Rate and Net Collection Rate                         |
| 197 | Can we shadow your existing customer service teams during the Train-the-Trainer (TTT) process and review samples of good and bad calls?                                                                 | No.                                                             |
| 198 | Are there any specific compliance or regulatory training requirements? Will cultural competency training, particularly for Spanish-speaking agents, be included in the initial one-week training?       | Agency must be compliant with all state and federal regulations |
| 199 | Do you have an establish Quality & Compliance Process? If so, could you share the current Quality Audit Form and Guidelines What CRM solution is currently used for Quality Assurance ?                 | Yes, we will share after contract is awarded                    |
| 200 | What % of interactions are expected to be monitored?                                                                                                                                                    | 10 calls per agent per month                                    |
| 201 | What Key performance indicators (KPIs) will you use to measure the success of QA?                                                                                                                       | Payment in full, payment plan, compliance, liquidation rate     |
| 202 | What is the candidate profile and language proficiency for the roles?                                                                                                                                   | Data cannot be sent offshore                                    |
| 203 | Are there hiring peaks (seasonality or ramp-ups) we should plan for?                                                                                                                                    | No                                                              |
| 204 | Are there any compliance, background checks, or industry-specific requirements we need to account for?                                                                                                  | Unknown                                                         |
| 205 | Support roles and Ratios?                                                                                                                                                                               | Please clarify                                                  |
| 206 | Are there any performance-based incentives or bonuses tied to these roles or to the overall account's success?                                                                                          | No, you would manage your own employees and employee benefits   |
| 207 | Anything specific to the Job profile you want us to do or not do during our hiring process?                                                                                                             | Agency discretion                                               |
| 208 | What is the average balance per account?                                                                                                                                                                | Approximately \$692                                             |
| 209 | How many agencies will you be selecting?                                                                                                                                                                | See answer to question #50.                                     |
| 210 | In the RFP you state that you are recovering 4M per year with a liquidation rate of 4%. Based on this information can you confirm that the annual placements estimated for referral then would be 100M. | Approximately, yes                                              |
| 211 | Does UK Healthcare receive e-consent from patients for text and email communications? And if so will you be providing email addresses for agencies to use e-communication?                              | Yes, and if available we will provide                           |
| 212 | Will the University allow vendors to charge interest?                                                                                                                                                   | No                                                              |
| 213 | Has the current contract gone full term?                                                                                                                                                                | N/A                                                             |
| 214 | Have all options to extend the current contract been exercised?                                                                                                                                         | N/A                                                             |
| 215 | Who is the incumbent, and how long has the incumbent been providing the requested services?                                                                                                             | CKMS since 1974.                                                |

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| 216 | How are fees currently being billed by any incumbent(s), by category, and at what rates?                                                                              | N/A                                                                                                   |
| 217 | What estimated or actual dollars were paid last year, last month, or last quarter to any incumbent(s)?                                                                | N/A                                                                                                   |
| 218 | What collection attempts are performed or will be performed internally prior to placement?                                                                            | 4 patient statements, inbound/outbound calls                                                          |
| 219 | Will the selected vendor be allowed to litigate balances exceeding a certain dollar amount on your behalf, with your explicit approval?                               | No                                                                                                    |
| 220 | What is the total dollar value of accounts available for placement now by category, including any backlog?                                                            | See # 2                                                                                               |
| 221 | What is the total number of accounts available for placement now by category, including any backlog?                                                                  | See # 3                                                                                               |
| 222 | What is the average balance of accounts by category?                                                                                                                  | Please clarify the meaning of category                                                                |
| 223 | What is the average age of accounts at placement (at time of award and/or on a going-forward basis), by category?                                                     | See # 3                                                                                               |
| 224 | What is the monthly or quarterly number of accounts expected to be placed with the vendor(s) by category?                                                             | UKHC is Approximately 13,000 accounts<br>UKKD is approximately 19,442.<br>UKSC is approximately 5,795 |
| 225 | What is the monthly or quarterly dollar value of accounts expected to be placed with the vendor(s) by category?                                                       | UKHC is Approximately \$9M<br>UKKD is approximately \$4.5M<br>UKSC is approximately \$1.5M            |
| 226 | What has been the historical rate of return or liquidation rate provided by any incumbent(s), and/or what is anticipated or expected as a result of this procurement? | See section 2.2 Background Information in the RFP.                                                    |
| 227 | What billing servicer do you utilize?                                                                                                                                 | none                                                                                                  |
| 228 | Have all cases been fully adjudicated by the time of placement?                                                                                                       | yes                                                                                                   |
| 229 | If applicable, will accounts held by any incumbent(s) or any backlog be moved to any new vendor(s) as a one-time placement at contract start up?                      | yes                                                                                                   |
| 230 | What is your case management/accounting software system of record?                                                                                                    | Epic                                                                                                  |
| 231 | Who is your electronic payment/credit card processing vendor?                                                                                                         | World Pay                                                                                             |
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| 232 | Can you please indicate what inbound and outbound contact methods, beyond phone calls or letters (such as email and text), would be permitted by the scope of work?                                                                                                                                                                                                     | Email and text                 |
| 233 | Please reconfirm the due date for this procurement by providing it in response to answers to questions.                                                                                                                                                                                                                                                                 | See Addendum #2.               |
| 234 | If there was a previous solicitation for these services, what was its title, number, release date, and due date?                                                                                                                                                                                                                                                        | N/A                            |
| 235 | Why has this bid been released at this time?                                                                                                                                                                                                                                                                                                                            | See answer to question #226.   |
| 236 | When is the anticipated contract start date?                                                                                                                                                                                                                                                                                                                            | Unknown at this time.          |
| 237 | When is the anticipated award date?                                                                                                                                                                                                                                                                                                                                     | Unknown at this time.          |
| 238 | Can you please provide greater explanation of your expectations related to any required subcontracting to minority-owned, women-owned, or other types or categories of small or disadvantaged businesses? For example, what is required with the proposal, and what is required to comply during the term of the contract?                                              | There are no requirements.     |
| 239 | Are bidders permitted to deviate in any way from any manner of quoting fees you may be expecting? For example, if there is a pricing page in the RFP, can bidders submit an alternate fee structure? If there is no pricing page in the RFP, do you have any preference for how bidders should quote fees or can bidders create their own pricing categories?           | See section 8.0                |
| 240 | Please describe your level of satisfaction with your current or recent vendor(s) for the same purchasing activity, if applicable.                                                                                                                                                                                                                                       | N/A                            |
| 241 | Clarification Request Regarding Compliance Audit Requirement – 34 CFR 668.23: As a private, third-party debt collection agency and not a Title IV-eligible institution of higher education, we are not subject to the compliance audit requirements under 34 CFR 668.23. Could you please confirm whether this requirement applies to Bad Debt vendors in our category? | We will not refer student debt |
| 242 | 6.19 Insurance: According to industry standards, cyber liability coverage of \$1–\$2 million is standard within the bad debt collection industry. Could you please confirm whether this level of coverage is acceptable, or if the stated \$5 million per occurrence is a firm requirement?                                                                             | See section 3.5                |
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| 243 | As this contract does not involve the use of federal funds, is compliance with ISO/IEC 27001:2013 (Information Security Management Systems-Requirements) and ISO-IEC 27002:2013 (Code of Practice for International Security Management) required? Could the awarded contractor be sufficiently covered by a SOC 2-Type II audit, which is more standard for a collection services contract?                                                          | yes                                                                                                                                                                                                   |
| 244 | The General Terms and Conditions requires the contractor to complete, at the University's request, an SSAE 16 Type II audit or the equivalent (which would be a SOC 1-Type 2 audit). SOC 1 tests for internal controls related to the reporting required for financial services companies, like banks and payroll processors, and is not generally appropriate for, or used by, collections firms. Would a SOC 2-Type II audit be acceptable instead? | Given the nature of the contract and data involved, this would be considered a high risk agreement, and UK's IT security department requires proper accreditation levels for an agreement to be made. |