

**Disability Medical Determination and Claim Services**  
**RFP # O-2025 -1**  
**Response to Inquiries**

*In addition to the responses below, vendors should review [Iowa Code 97B.50](#), [Iowa Code 97B.50A](#), and [Iowa Administrative Code 495-13](#).*

1. Per page 4 of the RFP, C. Scope of Services, Task 1, bullet #2, Medical and vocational analysis and evaluation, is the vendor making the final determination or does the vendor provide a recommendation based on all the evidence gathered to the Special Service Death and Disability (SSDD) Bureau Chief?

The vendor will provide a recommendation to IPERS and IPERS will make the final determination.

2. Does IPERS have access to all employment records, applicable incident reports, worker's compensation records and medical records for each applicant referenced in RFP page 4, Scope of Services Task 1, bullet #1, Initial claim intake?

The responsibility for submission of the records is on the applicant. The vendor's responsibility is to obtain any missing documentation and to make sure the application and record submission is complete and accurate.

3. When an exam is needed to complete an application and review, will these be conducted through the University of Iowa Hospitals and Clinics (UIHC) and is this paid for by IPERS or should it be included in the vendor pricing? If it is included in the vendor pricing, does IPERS have record of average exam costs charged by UIHC?

These exams are completed by the University of Iowa Hospitals and Clinics Medical Board, which is run through UIHC Occupational Medicine. IPERS is required to utilize the Medical Board by administrative rule and the exam and travel is paid for by IPERS.

4. How often are the reviews for continued disability status for approved claims required to be completed as referenced in C. Scope of Services, Task 1, bullet #4, Ongoing case management.

For regular disability members, the vendor will need to send out an annual letter requiring the member to submit documentation to the vendor that the member still qualifies for Social Security disability benefits. For special service, the vendor will need to review the member's tax documents annually.

5. Is there a current vendor performing these services, and if so who are they?

No, IPERS staff are currently performing these services.

6. If there is an existing vendor, what was the total annual budget paid for each of the past 3 years.

There is not an existing vendor.

7. Would you please elaborate on A. Operations/Firm Q. 7. "Identify two current consulting relationships encompassing similar scope of services ....." Are you asking for our workflow with those clients? (as opposed to the next question where we are to provide references). Also, please clarify 'total time spent on the project'. Is this from the time a case is open until it is closed?

For Part 3.A Organization / Firm, vendors may omit question 7.

8. Regarding C. Operations/Processes. Q. # 4. Propose a project timeline. Are you asking for an implementation timeline, or ongoing case handling timeline? Please elaborate.

Please provide both an implementation timeline and an ongoing case handling timeline. For the case handling timeline, please explain how long cases typically take to move through a system, as even more complex cases should have a maximum timeline for how long it takes to complete.

9. Could you identify the pension fund's existing technology structure, platform(s)?

IPERS' pension administration system features a REST API which can be used to retrieve/add/change information in the system.

10. Could you identify the current vendor(s) providing the services described in this RFP?

IPERS is not currently working with a vendor for these services. Currently IPERS staff are working these claims.

11. Please clarify the volumes surrounding the annual number Tax records to obtain and annual number of award letters to obtain.

There are currently 60 members that must submit their taxes each year. This number will continue to change when they meet the regular retirement rule for a special service member, and they no longer are required to submit their taxes for review. That rule is age 50 with 22 years of service.

In 2023, there were 1,200 letters that were sent out to members of regular class requesting to send in their disability verification. In 2024, there were 1,060 letters. If a member has met the rule, or age of 65, then they no longer have to send in their disability verification.

12. Is there a defined workflow you require, or are you open to customization.

IPERS is open to consider suggestions.

13. What is the current annual spend for this program?

IPERS does not have a specific budget allocated for the disability program.

14. Regarding “**Task 1/Deliverables, Disability Claim Management**”, please provide response to the following questions:

- a. Does the “initial claim intake and processing” referenced mean that the Vendor will be outreaching to the member to gather the disability application, Job Description and Employer Forms, Workers Compensation Records, Medical Records, etc., or will this information be provided by IPERS to the Vendor to begin the review process?

Yes, the disability application is sent out to the member as requested. Then, the vendor will assume control over the process, ensuring all applicable records are collected for review and determination.

- b. During this “initial claim intake and processing period”, would the Vendor be amenable to a Disability Nurse Case Manager reviewing the information received and working with the member to gather additional relevant clinical information, if the claim file does not appear complete and comprehensive?

Yes, it would be the responsibility of the vendor to compile and review the records that are needed for submission. Should additional records be needed, it would be expected that the vendor, as the collector and the reviewer, go directly to the member to collect the additional documentation.

- c. Under what circumstances would the Vendor request a fitness for duty examination prior to making appointments with the UIHC? Would such an examination also need to be scheduled through UIHC? How many fitness for duty examinations were requested during 2024?

The UIHC does not require a fitness for duty examination to schedule the member, so it would be rare that the vendor would need to request a fitness for duty examination. In 2024, IPERS did not send any members for a fitness for duty examination. There have been cases where the employer has sent the member for a fitness for duty examination prior to the disability application, and those results were requested and submitted with the case to the UIHC Medical Board for review. In the rare circumstance a fitness for duty examination is requested, IPERS would work directly with the vendor to provide guidance and direction prior to scheduling the exam with a private provider outside of the UIHC.

- d. Under what circumstances would the Vendor contract with an independent physician for a medical review prior to or after the case is reviewed by UIHC? How many disability claims required the utilization of such an independent physician in 2024?

In the last five years, IPERS has only contracted with one independent physician for a medical review. This is a rare occurrence.

15. Regarding **Task 1/Deliverables, “Medical and vocational analysis and evaluations,”** please provide response to the following questions:

- a. In determining “...if [the] medical evidence suggests the reported illness or injury qualifies for the requested disability as listed on the application”, would the Vendor be utilizing its own internal physician resources, or relying on referral to the UIHC?

All disability cases go to the UIHC for review.

- b. In providing analysis, then compiling a prompt, clear, concise, written reports based on the medical records to the Special Service Death and Disability (SSDD) Bureau Chief, would the Vendor be utilizing its own internal physician resources, or relaying on the referral to the UIHC?

The vendor would use its own physicians for the initial opinion of determination before the case would be sent to the UIHC. What IPERS is looking for is not whether someone is disabled or not, as the UIHC will make that determination, but whether there may be a pre-existing condition, or injury that pre-dated the reason provided on the disability application and if the injury/illness is work related or may have occurred outside the line of duty.

- c. Is the scheduling of appointments with the University of Iowa Hospitals and Clinic (UIHC) Medical Board for a disability evaluation required in all cases, or only where an in-person medical evaluation is clinically required?

It's required in all cases, unless the vendor determines the disability is a pre-existing condition.

- d. In reviewing UIHC Medical Board decisions and making a recommendation to the SSDD Bureau Chief regarding the award of disability, is the Vendor utilizing its own internal physician resources to consider the entire claim file (including any UIHC evaluations), as well as the applicable disability standard, in issuing its recommendation?

The vendor is making a recommendation on pre-existing conditions and whether the illness or injury occurred in or outside the line of duty, prior to the member being sent to the UIHC.

- e. How many Vocational evaluations were done in 2024? When is a vocational evaluation completed in Initial Claims? Does IPERS have standard vocational criteria to be utilized in such evaluations?

No vocational evaluations were completed at the request of IPERS in 2024. In the last 5 years, we have only requested one fitness for duty examination. There are occasions when the employer has requested one and that has always been provided in the disability application packet.

16. Regarding **Task 1/Deliverables, “Adjudication and determination of disability status”**, what is required of the Vendor in “reviewing appeals and preparing documentation”? Is another *de novo* clinical review performed at the Appeal stage, or is the Vendor just called on to provide testimony and/or evidence regarding the recommendation provided?

The vendor would be called upon to provide testimony on their findings should a case go to hearing.

17. Under **Task 1/Deliverables, “ongoing case management and periodic reviews of continued disability status for approved claims”**, please provide response to the following:

- a. On average, how many periodic reviews of continued disability are processed each year?

We have the ability to conduct periodic reviews, see Iowa Code 97B.50A. However, no periodic reviews were conducted in 2024.

- b. How many claims require collection of tax documents of special service members who are in pay status? Are tax documents only collected for special service members? If collected for others, please provide other members they are collected for.

There are currently 60 members that must submit their tax documents each year. Collection of tax documents are only needed for special service members who retire, or start drawing, under special service disability, regardless of if it’s in-service or ordinary. These are members who have sent in their medical records, went to the UIHC, are unable to perform their current job duties, and have submitted an application for either in-service or ordinary disability, whichever they were awarded. Once they are at least age 50 and would have 22 years of service, if they kept working, then the tax documents are no longer needed.

- c. What is the current process for collecting tax documents and reviewing for monetary offsets that may need to occur?

The first letter goes out to these specific members in April giving them until June to submit their tax documents for review. Another reminder goes out in May for the members who have not submitted their tax documents yet. If the member files an extension with the IRS, IPERS requires a copy of that to allow the extension with us.

IPERS then reviews all tax documents from the member and their spouse. These are reviewed to verify if the member went back to work and if so, how much

money was made. IPERS verifies that the total gross amount earned matches what is on the W2. If the IPERS member went back to work for an IPERS covered employer, their monthly benefit would be suspended.

If the tax documents are not received, then the member's account is suspended, and a letter is sent to them explaining the suspended monthly benefit.

- d. How many claims required collection of disability award letters from Social Security on all regular class members to determine if they still meet the criteria for IPERS disability in 2023 and 2024?

In 2023, there were 1,200 letters that were sent out to members of regular class requesting to send in their disability verification. In 2024, there were 1,060 letters. If a member has met the rule or age of 65, then they no longer have to send in their disability verification.

18. Regarding **Task 5/Deliverables, "Technology Integration"**, please provide further information about the IPERS existing technology infrastructure that the Vendor is to integrate with (Secure Portal, transfer of information through SFTP, API, etc.)

IPERS primarily uses SFTP to exchange data with external parties for automated processes related to the pension system.

19. Of the 160 applications a year, what is the average page count of the entire claim file (required disability claim documents and medical records)?

This would vary greatly between each case, so we would be unable to provide an average page count. There are cases that have only encompassed 20 pages total, including the application. Then, there are other cases that have reached into the thousands.