

#	QUESTIONS (All questions are presented in the format received)	STABLE ACCOUNT RESPONSE
1	Is there a bank account and routing number associated to the STABLE prepaid card?	Yes. There is an ABA and DDA associated with each STABLE Card.
2	Would your preference be to use the True Link Financial Prepaid User Interface, our User Interface, or both for facilitating distribution requests on the STABLE prepaid card?	Currently, only the program manager interface is used to withdraw funds to the STABLE Card. TOS's preference is for greater flexibility and is open to options that benefit STABLE participants.
3	Can you please describe the organizational structure of STABLE including the roles of the other partner states?	The Ohio Treasurer's Office is sole trustee, sponsor, and administrator of STABLE Account. Partner states market in their individuals states and provide input to TOS regarding the operation of STABLE Account.
4	In Section 3.1: Are there existing "Program Discrepancies" that need to be cured that you can reference?	Currently, STABLE Account is in compliance with all federal regulations.
5	In Section 3.21: Is additional reporting thought to be needed for Qualified Distribution Certification outside of the standard SSA Reporting that is submitted?	No. At this time, STABLE Account is not aware of any additional reporting requirements outside of the standard SSA reporting that is submitted.
6	In Section 3.22: Is the State looking for detailed information about banking services? If yes, can more details be provided so we understand what services are being used today?	At 3.22, TOS is primarily interested in learning about standard banking services that are necessary to support the operation of the program. Examples include; lockbox, check depository services, ACH, check writing, and wire processing. TOS, however, is also interested in learning more about other banking services that could benefit the program.
7	In Section 3.24: Can you please provide the volume of calls received by the Call Center?	The average call center volume for 2019 was approximately four hundred (400) phone calls per week.
8	In Section 3.25: Can you please clarify what servicing support for people with disabilities is expected?	All customer services should meet ADA standards for Title II entities.
9	In Section 3.3: Can you further explain what a program control number is and where it should be displayed?	If necessary, TOS will require assistance from its service provider in obtaining a program control number.
10	Section 3.33: Please explain the role of Service Provider in PCI Compliance if STABLE is managing the card via True Link Financial and it's processing system	The service provider is only housing the ABA and DDA associated with each STABLE Card for purposes of funding. The service provider has no role in PCI compliance.
11	In Section 3.7: Please specify what is required for the Service Provider to verify that a Beneficiary meets certain eligibility requirements?	At this time, the enrollment system allows for self-attestation.
12	Are responses to this RFP only for full program managers, or are you interested in responses that will provide individual parts of your requested program solution?	The RFP contemplates a response in which a program manager is able to perform the vast majority of requested services. On page 10, a chart is provided that assigns priority to each section of the RFP.
13	Please indicate how the current service provider is compensated, either through an asset and/or account-based fee structure, and whether this compensation is directly or indirectly tied to the State fees collected from accounts, or from any legislative appropriation dollars (or both). Are there currently any scale-based breakpoints (positive and negative) associated within that structure?	The current service provider is compensated through an account-based fee structure. This fee is paid from collected account fees and asset-based fees. TOS's current arrangement includes scale-based breakpoints.
14	Does the Treasurer's Office expect to continue to receive an ongoing appropriation to support administration of the STABLE Account? If so, please share what those appropriations are, and whether they are guaranteed for any period of time.	TOS has historically received a State appropriation for STABLE Account. The Ohio General Assembly must certify and approve the availability of funds each biennium.
15	In the event of a change in service provider, would STABLE Account have the right to transition existing balances that have been withdrawn to the STABLE Card, or would those balances remain on the account owner's STABLE Card and not transition to a new provider/product?	In the event STABLE Account's service provider changes, the program has the right to transition existing STABLE Card balances.

#	QUESTIONS (All questions are presented in the format received)	STABLE ACCOUNT RESPONSE																				
16	If a new service provider is selected, does the Treasurer's Office anticipate the need for one data conversion inclusive of the Ohio plan and the Partner plans (with indicators that distinguish each partner plan from the Ohio plan), two separate data conversions (one for the Ohio plan and one for the partner plans), or twelve separate data conversions (one for each plan)?	If a new service provider were selected, only one data conversion would be necessary.																				
17	Please provide the current breakdown of statement/confirm delivery methods, between paper and electronic delivery.	Eighty percent (80%) of statements are delivered electronically; the other twenty percent (20%) are paper.																				
18	Please provide the year over year calls received by the call center. Please indicate average times to answer, call duration, service level (and how measured), and abandonment rates per year.	<table border="1"> <thead> <tr> <th colspan="2">2018</th> <th colspan="2">2019</th> </tr> </thead> <tbody> <tr> <td>Total Calls</td> <td>16,750</td> <td>Total Calls</td> <td>20,274</td> </tr> <tr> <td>Average Length</td> <td>6:47</td> <td>Average Length</td> <td>6:25</td> </tr> <tr> <td>Abandoned Call Rate</td> <td>5%</td> <td>Abandoned Call Rate</td> <td>4%</td> </tr> <tr> <td>Average Response Time</td> <td>1:09</td> <td>Average Response Time</td> <td>0:40</td> </tr> </tbody> </table>	2018		2019		Total Calls	16,750	Total Calls	20,274	Average Length	6:47	Average Length	6:25	Abandoned Call Rate	5%	Abandoned Call Rate	4%	Average Response Time	1:09	Average Response Time	0:40
2018		2019																				
Total Calls	16,750	Total Calls	20,274																			
Average Length	6:47	Average Length	6:25																			
Abandoned Call Rate	5%	Abandoned Call Rate	4%																			
Average Response Time	1:09	Average Response Time	0:40																			
19	Does the Treasurer's Office intend to continue accepting only online (as opposed to paper-based) enrollments/contributions?	TOS intends to maintain online only enrollment, but allows for check contributions to be made.																				
20	Is the current website available in Spanish? If so, please provide statistics on utilization of the Spanish site (visits/hits) relative to the English version.	Currently, the website is not available in Spanish, but TOS would like to offer this option in the future.																				
21	Is there Flexibility re: the contract duration (currently 2 years)	While a contract can extend beyond a two-year period, the availability of funds is subject to Ohio Revised Code Section 126.07. The Ohio General Assembly must certify and approve the availability of funds and that is done on a fiscal biennium. Any financial obligation in a contract that extends beyond a fiscal biennium is dependent on future certification of funds. A contract extending beyond the biennium would require a clause stating that the contract is not effective if the funds are not certified.																				
22	Could you provide a version of Figure 1 (STABLE Utilization – 4 Year View) that breaks down the yearly data by each of the twelve plans separately? If not, could you provide a version that breaks out the Ohio portion, partner plan, and STABLE non-partner plan totals?	Ohio and state partners are a single plan and STABLE Account has always reported plan data in this manner.																				
23	In 3.0 (6) there's mention of Credit Card contributions. Does STABLE currently allow these?	STABLE Account does not currently accept contributions by credit card, but would be interested in exploring this option.																				
24	With respect to Section (2) 3.33, what payment card information does the current Provider store?	Currently, the service provider only keeps ABA and DDA information for purposes of transferring funds to the STABLE Card.																				
25	Regarding Section 3.36 (Outreach), would the Treasurer's Office accept proposals that committed to only preparation of plan promotional materials (e.g. brochures, disclosure documents, forms, slimlines), and not to an outreach plan/strategy? What services is the current Provider performing?	TOS is interested in learning more about the kinds of outreach support program administrators can provide. TOS would consider proposals that only include the production of promotional material.																				
26	Is the Treasurer open to a requirement for review of supporting documentation (e.g. Guardianship, Conservatorship, Power of Attorney), to ensure that an Authorized Legal Representative has the legal authority to open/manage an ABLE account on behalf of the Account Owner?	TOS is open to learning more about how supporting ALR documentation could be reviewed.																				

#	QUESTIONS (All questions are presented in the format received)	STABLE ACCOUNT RESPONSE
27	Please confirm services start date of July 1, 2021 as listed on page 10 of the RFP	The current service provider contract expires on June 30, 2021. The provider services contemplated in this RFP, will begin on July 1, 2021.
28	Please provide historical call volumes for last 2 years, broken down by month	The average monthly call volume for 2018 was 1,396 phone calls. The average monthly call volume for 2019 was 1,690 phone calls.
29	What is service level requirement for Average Speed of Answer (ASA)?	TOS currently does not have a SLA with requirements for this metric. We anticipate making this a part of any new arrangement.
30	What is service level requirement for call Abandon Rate?	TOS currently does not have a SLA with requirements for this metric. We anticipate making this a part of any new arrangement.
31	<p>Please provide the following (total and manual only) for the following, and indicate service level requirements for quality and timeliness:</p> <ul style="list-style-type: none"> - New Accounts - Purchases - Redemptions - Account Maintenance - Correspondence - Email - Live Chat 	TOS currently does not have a SLA with requirements for this metric. We anticipate making this a part of any new arrangement.
32	Please confirm how many quarterly statements are sent via paper vs electronically	Twenty percent (20%) of quarterly statements are sent via paper and eighty percent (80%) are sent electronically.
33	<p><i>3.9 Annual Eligibility Recertification - The Service Provider will verify that the Beneficiary continues to meet the eligibility requirements for an Account. The Service Provider will maintain appropriate documentation establishing compliance with the applicable recertification requirements. We have an Evergreen certification that has been reviewed and approved by counsel. It is incumbent on the participant to notify the Plan if they are no longer eligible. Please confirm that this is acceptable.</i></p>	If approved by TOS legal counsel, an evergreen certification would be acceptable.
34	<p><i>3.13 Deceased Beneficiaries and Medicaid Claims - The Service Provider will identify, document, and administer a Deceased Beneficiary Procedure that specifies and makes provisions for the timely and orderly Account distribution process of remaining qualified Beneficiary expenses and eligible claims by the Ohio Medicaid agency or the Medicaid agency of any applicable state, with any remaining balance being retitled to the beneficiary's estate. We will make a distribution to the estate. Ohio Medicaid and any other agency can pursue any claims with the estate. Please confirm that is acceptable.</i></p>	Assuming this inquiry complies with the law governing Medicaid estate recovery in Ohio and its partner states, it would be acceptable.
35	<p><i>3.31 Annual Audit - The Service Provider will obtain for its services relating to the STABLE Account a SOC 1 Type 2 audit report and a SOC 2 Type 2 audit report to include all trust principles, at least annually, by a firm of certified public accountants and will promptly provide the results of such audits to the Treasurer's Office. The Service Provider shall pay for each annual audit. We customarily provide a SOC1 report which covers the material aspects of the services provided in the servicing of ABLE programs. Upon request, we will also provide our ISO certification in conjunction with the SOC1 report, and consider this to be equivalent to a SOC2 report. Please confirm that this is acceptable.</i></p>	This is acceptable. We agree that a ISO certification in conjunction with a SOC1 report would be the equivalent of a SOC2 report.

#	QUESTIONS (All questions are presented in the format received)	STABLE ACCOUNT RESPONSE
36	<p>3.36 Outreach - The Service Provider will work with the Treasurer's Office to develop an outreach plan and all promotional materials required for the marketing of STABLE Account. The Service Provider will help develop, implement, and maintain an ongoing outreach strategy. To that end, the Service Provider will expend at least a contractually specified amount on an annual basis and dedicate appropriate professional resources to support outreach and marketing efforts aimed at increasing participation in STABLE Account. The Treasurer's Office will have final approval of all marketing and public relations decisions. What is the contractual amount? What are the "appropriate professional services?"</p>	<p>The contractual amount for outreach services will be mutually agreed upon by the parties at the time the contract is entered into. TOS is interested in learning more about new and innovative ways to promote STABLE Account and interact with current and potential plan beneficiaries.</p>
37	<p>3.42 Reporting Portal - Service Provider will provide Treasurer's Office with real time access to enrollee and program management information with customized reporting functionality, as allowable by law. Can we receive copies of required reports and their frequency? In particular, please describe any state specific reporting over and above global plan reporting.)</p>	<p>STABLE Account does not currently have a reporting portal. There are no reports to provide. However, TOS is interested in a reporting portal that would allow real time access to "dashboard" or "global" type data.</p>
38	<p>How is data transferred between the current custodian and the record-keeper (data sources, formats, transfer methods, etc.)?</p>	<p>Data can be transferred between the custodian and service provider in a variety of standard formats.</p>
39	<p>What is the approximate volume of customer questions/requests received by the record keeper by channel (email, phone, mail) and/or topics?</p>	<p>For 2019, the average call volume was approximately 400 calls per week, the average email volume was 42 emails per week, and roughly 20 pieces of standard mail were received each week.</p>
40	<p>Can you provide more specific information about reporting deliverables or requirements addressed to date (or soon to be met) for the U.S. Secretary of the Treasury, IRS, SSA, SEC, MSRB, or any other federal, state, or local agency?</p>	<p>TOS is only aware of the requirement that program managers have to submit account information to SSA on a monthly basis.</p>