



ADMINISTRACIÓN DE  
SEGUROS DE SALUD

# ASES

GOBIERNO DE PUERTO RICO

August 6, 2025

## VIA EMAIL AND CERTIFIED MAIL RETURN RECEIPT

TO: Mercer Health & Benefits, LLC  
Washington Square, 1050 Connecticut Avenue, NW, Suite 700  
Washington, DC 20036  
[jessica.m.osborne@mercer.com](mailto:jessica.m.osborne@mercer.com)

Health Data Intelligence, LLC  
Urb. Dorado del Mar AA37 Calle Bruma  
Dorado, PR 00646  
[an.danh@healthdillc.com](mailto:an.danh@healthdillc.com)

## NOTICE OF CANCELLATION OF RFP #2025-001 (ACTUARIAL)

### I. REQUEST FOR PROPOSAL

The Puerto Rico Health Insurance Administration (PRHIA) identified a need for actuarial professional services that allow PRHIA to make financial projections for the contractual process of capitated payments of the Government Health Plan (GHP or Plan Vital Plan) and others. These projections must be evaluated by an actuarial firm to obtain the rates that will be established in a given contract year. In addition, federal regulation requires data reporting to the Centers for Medicare & Medicaid Services (CMS). The actuarial services sought include: a) actuarial analysis and certifications; b) assistance in determining per member per month (PMPM) rates for Plan Vital, Platino, Law 95 - Public Employees Health Benefits Act; c) support in financial reporting to request federal funds and other fiscal reporting (e.g., report to the Puerto Rico Fiscal Oversight Board); d) assistance in the process of competitive contracting processes (Plan Vital, Law 95); (e) analysis of the actuarial and fiscal impact of new or proposed federal or state laws and regulations; among other actuarial analyses.

In light of this need, PRHIA initiated a Request for Proposals (RFP) process to obtain these services, in compliance with federal and local regulations.

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## **II. PROCEDURAL BACKGROUND**


The RFP #2025-001 (Actuarial) was issued on December 30, 2024, and published on PRHIA's website on January 3, 2025. The Public Notice was also posted on the Sole Bids Registry (Registro Único de Subastas) of the Government of Puerto Rico.

The following duties were included in the RFP's Scope of Work: risk adjustment; Medical Loss Ratio actuarial analysis and corresponding filings on any of the following formats: population specific basis, contract-specific bases or aggregated cross multiple contracts, as the regulation allows Puerto Rico to use any of the mentioned formats; Diagnosis Related Groups (DRGs) in hospital billing practices; provide written responses to CMS requests and processes; ensure that the methodologies developed, and rates calculated under all tasks meet all federal and Government of Puerto Rico requirements, including CMS guidance for actuarial soundness in accordance with 42 CFR 438.4; quarterly review of CMS-64 filings; Data Analysis regarding Pharmacy Benefit Manager (PBM) and Rebate Aggregator (RA) Contracts; and other actuarial analyses required by PRHIA.

To further foster open competition, PRHIA sent invitations to fifteen (15) potential offerors<sup>1</sup> established in Puerto Rico as well as in the continental United States. The contact information for these potential offerors was obtained from PRHIA's records created in past competitive procedures and information from the Sole Providers Registry (Registro Único de Proveedores) created by the Puerto Rico General Services Administration (Administración de Servicios Generales or "ASG" for its Spanish acronym) for all professional services providers to the Government of Puerto Rico. A broad internet search was carried out as well to identify any additional potential offerors.

The deadline to submit proposals was set for March 4, 2025. PRHIA received five (5) Notices of Intent to Participate from interested offerors, which were the following companies: Deloitte Consulting, LLP; Mercer Health & Benefits, LLC; Milliman, Inc.; Guidehouse, LLC; and Health Data Intelligence, LLC. PRHIA also received notification from one (1) of the invited entities declining to participate in the RFP process.

The five (5) interested offerors submitted questions related to the RFP within the given deadline, and PRHIA published the Questions and Answers document on February 18, 2025. On February 19, 2025, one (1) of the interested offerors, Milliman, Inc., notified the Procurement Contact that they were no longer interested in participating in the RFP. After the deadline for proposal submissions, PRHIA received two (2) proposals from Health Data Intelligence, LLC, and Mercer Health & Benefits, LLC.



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<sup>1</sup> The potential offerors invited were the following: (1) Axene Health Partners, LLC; (2) BPAS; (3) Deloitte Consulting, LLP; (4) Ernst & Young Puerto Rico, LLC; (5) Healthcare Actuaries; (6) Hernández Muñoz Actuarial Consulting Services, LLC; (7) Integrum Actuarial Services, LLC; (8) KPMG; (9) McKinsey & Company; (10) Mercer Health & Benefits, LLC; (11) Milliman, Inc.; (12) NovaRest Actuarial Consulting; (13) Oliver Wyman; (14) PricewaterhouseCoopers PwC; (15) Wakely Consulting Actuaries & Healthcare Specialists.

The evaluation of submitted proposals began on March 5, 2025, and concluded on May 30, 2025. The designated evaluators for the document checklist evaluations were Wanda I. Marrero Díaz, Compliance Official from PRHIA's Compliance Office, and Álida Lara Nieves, Senior Attorney at PRHIA's Office of Legal Affairs. The designated legal evaluators for this RFP were Álida Lara Nieves and Kermarenid Rivas Torres, both Attorneys at the Office of Legal Affairs. The designated financial evaluator was Manuel Rosario Rivera, Federal & State Funds Accountant in PRHIA.

The Mandatory Requirements Evaluation began on April 1, 2025, by the Executive Evaluation Committee, whose designated members were: Arelis Baerga Martínez, Senior Statistics Officer of PRHIA's Clinical Operations Office (Committee Leader); Samuel Vélez Velázquez, Medicaid MMIS Operations Official of the Puerto Rico Medicaid Program; and Carlos Vallés Méndez, Actuarial Analysis Supervisor of the Puerto Rico Office of the Insurance Commissioner.

Upon reviewing the Mandatory Requirements of the Proposal, as well as additional information requested from the Offerors, the Committee deemed that Health Data Intelligence, LLC, did not comply with the Mandatory Requirements stage. Specifically, the Committee found that the financial information provided by the Offeror did not establish the necessary financial stability required for the Scope of Work of this RFP. Also, the available financial information was insufficient to calculate financial ratios that were essential for the required evaluation. Likewise, the Committee observed that Health Data Intelligence, LLC, did not have current staffing resources for the Scope of Work of this RFP.

On the other hand, the Committee considered that Mercer Health & Benefits, LLC, complied with all the Mandatory Requirements, including demonstrating all aspects related to financial stability and solvency.

Therefore, the Committee concluded that Health Data Intelligence, LLC, did not pass the Mandatory Evaluation phase. On the other hand, the Committee also evaluated Mercer Health & Benefits, LLC's Technical and Cost Proposals, and considered this entity as the only responsive Offeror in the RFP.

### **III. NOTICE OF FINAL DETERMINATION**

After evaluating the Executive Evaluation Committee's submitted report, on July 30, 2025, PRHIA's Board of Directors concurred with the Committee's conclusion regarding Health Data Intelligence, LLC's non-compliance with the Mandatory Requirements stage and that only one responsive Offeror resulted in the process.

In these cases, Section 5.8.4 of the RFP states the following:

**5.8.4 In case that only one Proposal is received or that only one Offeror is a responsive offeror, PRHIA reserves the right, in its best interest and in its sole**

**discretion, to award the RFP to said Offeror with or without a prior negotiation or cancel the RFP.**

In addition, Section 2.4.9 of the RFP states that the RFP “may be terminated at any time, and any and all Proposals may be rejected, in whole or in part, when PRHIA determines in its sole discretion that the termination serves the best interest of the Government of Puerto Rico”.

Pursuant to these Sections, PRHIA’s Board of Directors, in its sole discretion and in PRHIA’s best interests, has determined to cancel RFP #2025-001 (Actuarial).

Considering that this RFP was drafted and published before PRHIA’s new Board of Directors was officially instituted, and prior to the completion of the administrative transition process of PRHIA’s Executive Director, the Board has determined that PRHIA’s new Executive Director must prepare a new RFP draft for the acquisition of actuarial professional services, with adjustments to the RFP’s *Scope of Work*, among other requirements, to ensure that the new RFP process allows for further competition and to guarantee that all requirements reflect PRHIA’s current operational needs and best interests in a more comprehensive manner.

### **RECONSIDERATION AND JUDICIAL REVIEW**

Any Offeror who understands that they have been affected by PRHIA’s final determination regarding this RFP may submit a Petition for Reconsideration within ten (10) calendar days from the date of the mailing of this Notice. This deadline is jurisdictional and cannot be extended. Failure to timely present the petition will preclude PRHIA from considering the Petition for Reconsideration.

In compliance with Section 2.3.7.2 of the RFP, the Petition for Reconsideration must be addressed to the attention of PRHIA’s Board of Directors and sent by postal mail and email to the following addresses:

Urb. Caribe Sector El Cinco  
1549 Calle Alda  
San Juan, PR 00926-2712  
[asesprocurement@ases.pr.gov](mailto:asesprocurement@ases.pr.gov)

The envelope must clearly and prominently state the name and number of this RFP and be titled “PETITION FOR RECONSIDERATION”. The email must include in the subject “Petition for Reconsideration”.

The Offeror seeking reconsideration of this decision must notify all other Offerors who participated in the RFP with a copy of the Petition of Reconsideration within the same ten (10) day term to file the Petition. This is a requirement of strict compliance. PRHIA’s Board of Directors shall determine if the Petition for Reconsideration will be considered within ten (10) calendar days of

the filing of the petition. If the Board does make this determination within the ten (10) calendar days, the Petition shall be deemed rejected outright. If the Board determines to consider the Petition, the Offeror will be notified via email. The Board will have thirty (30) calendar days to issue its final determination on the Petition. PRHIA may extend said term only once, for an additional term of fifteen (15) calendar days.

If a ruling on the Petition is made, the twenty (20) calendar days for requesting judicial review will begin from the date on which a copy of the notification of the decision of the Board of Directors was deposited in the mail.

In the case that the Board of Directors does not consider the Petition within the initial ten (10) day period and the Petition for Reconsideration is deemed rejected outright, the twenty (20) calendar day's term to request judicial review before the Puerto Rico Court of Appeals will commence after the expiration of the initial ten (10) day period.

**REGISTER AND NOTIFY.**

A handwritten signature in blue ink, appearing to read 'Carlos A. Santiago López', is positioned above the printed name.

Carlos A. Santiago López, JD, LL.M. (Health Law), MHSA, FACHE, CHC  
Executive Director

## NOTIFICATION

**I CERTIFY** that this Notice was registered and filed in the administrative file of this process and a true and exact copy was sent and notified by email and by certified mail to all parties in this process, as noted below:

**Mercer Health & Benefits, LLC**

Jessica Osborne

Principal

Washington Square, 1050 Connecticut Avenue, NW, Suite 700

Washington, DC 20036

[jessica.m.osborne@mercerc.com](mailto:jessica.m.osborne@mercerc.com)

**Health Data Intelligence, LLC**

An Danh, FSA, MAAA

President

Urb. Dorado del Mar AA37 Calle Bruma

Dorado, PR 00646

[an.danh@healthdillc.com](mailto:an.danh@healthdillc.com)

In San Juan, Puerto Rico, on August 6, 2025.



Leilani Valle Donato, Esq.

Principal Proposal Adjudicator

Puerto Rico Health Insurance Administration (PRHIA)

