

Acting Assistant Director | Private Health Policy and Financing | Private Health Industry Branch  
Medical Benefits Division  
Australian Government Department of Health and Aged Care  
T: 02 6289 [REDACTED] | E: [REDACTED]@health.gov.au  
Part-time hours - Mo, Tu, Th, Fr.

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---

**From:** [REDACTED]@deloitte.com.au>  
**Sent:** Friday, 2 September 2022 1:50 PM  
**To:** [REDACTED]@health.gov.au>  
**Cc:** [REDACTED]@deloitte.com.au>; KELLEHER, Brian <Brian.Kelleher@health.gov.au>  
**Subject:** RE:RFQ - Management Advisory Services Panel - Premium Round 2023 [SEC=OFFICIAL]

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Hi [REDACTED]

Thanks for the opportunity to respond to this RFQ. Our response is attached.

Whilst the general approach we have proposed will be similar to previous years, we note that the themes under which rate submissions have been prepared are different. These include the economic challenges but also the proximity of new capital standards and the solidifying expectations around pandemic commitments.

In our response, we have attempted to identify as many uncertainties that we can think of, and internally considered how this might shape the analysis. A key part of the September phase will be to hone in on the scope of analysis that will be most important.

I hope our proposal meets your requirements and we hope to work with the Department again on this important engagement.

If there are any questions at all on our proposal, please don't hesitate to let me know.

**Regards**

[REDACTED]

[REDACTED]  
D: [REDACTED] | M: [REDACTED]  
[REDACTED]@deloitte.com.au | www.deloitte.com.au

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---

**From:** [REDACTED]@health.gov.au>  
**Sent:** Monday, 29 August 2022 8:45 AM  
**To:** [REDACTED]@deloitte.com.au>  
**Cc:** [REDACTED]@deloitte.com.au>; KELLEHER, Brian <Brian.Kelleher@health.gov.au>  
**Subject:** [EXT]RFQ - Management Advisory Services Panel - Premium Round 2023 [SEC=OFFICIAL]

Hi [REDACTED] and [REDACTED],

Please find attached an RFQ for Premium Round 2023 for your consideration.

This RFQ is under the Management Advisory Services Panel (SON 3751667) seeking actuarial services.

As per our emails below, we are seeking responses by Friday 2 September. Please contact me if you believe this may be an issue.

Let me know if you have any questions.

Regards,

s22

Acting Assistant Director | Private Health Policy and Financing | Private Health Industry Branch  
Medical Benefits Division  
Australian Government Department of Health and Aged Care  
T: 02 6289 s22 | E: s22 @health.gov.au  
Part-time hours - Mo, Tu, Th, Fr.



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---

**From:** s47F @deloitte.com.au>  
**Sent:** Thursday, 25 August 2022 5:03 PM  
**To:** s22 @health.gov.au>  
**Cc:** s47F @deloitte.com.au>; KELLEHER, Brian <Brian.kelleher@health.gov.au>  
**Subject:** RE:Important information regarding the RFQ - Premium Round 2023 [SEC=OFFICIAL]

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Hi s22

Thanks for checking.

I will have my laptop with me to ensure I can work with s47F to get our response to you if it is next week. We have most of the response written so I'm hoping it will be relatively straight forward to realign some of the detail with the new RFQ.

I'm at Thredbo next week and back on deck late Thursday. I'm not sure what internet quality I will encounter there but in case I need the extra day, could we make it due next Friday? Would that be possible? I am hoping we wont need to rely on that.

Regards

s47F

Regards

s47F

s47F

D: s47F | M: s47F  
s47F @deloitte.com.au | www.deloitte.com.au

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From: s22 [redacted]@health.gov.au>  
Sent: Thursday, 25 August 2022 12:56 PM  
To: s47F [redacted]@deloitte.com.au>  
Cc: s47F [redacted]@deloitte.com.au>; KELLEHER, Brian <Brian.Kelleher@health.gov.au>  
Subject: [EXT]RE: Important information regarding the RFQ - Premium Round 2023 [SEC=OFFICIAL]

Hi s47F [redacted],

One more thing re the RFQ: would you be in a position to respond to the new RFQ when it's sent out (aiming for early next week at the latest) to respond within five days? I know you mentioned leave next week, so I just wanted to run this past you.

Thanks for sending the article through. It's difficult to know the full picture, i.e. could they be private patients with out of pockets, or uninsured people who want to go private and pay full-fee? Like many things in the health space once you start scratching the surface a whole new set of questions presents themselves.

Regards,

s22 [redacted]

Acting Assistant Director | Private Health Policy and Financing | Private Health Industry Branch  
Medical Benefits Division  
Australian Government Department of Health and Aged Care  
T: 02 6289 s22 [redacted] | E: s22 [redacted]@health.gov.au  
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From: s47F [redacted]@deloitte.com.au>  
Sent: Thursday, 25 August 2022 12:15 PM  
To: s22 [redacted]@health.gov.au>  
Cc: s47F [redacted]@deloitte.com.au>; KELLEHER, Brian <Brian.Kelleher@health.gov.au>  
Subject: RE: Important information regarding the RFQ - Premium Round 2023 [SEC=OFFICIAL]

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Hi s22 [redacted]

Thanks for confirming the panel.

We have mostly written our response so will just be a matter of referring back to the right panel when that comes through, and adjusting any timelines we have mentioned.

By the way, have you seen this article today:  
<https://www.abc.net.au/news/2022-08-25/australians-using-super-retirement-savings-pay-health-costs/101368246>

Do we know what treatments people are funding from Super (I'm guessing the data is not linked or perhaps it gets captured when the request comes through)? Should there be tougher rules for withdrawal – what is the overall long term health system implication of allowing this? Just does not seem like a good outcome if we are asking people to sacrifice their long term retirement savings (when their health costs will be highest) in order to pay for health costs in their earlier age.

We'll keep an eye out for the new RFQ – thanks for letting us know.

Regards

s47F

s47F

D: s47F | M: s47F  
s47F @deloitte.com.au | www.deloitte.com.au

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From: s22 @health.gov.au>  
Sent: Thursday, 25 August 2022 11:25 AM  
To: s47F @deloitte.com.au>  
Cc: s47F @deloitte.com.au>; KELLEHER, Brian <Brian.Kelleher@health.gov.au>  
Subject: [EXT]Important information regarding the RFQ - Premium Round 2023 [SEC=OFFICIAL]

Hi s47F,

Thank you for your call on Tuesday.

The Procurement team have advised that I will need to reissue a new RQF, now that the Management Advisory Services Panel (SON SON3751667) is mandatory for use across Government. I was not advised or aware of this Panel until this week, and apologise for any inconvenience.

I will reissue a new RFQ as soon as possible. It will broadly be consistent with the original RFQ, but timelines may need to be adjusted to allow you sufficient time to respond to the new RFQ.

Please call me if you have any questions.

Regards,

s22

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T: 02 6289 s22 | E: s22 @health.gov.au

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s22

**From:** s47F @deloitte.com.au>  
**Sent:** Friday, 25 November 2022 1:31 PM  
**To:** s22, s22  
**Cc:** s22, s47F, s47F, s47F, s47F  
**Subject:** Industry Charts  
**Attachments:** Rate Submission Apr 23 Industry Charts V1.pptx  
**Categories:** Red Category

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Hi s22 and s22

Please find the requested industry charts included in the PowerPoint file attached.

Let me know if you have any questions or concerns.

Thank you

s47F  
 Consultant | Deloitte Actuaries & Consultants  
 477 Collins Street, Melbourne, VIC, 3000, Australia  
 D: s47F  
 s47F @deloitte.com.au | [www.deloitte.com.au](http://www.deloitte.com.au)

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s22

**From:** s47F@deloitte.com.au>  
**Sent:** Monday, 16 January 2023 2:47 PM  
**To:** s47E(d)  
**Cc:** s47F, s22, s47F  
**Subject:** Invoice for services under Purchase Order number: s47E(d)  
**Attachments:** Cover note and Interim invoice\_20230116.pdf

**Categories:** Red Category

Dear Accounts Payable Team

Please find attached an invoice for services incurred under Purchase Order number s47E(d) It relates to project: "2023 Premium round – Expert Services".

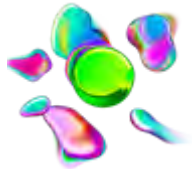
Our department contact officer is: s22, Assistant Director, Private Health Industry Branch, Australian Government Department of Health

Kind regards  
s47F

s47F  
 Director | Health, Government and Public Sector | Actuaries and Consultants  
 Deloitte Consulting Pty. Ltd.  
 477 Collins Street, Melbourne, VIC, 3000  
 D: s47F | M: s47F  
 s47F @deloitte.com.au | www.deloitte.com.au

*I work part time and am unavailable on a Friday*

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s22

**From:** s22  
**Sent:** Friday, 9 September 2022 2:11 PM  
**To:** s47F  
**Cc:** s47F; KELLEHER, Brian  
**Subject:** Letter of Offer - Expert Services 2023 Premium Round [SEC=OFFICIAL]  
**Attachments:** Letter of Offer - Expert services for 2023 Premium Round.pdf; Official Order - Expert Services 2023 Premium Round.pdf

Hi s47F,

Please see attached.

If you have any questions, please let me know.

Regards,

s22

Acting Assistant Director | Private Health Policy and Financing | Private Health Industry Branch  
 Medical Benefits Division  
 Australian Government Department of Health and Aged Care  
 T: 02 6289 s22 | E: s22@health.gov.au  
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s22

**From:** s47F @deloitte.com.au>  
**Sent:** Monday, 17 October 2022 11:20 AM  
**To:** s22, s47F  
**Cc:** s22  
**Subject:** RE:Meeting times - Health, Deloitte and APRA [SEC=OFFICIAL]  
**Attachments:** MOCK Rate Submission by Insurer APR 23\_template\_Oct22\_v2 (sent to DOH for discussion only).pdf

**Categories:** Red Category

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Hi s22

Could we try for this Friday 1-2pm? Or perhaps we can do 1-1.45pm?

In terms of the meeting with APRA, I'm afraid I can't any of those times. However, I could do Thursday afternoon or Friday afternoon as well.

Please also find attached the draft document containing proposed analyses for your thoughts. The comments in yellow boxes contain the rationale for why DOH may wish to look at that analysis. For the last page which is blank, this is to remind us to talk about what you propose to analyse on savings vs givebacks (given the information for this will now come through the pandemic commitments process and not the rate submission).

**Regards**

s47F

s47F  
D: s47F | M: s47F  
s47F @deloitte.com.au | www.deloitte.com.au

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**From:** s22 @health.gov.au>  
**Sent:** Friday, 14 October 2022 2:21 PM  
**To:** s47F @deloitte.com.au>; s47F @deloitte.com.au>  
**Cc:** s22 @Health.gov.au>  
**Subject:** [EXT]Meeting times - Health, Deloitte and APRA [SEC=OFFICIAL]

Hi s47F,

For next week's catch up, are you available on Friday 21<sup>st</sup>, 12:45 to 1:45pm?

I will need to confirm APRA's time for the meeting between all three organisations, but for this meeting does Thursday 27<sup>th</sup>, 10:30 – 11:30am suit?

Thanks,

s22

Assistant Director | Private Health Policy and Financing | Private Health Industry Branch  
Medical Benefits Division

Australian Government Department of Health and Aged Care

T: 02 6289 522 | E: 522@health.gov.au

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s22

**From:** s22  
**Sent:** Thursday, 22 December 2022 10:30 AM  
**To:** s47F ; s47F  
**Cc:** s22 ; KELLEHER, Brian  
**Subject:** Order Variation - Actuarial Services for Premium Round 2023 [SEC=OFFICIAL]  
**Attachments:** Schedule 6A - Order Variation Premium Round 2023.pdf; Schedule 6A - Order Variation Premium Round 2023.docx

Dear s47F and s47F,

Attached is an Order Variation to extend the timelines on your actuarial services in relation to Premium Round 2023, to 30 June 2023.

I've attached a pdf and word version.

- If you would like to request any changes for our consideration please do so using the word version in track changes and comments.
- If you are happy with the document as is then please proceed for the appropriate person and witness to sign and date the last page of the pdf version.
- The Department proposes to sign the document electronically and seeks Deloitte's confirmation that this is acceptable.

We wish to finalise this by **no later than midday tomorrow**.

Any questions or concerns please don't hesitate to contact me.

s22

Assistant Director | Private Health Policy and Financing | Private Health Industry Branch  
 Medical Benefits Division  
 Australian Government Department of Health and Aged Care  
 T: 02 6289 s22 | E: s22@health.gov.au

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s47F

---

**From:** s47E(d)  
**Sent:** Friday, 9 September 2022 6:50 AM  
**To:** s22  
**Cc:** s22  
**Subject:** RE: Commitment Approval Minute for clearance for procurement of services [SEC=OFFICIAL] CCEMS:07360001564  
**Attachments:** Commitment Approval Minute - Premium Round 2023 Procurement - PAS09092022 s22.docx; Attachment D - Delegates Checklist - Deloitte - PAS09092022 s22.docx

Hi s22

PAS has reviewed the documentation provided. Please see minor suggested change within the minute on the assumption that the delegate has already approved the VFM. If the delegate has not previously approved the VFM assessment – change the related dot point from NOTE to APPROVE, and remove the inserted "approved".

Please see the completed delegate checklist attached based on the information within the documentation and process. For future approvals, ensure the checklist is completed for the delegate to confirm.

Noting above, one appropriate changes made to the minute and the checklist tracked changes accepted, the documentation pack is cleared to proceed for approval.

Kind regards,

s22  
**Snr Adviser**

### Procurement Advisory Services

Financial Management Division | Corporate Operations Group  
 Australian Government Department of Health and Aged Care  
 T: 02 6289 s22 | E: s47E(d) @health.gov.au  
 GPO Box 9848, Canberra ACT 2601, Australia

*The Department of Health and Aged Care acknowledges First Nations peoples as the Traditional Owners of Country throughout Australia, and their continuing connection to land, sea and community. We pay our respects to them and their cultures, and to all Elders both past and present.*

*To ensure prompt responses, please address any replies to this inbox and not to personal inboxes.*

----- Original Message -----

**From:** s22 @health.gov.au>;  
**Received:** Thu Sep 08 2022 10:30:12 GMT+1000 (Australian Eastern Standard Time)  
**To:** s47E(d) @health.gov.au>; s47E(d) @health.gov.au>;  
**Subject:** Commitment Approval Minute for clearance for procurement of services [SEC=OFFICIAL]



Hi,

I believe PAS needs to endorse these before progressing? I'm hoping to progress by tomorrow, but please just let me know if that's going to be a problem.

For your review/endorsement please find attached:

- a. Commitment approval minute
- b. Draft official order
- c. Letter of Offer
- d. Value for Money Assessment
- e. Delegate's Checklist
- f. IPP Checklist

Please let me know if you need anything further or have any questions.

Thanks,

s22

Acting Assistant Director | Private Health Policy and Financing | Private Health Industry Branch  
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Australian Government Department of Health and Aged Care  
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s22

**From:** s47F @deloitte.com.au>  
**Sent:** Friday, 23 December 2022 6:58 AM  
**To:** s22 ; KELLEHER, Brian; s22 ; s22  
**Cc:** s47F ; s47F ; s47F ; s47F  
**Subject:** Premium Rate Submission - expected PL savings range for an exemplar response

**Categories:** Red Category

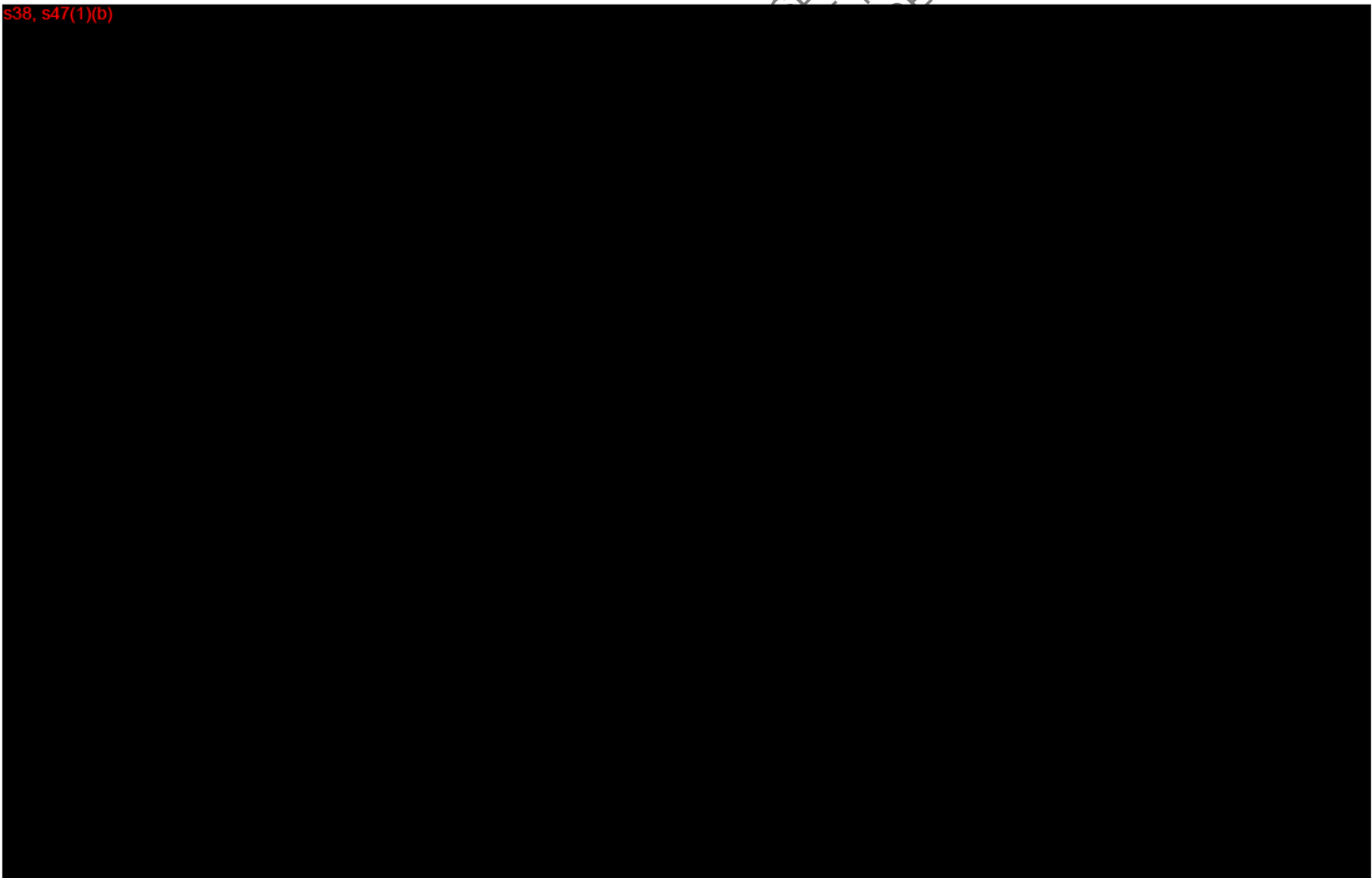
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Hi s22, Brian, s22 and s22,

Hope all of you are well.

Regarding PL savings and a potential exemplar response, we have investigated the range of insurers' estimated savings in the submissions as a percentage of the IHACPA expected savings, where the share is estimated using insurers' PY23 hospital benefits.

s38, s47(1)(b)



Kind regards,

s47F

--

s47F  
Analyst | Actuarial Agenda

Grosvenor Place, 225 George Street, Sydney, NSW, 2000

D: s47F | M: s47F

s47F @deloitte.com.au | www.deloitte.com.au



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s22

**From:** s22  
**Sent:** Monday, 29 August 2022 6:45 AM  
**To:** s47F  
**Cc:** s47F; KELLEHER, Brian  
**Subject:** RFQ - Management Advisory Services Panel - Premium Round 2023 [SEC=OFFICIAL]  
**Attachments:** Premium Round 2023 Management Advisory Services Panel Request for Quote.pdf

Hi s47F and s47F,

Please find attached an RFQ for Premium Round 2023 for your consideration.

This RFQ is under the Management Advisory Services Panel (SON 3751667) seeking actuarial services.

As per our emails below, we are seeking responses by Friday 2 September. Please contact me if you believe this may be an issue.

Let me know if you have any questions.

Regards,

s22

Acting Assistant Director | Private Health Policy and Financing | Private Health Industry Branch  
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**From:** s47F@deloitte.com.au  
**Sent:** Thursday, 25 August 2022 5:03 PM  
**To:** s22@health.gov.au  
**Cc:** s47F@deloitte.com.au; KELLEHER, Brian <Brian.Kelleher@health.gov.au>  
**Subject:** RE:Important information regarding the RFQ - Premium Round 2023 [SEC=OFFICIAL]

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Hi s22

Thanks for checking.

I will have my laptop with me to ensure I can work with s47F to get our response to you if it is next week. We have most of the response written so I'm hoping it will be relatively straight forward to realign some of the detail with the new RFQ.

I'm at Thredbo next week and back on deck late Thursday. I'm not sure what internet quality I will encounter there but in case I need the extra day, could we make it due next Friday? Would that be possible? I am hoping we wont need to rely on that.

Regards

s47F

Regards

s47F

s47F

D: s47F | M: s47F  
s47F@deloitte.com.au | www.deloitte.com.au

Please consider the environment before printing.

**From:** s22@health.gov.au>  
**Sent:** Thursday, 25 August 2022 12:56 PM  
**To:** s47F@deloitte.com.au>  
**Cc:** s47F@deloitte.com.au>; KELLEHER, Brian <Brian.Kelleher@health.gov.au>  
**Subject:** [EXT]RE: Important information regarding the RFQ - Premium Round 2023 [SEC=OFFICIAL]

Hi s47F,

One more thing re the RFQ: would you be in a position to respond to the new RFQ when it's sent out (aiming for early next week at the latest) to respond within five days? I know you mentioned leave next week, so I just wanted to run this past you.

Thanks for sending the article through. It's difficult to know the full picture, i.e. could they be private patients with out of pockets, or uninsured people who want to go private and pay full-fee? Like many things in the health space once you start scratching the surface a whole new set of questions presents themselves.

Regards,

s22

Acting Assistant Director | Private Health Policy and Financing | Private Health Industry Branch  
Medical Benefits Division  
Australian Government Department of Health and Aged Care  
T: 02 6289 s22 | E: s22@health.gov.au  
Part-time hours - Mo, Tu, Th, Fr.

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**From:** s47F@deloitte.com.au>  
**Sent:** Thursday, 25 August 2022 12:15 PM  
**To:** s22@health.gov.au>  
**Cc:** s47F@deloitte.com.au>; KELLEHER, Brian <Brian.Kelleher@health.gov.au>  
**Subject:** RE:Important information regarding the RFQ - Premium Round 2023 [SEC=OFFICIAL]

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Hi s22

Thanks for confirming the panel.

We have mostly written our response so will just be a matter of referring back to the right panel when that comes through, and adjusting any timelines we have mentioned.

By the way, have you seen this article today:

<https://www.abc.net.au/news/2022-08-25/australians-using-super-retirement-savings-pay-health-costs/101368246>

Do we know what treatments people are funding from Super (I'm guessing the data is not linked or perhaps it gets captured when the request comes through)? Should there be tougher rules for withdrawal – what is the overall long term health system implication of allowing this? Just does not seem like a good outcome if we are asking people to sacrifice their long term retirement savings (when their health costs will be highest) in order to pay for health costs in their earlier age.

We'll keep an eye out for the new RFQ – thanks for letting us know.

**Regards**

s47F

s47F

D: s47F | M: s47F

s47F @deloitte.com.au | www.deloitte.com.au

Please consider the environment before printing.

**From:** s22 @health.gov.au>

**Sent:** Thursday, 25 August 2022 11:25 AM

**To:** s47F @deloitte.com.au>

**Cc:** s47F @deloitte.com.au>; KELLEHER, Brian <Brian.Kelleher@health.gov.au>

**Subject:** [EXT]Important information regarding the RFQ - Premium Round 2023 [SEC=OFFICIAL]

Hi s47F,

Thank you for your call on Tuesday.

The Procurement team have advised that I will need to reissue a new RQF, now that the Management Advisory Services Panel (SON SON3751667) is mandatory for use across Government. I was not advised or aware of this Panel until this week, and apologise for any inconvenience.

I will reissue a new RFQ as soon as possible. It will broadly be consistent with the original RFQ, but timelines may need to be adjusted to allow you sufficient time to respond to the new RFQ.

Please call me if you have any questions.

Regards,

s22

Acting Assistant Director | Private Health Policy and Financing | Private Health Industry Branch  
Medical Benefits Division

Australian Government Department of Health and Aged Care

T: 02 6289 s22 | E: s22 @health.gov.au

Part-time hours - Mo, Tu, Th, Fr.

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s22

**From:** s47E(d)  
**Sent:** Thursday, 18 August 2022 12:41 PM  
**To:** s47F  
**Cc:** KELLEHER, Brian; s22; s47F @deloitte.com.au  
**Subject:** Request for Quotation - Premium Round 2023 [SEC=OFFICIAL]  
**Attachments:** Request for Quotation - 2023 Premium Round.pdf

Hi s47F,

We are seeking a Request for Quotation (RFQ) for your services in relation to the 2023 Premium Round. See attached RFQ which contains the relevant details.

Please let me know if you have any questions or require any clarification. I'll be on leave as of close of business Tuesday 23 August – please contact s22 (details in the attached) after this date.

Kind regards,

s22

s22

### Private Health Policy and Financing

Private Health Industry Branch | Medical Benefits Division | Health Resourcing Group  
 Australian Government, Department of Health and Aged Care  
 T: 07 3360 s22 | E: s22 @health.gov.au  
 Location: 160 Ann Street, Brisbane  
 GPO Box 9848, Brisbane QLD 4001, Australia

*The Department of Health and Aged Care acknowledges First Nations peoples as the Traditional Owners of Country throughout Australia, and their continuing connection to land, sea and community. We pay our respects to them and their cultures, and to all Elders both past and present.*

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**From:** [REDACTED]  
**Sent:** Monday, 5 September 2022 2:03 PM  
**To:** [REDACTED]; KELLEHER, Brian  
**Cc:** [REDACTED]; [REDACTED]  
**Subject:** RE: Seeking response by 4pm today - Evaluation team for Premium round 2023 Procurement [SEC=OFFICIAL]

Hi [REDACTED],

Brian has approved this prior to your meeting.  
 I had discussed with him.

Thank you,

[REDACTED]  
 Executive Assistant to  
 Brian Kelleher  
 Assistant Secretary

Medical Benefits Division – Private Health Industry Branch  
 Australian Government Department of Health and Aged Care  
 T: 02 6289 [REDACTED] | E: [REDACTED]@health.gov.au

**From:** [REDACTED]@health.gov.au  
**Sent:** Monday, 5 September 2022 12:16 PM  
**To:** KELLEHER, Brian <Brian.Kelleher@health.gov.au>  
**Cc:** [REDACTED]@health.gov.au; [REDACTED]@health.gov.au  
**Subject:** Seeking response by 4pm today - Evaluation team for Premium round 2023 Procurement [SEC=OFFICIAL]

Hi Brian,

In the Procurement Plan you were provided, the following evaluation team was *proposed*:

Name	Position Title	Branch/Division	Role
[REDACTED]	Director	Private Health Industry Branch, Medical Benefits Division	Chairperson
[REDACTED]	Acting Assistant Director	Private Health Industry Branch, Medical Benefits Division	Team Member
[REDACTED]	Departmental Officer	Private Health Industry Branch, Medical Benefits Division	Team Member

With Tahnisha on leave, I seek your approval for the final evaluation team prior to the evaluation team meeting today at 4:00pm:

Name	Position Title	Branch/Division	Role
[REDACTED]	Director	Private Health Industry Branch, Medical Benefits Division	Chairperson



	Acting Assistant Director	Private Health Industry Branch, Medical Benefits Division	Team Member
	Acting Assistant Director	Private Health Industry Branch, Medical Benefits Division	Team Member

Thanks,



Acting Assistant Director | Private Health Policy and Financing | Private Health Industry Branch  
Medical Benefits Division

Australian Government Department of Health and Aged Care

T: 02 6289  | E: @health.gov.au

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s22

**From:** s22  
**Sent:** Monday, 24 October 2022 1:00 PM  
**To:** s47F; s47F  
**Cc:** s22; KELLEHER, Brian  
**Subject:** 2023 Premium Round - Confidentiality and conflict deed [SEC=OFFICIAL]  
**Attachments:** Confidentiality and conflict deed - Organisation agreement.docx

Hi s47F and s47F,

In preparation for the analysis of 2023 premium round applications, I will require all team members who will have access to the health insurer applications and who will be working on the project to sign and return the attached Confidentiality and Conflict Deed.

Please have each team member complete the deed. Happy if you want to email them all through to me as one pack.

Thanks,

s22

Assistant Director | Private Health Policy and Financing | Private Health Industry Branch  
 Medical Benefits Division  
 Australian Government Department of Health and Aged Care  
 T: 02 6289 s22 | E: s22@health.gov.au  
 Part-time hours - Mo, Tu, Th, Fr.

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s22

**From:** s47F@deloitte.com.au>  
**Sent:** Wednesday, 21 December 2022 7:46 AM  
**To:** KELLEHER, Brian; s22; s22  
**Cc:** s47F; s22  
**Subject:** Update and options on data security

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Hi Brian, s22, s22,

As discussed in the meeting on Monday, there were three specific actions for me/Deloitte to move forward:

1. Produce the access report detailing who had access to the secured folder
2. Identify where the protected information exists on the network so that they can be removed (including where they may be in backups)
3. Identify an interim solution that will allow us to complete our support on the Apr 23 premium round submission, but also going forward for the remainder of FY23 on other help needed.

On the first item, ITS has confirmed that only the following users have access to the secured folder:

- s47F
- [Redacted]
- [Redacted]
- [Redacted]
- [Redacted]

In addition, there are a number of people from our IT team who also have access. These people cover server support, security and infrastructure. I was not provided their names but have requested them and will pass them on as well when I receive them.

On the second item, I will update to confirm the purge of the information when that is completed but this is somewhat contingent at the moment to transferring the files properly so that files we are currently relying on are still functioning. This is in line with our discussion that there are also outcomes that are important to achieve which requires us being able to continue to support you through to the end of January on the current project.

On the third item, here are the two options (we mentioned three in the original call but as I mentioned yesterday, one of them has been eliminated because it is not considered suitable). Here are my thoughts on the considerations for each:

	GovTeams PROTECTED	Department of Health Protected Environment
How quickly can this be stood up?	Our experience is that this can be variable but allow for at least 2 weeks. Access can be granted by an APS employee.	Department to advise – involves setting up laptops and user accounts.
How secure is this option?	Meets government requirements for PROTECTED information under the ISM and PSPF	Reflects the security standards of the Department.

<p>What residual risks are there?</p>	<p>Nil</p>	<p>Laptops left unattended – we always lock screen when we move away from the laptop</p>
<p>What other considerations are there?</p>	<p>We have limited experience to confirm the following:</p> <ul style="list-style-type: none"> <li>• All existing files that we have created can be uploaded from the Deloitte network. Anecdotal experience suggests that the files need to reside on our computers and not on the cloud.</li> <li>• Being able to directly access GovTeams PROTECTED on our existing unclassified Deloitte laptops (as it happens, we have another team in Deloitte currently getting access and they will let us know their answer to this once they get to that step)</li> </ul>	<p>Existing files that we have created will need to be transferred through a secured means.</p> <p>Does Department have a file transfer solution?</p>

My suggestion is that in the long term, we go with GovTeams PROTECTED because that way we can continue to access the files as needed if/when questions come up during the course of the year and on other projects where access to other files might be required (e.g. the product complexity work also used some of the rate submission data). It is a once off set up that we can use on an ongoing basis and you can always remove our access if that is needed. If we went with the second solution, we will have to organise for laptops to perform the work, whenever protected information is involved. Under either option, we are relying on you to help initiate, but please let us know what we can do to support to make it easier.

For the current project, given the uncertainty around the amount of time it takes to get GovTeams PROTECTED set up (perhaps you can get a firmer answer on timing?), it may be that issuing [redacted] and [redacted] with Health laptops to access new submissions will be the most timely option (if you think that will be faster).

Separately, I am in the process of organising for my baseline clearance but I understand that may not be a quick task. Our understanding is that I would need baseline clearance to access GovTeams PROTECTED.

Please consider the above and let me know your thoughts. I will make myself available to progress this during the break if needed.

[redacted]  
 Partner | Health | Actuarial  
 Deloitte Consulting

[redacted]  
 225 George Street, Sydney/Gadigal, NSW 2000, Australia  
 D: [redacted] | M: [redacted]  
 [redacted]@deloitte.com.au | www.deloitte.com.au

PA [redacted] T: [redacted] | [redacted]@deloitte.com.au

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s22

**From:** s22  
**Sent:** Thursday, 8 September 2022 6:12 AM  
**To:** s22  
**Cc:** s22  
**Subject:** RE: VFM - Management Advisory Services Panel - Premium Round 2023 [SEC=OFFICIAL]

s22, comments below, s22

Fine with the report. Approved by me as a panel member.

Although is this necessary to include. It appears more like an instruction about next steps rather than part of a report.

**Approval to proceed**

The delegate must provide email approval of the recommendation to enter into contract negotiation / commitment approval and contract with Deloitte.

The contract **must not** be signed until the delegate has approved the commitment approval in SAP.

---

**From:** s22@health.gov.au>  
**Sent:** Tuesday, 6 September 2022 9:55 AM  
**To:** s22@health.gov.au>; s22@health.gov.au>  
**Subject:** Please review today if you have the chance: VFM - Management Advisory Services Panel - Premium Round 2023 [SEC=OFFICIAL]

Hi,

Thank you for your time yesterday.

I have prepared the attached value for money assessment to capture our conversation and Deloitte's response to the RFQ.

Please review and let me know if you have any changes.

s22, as chair of the panel I may need to pass to you one final time if there are any edits for final endorsement to proceed.

Thanks,

s47F, s22

---

Acting Assistant Director | Private Health Policy and Financing | Private Health Industry Branch  
Medical Benefits Division  
Australian Government Department of Health and Aged Care  
T: 02 6289 s22 | E: s22@health.gov.au

**To: Brian Kelleher, Assistant Secretary, Private Health Industry Branch**

**Request for Quotation (Premium Round 2023) under Management Advisory Services Panel (SON3751667)**

**Purpose**

To seek your approval to issue a new Request for Quotation (RFQ) for Premium Round 2023 under the mandatory Whole-of-Government Management Advisory Service (MAS) Panel (**Attachment A**).

**Timing**

Approval is sought in time to release the new RFQ by **29 August 2022** to allow the supplier five days to provide a response.

Ten days is the minimum timeframe for responses, however for some approaches this may be shortened. If all selected suppliers are provided a brief description of the type of services sought and confirm they are interested in receiving an RFQ, have the relevant capabilities and capacity to respond and agree to respond within a shorter timeframe e.g. 5 days, then delegate approval for a shortened timeframe can be sought as part of the planning stage.

The selected supplier has:

- been provided with an RFQ under the Deed of Standing Offer for Research, Evaluation and Data (READ) Panel) on 18 August 2022;
- confirmed they are interested in receiving an RFQ;
- have the relevant capabilities and capacity to respond (confirmed they have commenced drafting); and
- confirmed they can provide a response within the revised timelines (see **Attachment B**).

**Issues/Sensitivities**

*Revised RFQ*

You previously approved the procurement plan that included the original RFQ seeking actuarial services under the READ Panel (refer to **Attachments C1 and C2**). This was supported by Procurement Advisory Services (PAS) for progressing.

Deloitte Touche Tohmatsu (Deloitte) contacted the Department of Health and Aged Care (the Department) on 23 August 2022 to advise actuarial services has moved to the new mandatory Whole-of-Government Panel, Management Advisory Services (estimated to occur in June or July 2022).

A revised RFQ has been prepared under the template issued by the Department of Finance for the MAS panel.

*Changes from original RFQ*

There are two changes from the original RFQ to be aware of:

1. revised start date from 2 September 2022 to 9 September 2022 due to delays in re-issuing the RFQ.
2. The evaluation criteria is standardised in the Department of Finance template. These standardised evaluation criteria have been used.



**Consultation**

PAS has endorsed the new RFQ to proceed (**Attachment D**).

**Recommendation**

It is recommended that you:

**APPROVE** the RFQ at Attachment A.

Approved / Not Approved / Please Discuss

**NOTE** Deloitte will be provided with five days to respond.

Please Discuss / Noted

ALLL.

Brian Kelleher  
Assistant Secretary  
Private Health Industry Branch  
26 August 2022

**Attachments:**

- Attachment A - Premium Round 2023 Request for Quote, Management Advisory Services Panel.
- Attachment B – Email from Deloitte regarding new timelines for response.
- Attachment C1 – Procurement Plan.
- Attachment C2 – RFQ attached to original Procurement Plan.
- Attachment D – PAS endorsement to proceed.

Contact officer: s22

Phone: 02 6289 s22

TRIM ref: s47E(d)

Cleared by: na

To: Brian Kelleher, Assistant Secretary, Private Health Industry Branch

**Order Variation – Expert services for assessment of 2023 premium applications.**

**Purpose**

To seek your **approval** of the Order Variation at **Attachment A** to be sent to Deloitte Touche Tohmatsu (Deloitte) for further actuarial services in relation to the 2023 premium round.

**Timing**

Your approval is sought by 22 December 2022. The current contract expires on 30 December 2022.

**Issues/Sensitivities**

On 9 September 2022, you approved the Official Order and a commitment of s47E(d), s47G (including GST) for Deloitte's services under the Official Order (s47E(d)). This s47E(d), s47G has been reflected as the total value of the contract in SAP (contract registration number s47E(d)).

Your approval of the Order Variation will not change the total value of the contract but will extend the end date from 30 December 2022 to 30 June 2023. There is no possibility to extend the contract beyond this date.

Deloitte estimate the total cost of their services to 20 December 2022 to be s47(1)(b) including GST. Deloitte charge on an hourly rate based on their response to the Request for Quotation.

The Order Variation will extend to three additional items of work. Deloitte have provided an estimate of the costs for each item of work:

- advice on resubmissions to the 2023 premium round process - s47(1)(b) including GST;
- advice on amendments to the premium round application form - s47(1)(b) including GST; and
- update on previous assessment of comparability of private health insurance products for consumers and the migration of policyholders to products with lower levels of cover - s47(1)(b) including GST

The total additional cost for these services is \$194,731. Including the cost of services provided to date, the estimate of costs falls within the remaining budget for their services. Total outlay is expected to be s47E(d), s47G including GST within a budget of s47E(d), s47G including GST.

**Next steps**

If you approve, the Order Variation will be sent to Deloitte for signing, and returned to you for counter-signing. In addition, a contract variation will be processed through SAP for your approval.

**Consultation**

Procurement Advisory Services have reviewed the Official Order and endorsed the way forward.

**Recommendation**

It is recommended that you **APPROVE** the Order Variation at **Attachment A** to be sent to Deloitte for further actuarial services in relation to the 2023 premium round.

Approve /  Not Approve /  Please Discuss



Brian Kelleher  
Assistant Secretary  
22 December 2022

**Attachments:**

Attachment A – Order Variation  
Attachment B - Background

Contact officer: [REDACTED]  
Phone: 6289 [REDACTED]  
TRIM ref:  
Cleared by: [REDACTED]

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**Background**

- On 18 August 2022, you approved the procurement plan for the acquisition of expert services from Deloitte for the 2023 premium applications (s47E(d) ).
- On 9 September 2022, you approved the Official Order and the commitment of s47E(d), s47G for Deloitte's services under the Official Order (s47E(d) ).
- Deloitte's Official Order is made under the Management Advisory Services Panel (SON3751667).

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To: Brian Kelleher

SUBJECT **Approval of payment to Deloitte Touche Tohmatsu (Deloitte) for the Expert Services Relating to 2023 Premium Round**

**Purpose**

- **Note** that Deloitte has submitted an invoice for s47(1)(b) hours of actuarial services for the 2023 Premium Round (**Attachment A**); and
- **Approve** payment of s47E(d), s47G (incl. GST) to Deloitte for invoice 8003209970 (**Attachment A**).

**Timing**

Payment of this invoice is due by 8 February 2023.

**Issues/Sensitivities**

- On 21 December 2022, Deloitte provided evidence of the hours worked on the project with total fees incurred of s47(1)(b) (including GST), with the intention to invoice for this amount.
- These services relate to the original work Deloitte were engaged to provide, and within Deloitte's original quote of s47(1)(b) including GST.

**Recommendation**

- **Note** that Deloitte has submitted an invoice for s47(1)(b) hours of actuarial services for the 2023 Premium Round (**Attachment A**).

Noted / Please Discuss

- **Approve** payment of s47E(d), s47G (incl. GST) to Deloitte for invoice 8003209970 (**Attachment A**).

Approved / Not Approved / Please Discuss

Brian Kelleher  
Assistant Secretary  
Private Health Industry Branch  
Medical Benefits Division  
January 2023

**Attachments:**

A: Deloitte invoice 8003209970

Contact officer: §22 [REDACTED]

Phone: (02) 6289 §22 [REDACTED]

TRIM ref: §47E(d) [REDACTED]

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# Schedule 6 – Order for Service

## 1. Introduction

1.1. This Order is issued in accordance with clause 11.3 of the Head Agreement.

<b>Order for Services</b>	
<b>Service Provider Information</b>	
Service Provider	Deloitte Touche Tohmatsu
Australian Business Number	74 490 121 060
Service Provider Representative	Contact: s47F Position: Partner Email: s47 @deloitte.com.a Phone: s47F
Service Provider Address for Notices	Contact: s47F Position: Partner Address: Grosvenor Place, 225 George Street, Sydney NSW 2000 AUSTRALIA Email: s47 @deloitte.com.a
<b>Agency Information</b>	
Agency	Department of Health and Aged Care
Australian Business Number	83 605 426 759
<b>Agency Representative</b>	
Agency Representative	Name: s22 Position: Acting Assistant Director Email: s22 @health.gov.au Phone: (02) 6289 s22
Agency Address for Notices	Address: GPO Box 9848, CANBERRA, ACT, 2601 Email: s22 @health.gov.au
Agency Address for Invoices	Invoices must be submitted to s22 @health.gov.au and s47E(d) and must contain any other requirements for the invoice e.g. that the purchase order no. must be quoted in the invoice.
<b>Agency order information</b>	
Purchase Order Number	TBC



<b>Cost Centre</b>	s47E(d)
<b>Agency contract manager name</b>	s22
<b>Agency File Reference</b>	s47E(d)
<b>Order Commencement Date and Term</b>	
<b>Order Commencement Date</b>	Friday, 9 September 2022
<b>Order Expiry Date</b>	Friday, 30 December 2022
<b>Proposed options to extend</b>	Department of Health and Aged Care may extend the term of the Order for a further period (or periods) of up to Six months in total, which may be taken in whole or in part, and in any number or combination of time periods.
<b>Statement of Work</b>	
<b>Service Area</b>	Financial Management Advisory Services
<b>Service Category</b>	Actuarial
<b>Service Sub-category</b>	Actuarial
<b>Detailed Statement of Work</b>	<p>Expert services for assessment of 2023 premium applications.</p> <p>The 2023 premium round is expected to present significant complexities mainly due to:</p> <ul style="list-style-type: none"> <li>• The need to take into account allowances for COVID-19 impacts;</li> <li>• Impacts of Government reforms including prostheses and changes to the age of dependants on a family policy;</li> <li>• Impacts of changes to APRA capital standards;</li> <li>• The range of approaches insurers will take in forecasting membership; and</li> <li>• Benefits in the context of significant COVID-19 related uncertainty.</li> </ul> <p>The supplier will assist with assessing the 2023 premium application forms in the context of the sensitivities stated above and any other unforeseen issues that are raised in the premium application form responses, providing analysis as directed by the Department.</p>
<b>Milestones</b>	<p><b>For two weeks from contract start date</b></p> <p>Designing a reporting template to analyse data.</p> <p><b>15 November 2022 to 16 December 2022</b></p> <p>Assist with assessing the 2023 premium applications and provide a report to the Department based on the criteria set in the first period.</p>
<b>Key Personal</b>	No Key Personnel have been specified for this contract.
<b>Subcontractors</b>	Not Applicable



<b>Location</b>	This clause of the Head Agreement has not been varied.
<b>Fees</b>	Hourly rate as per response to RFQ.
<b>Payment Terms</b>	20 calendar days for all other invoices
<b>Invoicing</b>	<ul style="list-style-type: none"> <li>• The Supplier must submit correctly rendered tax invoices to the Customer by Email: §47E(d)</li> <li>• A correctly rendered tax invoice is one which includes: <ul style="list-style-type: none"> <li>(a) the Reference / Contract / Purchase Order number;</li> <li>(b) the name of the customer's contact officer;</li> <li>(c) the Australian Government Department of Health ABN (83605426759);</li> <li>(d) the title of the Services;</li> <li>(e) details the fees payable;</li> <li>(f) details expenses and costs payable, and attaches original receipts;</li> <li>(g) contains written certification in a form acceptable to the Customer that the Supplier has paid all remuneration, fees or other amounts payable to an employee, agent or Subcontractor performing Services under this Contract; and</li> <li>(h) meets the requirements of a tax invoice under the GST Act.</li> </ul> </li> </ul>
<b>Travel</b>	Not Applicable
<b>Agency Material</b> <i>Agency Material is defined in the clause 1.1.1 of the Head Agreement as any Material provided by an Agency to the Service Provider for the purposes of a Contract, or derived at any time from that Material</i>	Not Applicable
<b>Existing Material</b>	Not Applicable
<b>Contract Material</b>	
<b>Restrictions on use of Contract Material</b>	
<b>Restrictions on use of Service Provider's name, trade name or logo</b>	
<b>Additional requirements</b>	
<b>Confidential Information</b>	<b>Agency Confidential information</b> Agency data, <i>Indefinitely</i>

	Any Personal Information held by the Agency, <i>Indefinitely</i> Security Classified Information, <i>Indefinitely</i> Commercially Sensitive Information, <i>Indefinitely</i>
<b>Agency Data Storage Requirements</b>	This clause of the Head Agreement has not been varied.
<b>Security</b>	This clause of the Head Agreement has not been varied.
<b>Additional Requirements - security</b>	This clause of the Head Agreement has not been varied.
<b>Conditions/Restrictions for Personal Information</b>	This clause of the Head Agreement has not been varied.
<b>Additional or alternate Requirements - insurance</b>	This clause of the Head Agreement has not been varied.
<b>Commonwealth Procurement Connected Policy Requirements</b>	
<b>Black Economy Policy</b>	Not Applicable
<b>Indigenous Procurement Policy</b>	Not Applicable
<b>Australian Industry Participation Policy</b>	Not Applicable
<b>Variable Clauses of the Head Agreement</b>	
<b>Internal Working Papers</b>	This clause of the Head Agreement has not been varied.
<b>Intellectual Property</b>	This clause of the Head Agreement has not been varied.
<b>Key Personnel Requirements</b>	This clause of the Head Agreement has not been varied.
<b>Return of confidential information</b>	This clause of the Head Agreement has not been varied.
<b>Liability</b>	This clause of the Head Agreement has not been varied.
<b>Service Provider termination right</b>	This clause of the Head Agreement has not been varied.

<p>Termination for convenience costs in relation to Fees for Services calculated on a milestone basis.</p>	<p>This clause of the Head Agreement has not been varied.</p>
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Signed for and on behalf of  
 Commonwealth of Australia as  
 represented by the Department of Health  
 and Aged Care 83 605 426 759

Brian Kelleher

*BK*

12/9/22

Signature of authorised officer

Assistant Secretary  
 Private Health Industry Branch

Signed for and on behalf of Deloitte  
 Touche Tohmatsu,

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s47F

s47F

Signature of Service Provider's authorised representative

Partner



## Procurement Plan Agreement and Approval to Approach the Market

**To:** Brian Kelleher, Assistant Secretary, Private Health Industry Branch, Medical Benefits Division

**Subject:** Procurement of expert services for assessment of 2023 premium applications

### RECOMMENDATIONS:

<b>NOTE</b> the Finance Business Partner advised that 2022-23 moderation bid process hasn't been finalised, and the Medical Benefit Division's preliminary indicative allocation is less than expected staffing costs ( <b>Attachment A</b> ).	Noted / Please Discuss
<b>APPROVE</b> that procurement will proceed prior to finalisation of the moderation bid process.	Approved / Please Discuss
<b>NOTE</b> the Indigenous Procurement Policy mandatory set-aside does not apply to this procurement. No providers were identified ( <b>Attachment B</b> ).	Noted / Please Discuss
<b>NOTE</b> the overall Risk Profile of this procurement is Low ( <b>Attachment C</b> ).	Noted / Please Discuss
<b>APPROVE</b> the request document in accordance with the Procurement Plan (RFQ) ( <b>Attachment D</b> ).	Approved / Please Discuss
<b>APPROVE</b> the Value for Money assessment for this direct approach procurement ( <b>Attachment E</b> ).	Approved / Please Discuss
<b>NOTE</b> Procurement Advisory Services has reviewed and cleared that this procurement is able to proceed ( <b>Attachment F</b> ).	Noted / Please Discuss

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.....  
Brian Kelleher  
Assistant Secretary  
Private Health Industry Branch  
Ph: (02) 6289 [REDACTED]  
August 2022

### Key Points:

- i. This Procurement Plan demonstrates the proposed procurement's alignment with the *Commonwealth Procurement Rules*.
- ii. This procurement will be conducted in accordance with the Department's Procurement Process.





Contact Officer:

s22	Acting Assistant Director	Private Health Industry Branch, Medical Benefits Division	02 6289 s22
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**PROCUREMENT PLAN**

Procurement of expert services for assessment of 2023 premium applications.

**1. PROCUREMENT AIM AND JUSTIFICATION**

The Department is seeking to procure actuarial services to assist with the additional complexity for the 2023 premium round. Like the 2022 premium round, the 2023 premium round is expected to present significantly increased complexities mainly due to:

- the need to take into account allowances for COVID-19 impacts;
- impacts of Government reforms including prostheses, and changes to the age of dependants on a family policy;
- impacts of changes to Australian Prudential Regulation Authority (APRA) capital standards; and
- the range of approaches insurers will take in forecasting membership and benefits in the context of significant COVID-19 related uncertainty.

Expert services will be required for two block periods in the 2022-23 financial year for up to a total of six weeks.

This procurement will assist the Department to deliver the Minister’s requirement to understand the drivers of the premiums applied for. Engaging a supplier with existing knowledge of the private health industry and annual premium rounds will assist with achieving value for money.

By following the process embedded in the Department of Health Procurement Method Decision Tree, this procurement will be compliant with the requirements of the *Commonwealth Procurement Rules* (CPRs).

**2. ESTIMATED PROCUREMENT TIMETABLE**

Distribution of RFQ to potential supplier/s:	18 August 2022
Closing Date for Responses:	29 August 2022, Close of business
Contract Execution:	2 September 2022
Contract Start Date:	2 September 2022
Contract End Date:	16 December 2022
Extension Option:	A period up to 6 months (optional)



### 3. DETAILED ESTIMATE OF COSTS

The estimated expenditure for the initial contract term is s47E(d), s47C GST inclusive.

The total estimated expected maximum value of the proposed procurement (including GST (if applicable), options, extensions, renewals or other mechanisms that may be executed over the life of the contract) is s47E(d), s47C.

Approval to exercise any extension, option or renewal will be sought prior to extending the arrangement.

The expenditure is proposed as follows:

Financial Year	Amount
22-23 (initial contract term)	<span style="background-color: black; color: red;">s47E(d), s47C</span>
22-23 (Extension Option)	<span style="background-color: black; color: red;">s47E(d), s47C</span>
<b>Total Estimated Expected Maximum Value</b>	<span style="background-color: black; color: red;">s47E(d), s47C</span>

Any expenditure will be funded from:

Cost Centre Name: s47E(d)

Cost Centre Code: s47E(d)

### 4. INDIGENOUS PROCUREMENT POLICY

The Indigenous Procurement Policy checklist was completed and determined the mandatory set-aside applies to this procurement (**Attachment B**).

Indigenous Business Direct was searched on 28 July 2022, and no Indigenous Supplier(s) potentially available to provide the requirement were identified.

### 5. PROCUREMENT METHOD

The estimated expected maximum value of the proposed procurement is above the relevant procurement threshold (CPRs 9.7).

The Services will be procured through an existing panel arrangement (CPRs 9.12-9.13) – Panel Name/SON ID: SON3385995 – Research, Evaluation and Data (READ) Panel.

The following supplier will be approached (direct approach):

Supplier Name	Reason
Deloitte Touche Tohmatsu	<p><i>From our previous procurement processes (for private health insurance premium round services 2021 and 2022, and a post-premium round review of private health insurance products) there is only one consultant that is:</i></p> <ul style="list-style-type: none"> <li><i>qualified to do the work (based on experience with recent premium round application work), and</i></li> <li><i>does not have a conflict of interest (i.e. is not providing actuarial services to any of the health insurers).</i></li> </ul> <p><i>Deloitte has provided services to Health in the past of this specific nature, including the 2021 and 2022 premium applications and are well placed to provide insights and expertise from last year's</i></p>



	<p><i>application round to assess the upcoming round. Deloitte also recently completed work on reviewing private health insurance products on the market. Deloitte are equipped to begin work immediately with no on-boarding or process learning time required and have the previous models and templates available.</i></p>
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If a suitable response is not received, this Procurement Plan will be reassessed and an alternative process may be considered.

## 6. STAKEHOLDER CONSULTATION

The Division’s Finance Business Partner was consulted on whether the funds are available (Attachment A). Funding has been raised and discussed with the acting First Assistant Secretary of Medical Benefits Division and the Deputy Secretary of the Health Resourcing Group in the context of the recent moderation bid process. The Private Health Policy and Financing Branch have been advised of their support for funding.

The Procurement Advisory Services confirmed that the procurement is cleared to proceed (Attachment D).

Ten days as the minimum timeframe for responses, however for some approaches this may be shortened. If all selected suppliers are provided a brief description of the type of services sought and confirm they are interested in receiving an RFQ (Attachment D), have the relevant capabilities and capacity to respond and agree to respond within a shorter timeframe e.g. 5 days, then delegate approval for a shortened timeframe can be sought as part of the planning stage.

### RISK ENGAGEMENT

A Risk Profile has been completed (Attachment C) and the overall risk rating is Low. Risks will continue to be monitored throughout the process and reported to the Delegate as appropriate.

## 7. DOCUMENT DISTRIBUTION AND RECEIPT

Documentation will be handled in line with the requirements of the panel arrangement.

## 8. EVALUATION

The Evaluation Team will review responses to determine the best value for money outcome for the Commonwealth in accordance with the Value for Money Assessment template (Attachment E).

The Evaluation Team possess the necessary mix of technical/subject matter skills to effectively assess the submission. An evaluation report will be provided to the Delegate.

The proposed Evaluation Team is as follows:

Name	Position Title	Branch/Division	Role
s22	Director	Private Health Industry Branch, Medical Benefits Division	Chairperson
	Acting Assistant Director	Private Health Industry Branch, Medical Benefits Division	Team Member
	Departmental Officer	Private Health Industry Branch, Medical Benefits Division	Team Member





9. CONTACT OFFICER

Date Completed	Contact Name	Position Title	Division/Branch	Contact Phone
18 August 2022	s22	Acting Assistant Director	Private Health Industry Branch, Medical Benefits Division	02 6289 s22

Attachments:

- A. Expenditure Information
- B. Indigenous Procurement Policy checklist
- C. Risk Profile
- D. Request for Quotation
- E. Value for Money Assessment
- F. Procurement Advisory Services endorsement

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# Schedule 5 – Request for Quotation

## 1. Introduction

- 1.1. This RFQ is issued under clause 11.2 of the Head Agreement between the Service Provider and the Department of Finance.

<b><u>Request For Quotation for Services</u></b>	
<b><i>Service provider's details</i></b>	
<b>Service provider</b>	<b>Name:</b> Deloitte Touche Tohmatsu <b>Contact:</b> §47F <b>Address:</b> 225 George Street, Sydney, NSW, AUSTRALIA <b>Email Address:</b> §4 @deloitte.com.au
<b><i>Agency Information</i></b>	
<b>Agency</b>	Department of Health and Aged Care
<b>Agency ABN</b>	83 605 426 759
<b>Agency reference</b>	§47E(d)
<b>RFQ reference</b>	Premium Round 2023
<b>Address:</b>	GPO Box 9848, CANBERRA, ACT, 2601
<b>Agency contact</b>	<b>Name:</b> §22 <b>Position:</b> Acting Assistant Director <b>Email:</b> §22 @health.gov.au <b>Agency primary contact number:</b> (02) 6289-§22 <b>Agency secondary contact number:</b>
<b><i>RFQ and Proposed Order Details</i></b>	
<b>RFQ Release Date</b>	Monday, 29 August 2022
<b>RFQ Closing Date</b>	Friday, 2 September 2022 5:00 PM AEST
<b>Proposed Order Commencement Date</b>	Friday, 9 September 2022
<b>Proposed Order Term and/or Completion Date</b>	Friday, 16 December 2022
<b>Proposed options to extend</b>	Department of Health and Aged Care may extend the term of the Order for a further period (or periods) of up to two weeks in total, which may be taken in whole or in part, and in any number or combination of time periods.

<b>Statement of Work</b>	
<b>Service Area</b>	Financial Management Advisory Services
<b>Service Category</b>	Actuarial
<b>Service Sub-category</b>	Actuarial
<b>Detailed Statement of Work</b>	<p>Like the 2022 premium round, the 2023 premium round is expected to present significant complexities mainly due to:</p> <ul style="list-style-type: none"> <li>• The need to take into account allowances for COVID-19 impacts;</li> <li>• Impacts of Government reforms including prostheses and changes to the age of dependants on a family policy;</li> <li>• Impacts of changes to APRA capital standards; and</li> <li>• The range of approaches insurers will take in forecasting membership and benefits in the context of significant COVID-19 related uncertainty.</li> </ul> <p>The successful supplier will assist with preparing and assessing the 2023 premium application forms in the context of the sensitivities stated in this RFQ and any other unforeseen issues that are raised in the premium application form responses, providing analysis as directed by the Department.</p>
<b>Deliverables</b>	<ol style="list-style-type: none"> <li>1. Subject to time of commencement, assist with reviewing sector feedback from stakeholder consultations and designing a template to analyse the data.</li> <li>2. Assist with assessing the 2023 premium applications and provide a report to the Department based on the criteria set.</li> </ol> <p>The successful supplier will:</p> <ul style="list-style-type: none"> <li>• deliver analysis as directed by the Department;</li> <li>• report any significant issues identified as necessary; and</li> <li>• provide daily updates on any additional costs due to the engagement of Partner or Director resources.</li> </ul> <p>Health must be informed in advance of any variation in cost.</p>
<b>Milestones</b>	<p><b>9 September 2022 to 22 September 2022</b></p> <p>Assist with reviewing sector feedback from stakeholder consultations (if time permits) and designing a reporting template to analyse the data</p> <p><b>15 November 2022 to 16 December 2022</b></p> <p>Assist with assessing the 2023 premium applications and provide a report to the Department based on the criteria set in the first period.</p>
<b>Subcontractors</b>	The Service Provider may not nominate subcontractors to provide some or all of the Services.
<b>Location</b>	Not Applicable
<b>Fees</b>	Fees to be based on time and materials. Using the table below, please outline the cost per resource.

	Role	Name	Daily Rate (Gst inc)	Hourly Rate (GST inc)	% Time on project
	Partner or equivalent				
	Director or equivalent				
	Consultant or equivalent				
	Senior Analyst or equivalent				
<b>Payment Terms</b>	20 calendar days for all other invoices				
<b>Travel</b>	Not Applicable				
<b>Agency Material</b>  <i>Agency Material is defined in the clause 1.1.1 of the Head Agreement as any Material provided by an Agency to the Service Provider for the purposes of a Contract, or derived at any time from that Material.</i>	Not Applicable				
<b>Existing Material</b>	Not Applicable				
<b>Contract Material</b>  <i>Other than specified in the Statement of Work, insert details of Contract Material relevant to the Order. Clause 1.1.1 of the Head Agreement defines Contract Material as any Material:</i>  <i>(a) created by the Service Provider for the purposes of a Contract</i>	Not Applicable				
<b>Confidential information</b>	Not Applicable				

<b>Key personnel requirements</b>	
<b>Key personnel</b>	<ul style="list-style-type: none"> <li>• Prior experience with premium round data and Government process related to premium round.</li> <li>• Capability to provide confidentiality assurance, working with protected commercial in confidence level data.</li> <li>• Ability to provide value adding analysis of private health insurance matters in the context of wider issues impacting the private health sector, now and into the future.</li> <li>• Security clearance required: No</li> </ul>
<b>Additional requirements</b>	
<b>Agency data storage requirements</b>	Personnel will be required to log into SecureDoc (APRA's secure document exchange) to access the premium round application forms.
<b>Agency security requirements</b>	Not Applicable
<b>Security clearance requirements</b>	Not Applicable
<b>Liability</b>	Not Applicable
<b>Agency insurance requirements</b>	Not Applicable
<b>Agency service levels</b>	Not Applicable
<b>Conditions/Restrictions for Personal Information</b>	Not Applicable
<b>Commonwealth Procurement Connected Policy Requirements</b>	
<b>Black Economy Policy</b>	Not Applicable
<b>Indigenous Procurement Policy</b>	Not Applicable
<b>Australian Industry Participation Policy</b>	Not Applicable
<b>Evaluation criteria</b>	
<b>Responses</b>	<p><b>Responses to this RFQ will be evaluated against the following criteria:</b></p> <p>The Service Provider's demonstrated understanding of the Services required, including the identification of any key challenges and the management of risk.</p> <p>The Service Provider's demonstrated capability and capacity to provide the services described in the Detailed Statement of Work to a very high standard and within the specified timeframes.</p>

	<p>The Service Provider's demonstrated organisational experience in providing the similar services to the services described in the Detailed Statement of Work.</p> <p>The relevant experience of nominated Key Personnel in providing the similar services to the services described in the Detailed Statement of Work [include any relevant qualifications, certifications, etc. required].</p> <p>The professional and other standards that your organisation would apply to the Services and the measures your organisation proposes to ensure that standards are maintained for the term of the Contract.</p> <p>The extent to which the level and structure of fees proposed provides value for money for the Australian Government.</p>
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# Schedule 6A – Order Variation Template

**Parties**

- A. Commonwealth of Australia as represented by Department of Health and Aged Care ABN 83 605 426 759 (Agency); and
- B. Deloitte Touche Tohmatsu ABN 74 490 121 060 (Service Provider)

**Recitals**

- A. The Agency and the Service Provider are party to an Order dated 12 September 2022 for the provision of Expert services for assessment of 2023 premium applications. Reference ID: b47E(d)
- B. The parties wish to vary the Order as provided by this Deed of variation.

The parties agree as follows:

The Order is varied in accordance with the terms set out below. Unless specifically stated in this Order Variation, all terms and conditions of the Order continue unaffected.

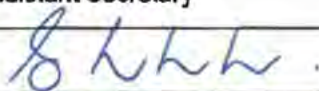
1.	<b>Order Variation number</b>	1
2.	<b>Raised by</b>	Agency
3.	<b>Details of change (use attachments if required)</b>	<p><b>Amend item 'Order Expiry Date' [order commencement date and term] to 30 June 2023.</b></p> <p><b>No further extension options remain available for this contract.</b></p> <p><b>Amend 'Detailed Statement of Work' [Statement of Work] to include after existing text, the following:</b></p> <p>The supplier will provide advice on resubmissions to the 2023 premium round process.</p> <p>The supplier will provide advice on amendments to the premium round application form to improve information gathered for assessment in future premium round assessments and potential changes to future premium round processes.</p> <p>The supplier will provide an update to previous work on the assessment of</p>



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		<p>comparability of PHI products for consumers.</p> <p>This assessment will include the migration of policyholders to products with a lower level of cover (i.e. downgrading) or downgrading out of Gold to manage affordability concerns.</p> <p><b>Amend 'Milestones' [Statement of Work] as follows:</b></p> <p><b>Replace '16 December 2022' with '27 January 2023'</b></p> <p><b>Amend 'Milestones' [Statement of Work] to add new text after existing text:</b></p> <p><b>'February - March 2023'</b></p> <p>Provide written advice on proposed amendments to the premium round application form to improve information gathered for assessment in future premium round processes.</p> <p><b>February - June 2023</b></p> <p>Provide an assessment of comparability of PHI products for consumers, accompanied by written report and analysis.'</p>
4.	<b>Implementation date of variation</b>	<b>23 December 2022</b>
5.	<b>Effect on services</b>	<b>Continued service provision</b>
6.	<b>Plan for implementing the change [if any]</b>	<b>Meetings between the Agency and the Supplier in December and January to discuss changes.</b>
7.	<b>Effect on price [if any]</b>	<b>Nil - hourly rate</b>
8.	<b>Effect on service levels [if any]</b>	<b>Nil</b>
9.	<b>Other relevant matters (e.g. transitional impacts)</b>	<b>Nil</b>

**Variation to Order:**

Expert services for assessment of 2023 premium applications Order Variation 1.

Agency Department of Health and Aged Care  
Name (print) Brian Kelleher  
Position Assistant Secretary  
Signature   
Date 23/12/2022

Service Provider Deloitte Touche Tohmatsu  
Name (print)   
Position Partner  
Signature   
Date 22/12/2022

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# Schedule 6A – Order Variation Template

## Parties

- A. Commonwealth of Australia as represented by Department of Health and Aged Care ABN 83 605 426 759 (**Agency**); and
- B. Deloitte Touche Tohmatsu ABN 74 490 121 060 (**Service Provider**)

## Recitals

- A. The Agency and the Service Provider are party to an Order dated 12 September 2022 for the provision of Expert services for assessment of 2023 premium applications.
- B. The parties wish to vary the Order as provided by this Deed of variation.

The parties agree as follows:

The Order is varied in accordance with the terms set out below. Unless specifically stated in this Order Variation, all terms and conditions of the Order continue unaffected.

1.	<b>Order Variation number</b>	<b>1</b>
2.	<b>Raised by</b>	<b>Agency</b>
3.	<b>Details of change (use attachments if required)</b>	<p><b>Amend item ‘Order Expiry Date’ [order commencement date and term] to 30 June 2023.</b></p> <p><b>Amend ‘Detailed Statement of Work’ [Statement of Work] to include after existing text, the following:</b></p> <p>“The supplier will provide advice on amendments to the premium round application form to improve information gathered for assessment in future premium round assessments.</p> <p>The supplier will provide advice on what a future premium process may look like if a Minister’s decision was not required or if other metrics were used as parameters for insurer premium approvals, and what those metrics may be.</p> <p>The supplier will provide an assessment of comparability of PHI</p>

		<p>products for consumers, including challenges presented by:</p> <ul style="list-style-type: none"> <li>• Scope of product tiers</li> <li>• Plus product tiers</li> <li>• Risk Equalisation Jurisdictions</li> <li>• Ambulance products</li> <li>• Naming of products</li> <li>• Insured Groups</li> <li>• Waiting periods (for example, when upgrading)</li> <li>• Excesses, co-payments and out of pocket (OOP) costs</li> <li>• Fund Rules (accessibility and interpretability), and</li> <li>• Variability of general treatment products for combined policies.</li> </ul> <p>This assessment will include the migration of policyholders to products with a lower level of cover (i.e. downgrading) or downgrading out of Gold to manage affordability concerns.</p> <p><b>Amend 'Milestones' [Statement of Work] as follows:</b></p> <p><b>Replace '16 December 2022' with '13 January 2023'</b></p> <p><b>Amend 'Milestones' [Statement of Work ] to add new text after existing text:</b></p> <p><b>'February 2023 (dates TBC)</b></p> <p>Provide written advice on proposed amendments to the premium round application form to improve information gathered for assessment in future premium round assessments.</p> <p>Discuss with the agency and provide written advice on what a future premium process may look like if a Minister's decision was not required or if other metrics were used as parameters for insurer premium</p>
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