

REQUEST FOR PROPOSALS

ADDENDUM #1 BID NO. 26-08-4281DB

PROPOSAL DUE DATE: ~~September 16, 2026~~ **September 30, 2026**

DESCRIPTION: AMBULANCE BILLING SERVICES

CONTACT PERSON: BRANNON PESHAKAI
DEPARTMENT OF EMERGENCY MEDICAL SERVICE.
DIVISION OF PUBLIC SAFETY
PHONE: 505-422-9168
EMAIL: bpeshlakai@navajoems.org

CHRIS KESCOLI
DEPARTMENT OF EMERGENCY MEDICAL SERVICE
DIVISION OF PUBLIC SAFETY
TELEPHONE NO. (928) 871-6410
EMAIL: ckescoli@navajoems.org

RETURN ALL RESPONSES TO:

DELIVER TO (PHYSICAL): THE NAVAJO NATION
PURCHASING SERVICES DEPARTMENT
1st Floor, Administration Building #1
WINDOW ROCK, ARIZONA 86515
ATTN: **Darren Begay**
TELEPHONE NO. (928) 871-6141
*NOTE: THE BID NUMBER AND THE VENDOR MUST
BE INDICATED ON THE OUTSIDE OF THE PACKAGE.

MAIL TO : THE NAVAJO NATION
PURCHASING SERVICE DEPARTMENT
POST OFFICE BOX 9000
WINDOW ROCK, ARIZONA 86515
ATTN: **Darren Begay**
TELEPHONE NO. (928) 871-6141
*NOTE: THE BID NUMBER AND THE VENDOR MUST
BE INDICATED ON THE OUTSIDE OF THE PACKAGE.

SECTION I

INFORMATION ONLY NO RESPONSE TO THIS SECTION IS REQUIRED

A. ISSUING OFFICE: This request for Proposals (RFP) is issued by the Purchasing Services Department of the Navajo Nation, P.O. Box 9000, Window Rock, Arizona 86515

B. PURPOSE: This RFP provides prospective respondents with sufficient information to enable them to prepare and submit proposals for consideration.

C. SCOPE: This RFP contains the instructions governing the proposals to be submitted and material to be included therein; mandatory requirements which must be met to be eligible for consideration; and other requirements to be met by each proposal.

D. SCHEDULE OF ACTIVITIES:

DEADLINE:

- | | |
|---|---|
| 1. Public Advertisement
RFPs and Advertisements (nnooc.org) | September 7, 2026 |
| 2. Prospective respondents inquire deadline
(No questions accepted after this date) Inquiries and questions will be answered at any time prior to this date.
Questions to this RFP may be verbal or in writing. | September 14, 2026 at 5:00 p.m.
September 28, 2026 |
| 3. Due date for proposal | September 16, 2026
September 30, 2026 |
| 4. Opening of proposals and evaluation | September 17, 2026
October 1, 2026 |
| 5. Award date for contract | September 21, 2026
October 6, 2026 |

E. INQUIRIES: Prospective respondents may make telephone or written inquiries concerning this RFP to obtain clarification of requirements. Email inquiries may be emailed to bpeshlakai@navajoems.org. No inquiries will be accepted after the inquiry deadline listed in Section D. Mailed inquiries are to be addressed to:

**THE NAVAJO NATION
PURCHASING SERVICES DEPARTMENT
POST OFFICE BOX 9000
WINDOW ROCK, ARIZONA 86515
ATTN: DARREN BEGAY**

TELEPHONE (928) 871-6141 Note: Please mark on the outside of the envelope or subject line of email – **Ambulance Billing Services**

- F. ADDENDUM OF SUPPLEMENT TO THIS REQUEST FOR PROPOSALS:** In the event that it becomes necessary to revise any part of this RFP, an addendum will be issued.
- G. PROPOSALS SUBMISSION:** Bidders who are mailing their proposals should allow sufficient time for mail delivery to ensure receipt by the time specified. It is recommended they be sent by certified/priority mail with tracking to the physical address indicated on the cover sheet of this RFP.
- G. TWO (2) IDENTICAL PROPOSALS ARE REQUIRED:** Delivered in a sealed envelope; also include the name and address of the individual or firm submitting the proposal. Allow sufficient time for physical and/or mailing delivery to addresses found on the cover page of this RFP. Email proposals will not be accepted.
- H. LATE RECEIPT OF PROPOSALS:** Late proposals will not be accepted. It is the responsibility of the bidder to ensure the proposal arrives in the Purchasing Services department prior to the date and time specified.
- I. REJECTION OF PROPOSALS:** The Purchasing Services Department reserves the right to reject any or all proposals and to waive informalities and minor irregularities in proposals received.
- J. PROPRIETARY INFORMATION:** Any restriction on the use of data contained within any proposals must be clearly stated in the proposal itself. Proprietary information submitted in response to this RFP will be handled in accordance with applicable purchasing procedures. Each and every page of the proprietary material must be labeled or identified with the word "proprietary".
- K. RESPONSE MATERIAL OWNERSHIP:** All material submitted regarding this RFP shall become the property of the Navajo Nation and will not be returned to the bidder. Responses received will be retained in file and may be reviewed by any person after final selection has been made, subject to Paragraph K above. The Purchasing Services Department has the right to use any or all system ideas presented in reply to this RFP, subject to limitations outlined in paragraph K above. Disqualification or non-selection of a bidder or bid does not eliminate this right.
- L. INCURRING COSTS:** The Navajo Nation Purchasing Service Department is not liable for any cost incurred by the bidders prior to issuance of an agreement, contract and/or purchase order.
- M. ACCEPTANCE OF PROPOSAL CONTENT:** The contents of the proposal of the successful bidder will become contractual obligations if acquisition action ensues. Failure of the successful bidder to accept these obligations in a purchase agreement, purchase order, delivery order or similar acquisition instrument may result in cancellation of the award and such bidder may be removed from future solicitations. The Navajo Nation Purchasing Services Department reserves the right to pursue appropriate legal action in the above set of circumstances.

N. EVALUATION PROCEDURES AND CRITERIA:

1. General Procedures:

- a. An ad hoc committee will judge the merit proposals received in accordance with the criteria defined herein.
- b. Failure of a bidder to provide any information requested in this RFP may result in disqualification of the proposal. All proposals must be endorsed with the signature of a responsible official having the authority to bind the offeror or to the execution of the proposal.
- c. The sole objective of the ad hoc committee will be to select the bidder whose proposal is most responsive to the Navajo Nation Purchasing Services Department. The specifications within this RFP represent the minimum performance necessary for response. On the basis of the evaluation criteria established in this RFP, the ad hoc committee will select and recommend the bidder who best meets this objective.
- d. Evaluation Criteria: The following criteria will be used by the ad hoc committee in the selecting process for contract award. The technical proposal factors will be rated on a scale of 10-100 with weight relations as stated below:

Technical Proposal Factors:

Possible Points:

Technical Capability & Integration: The vendor's ability to establish a seamless, bi-directional electronic data link with Navajo EMS's ePCR system without requiring manual data entry.	30
Multi-Jurisdictional & Tribal Experience: Proven success in handling completely separates provider credentialing and billing rules for Arizona, New Mexico and Utah Medicaid. Documented experience coordinating benefits and billing via Indian Health Service (IHS) and Purchased Referred Care (PRC). Active certified Ambulance Coders (CAC) on vendor's dedicated team.	15
Operation Performance & Customer Support: Verified historical net collection rates and clean-claim submission speeds.	20
Cost Proposal & Fee Structure: Price offered is responsive to the RFP requirements, instructions, and is realistic in respect to specification requirements.	35

TOTAL: 100

- O. STANDARD CONTRACT:** The Navajo Nation reserves the right to incorporate standard contract provision into any contract negotiations as a result of a proposal submitted in response to this RFP.
- P. RETURN OF PROPOSALS:** The Navajo Nation has no obligation to return any proposal received in response to this RFP.
- Q. GOVERNING LAW:** This procurement and any agreement with offerors that may result shall be governed by the laws of the Navajo Nation. The Navajo Nation is not bound to enter a contract under the RFP or RSQ and may issue a subsequent RFP or RSQ for the same services. The Navajo Nation is a sovereign government and all contracts entered into as a result of the RFP shall comply with Navajo Nation law, rules and regulations, including the Navajo Preference in Employment Act. Navajo Business Opportunity Act, 5 NNC will apply.
- R. ALTERNATE PROPOSALS:** Alternate proposals will not be accepted and will be deemed non-responsive.

SECTION II

PROPOSAL FORMAT AND ORGANIZATION

A. NUMBER OF COPIES

Proposer shall provide two (2) identical proposals to the location specified for the submission of proposals in Section I, Paragraph H, on or before the closing date and time for receipt of proposal. Allow sufficient time for physical and/or mailing delivery to addresses found on the cover page of this RFP. Email proposals will not be accepted.

B. PROPOSAL FORMAT

All proposals must be typewritten on standard 8.5 x 11 paper (larger paper is permissible for charts, spreadsheets, etc.), and bound with tabs/dividers delineating each section, as necessary.

1. Proposal Organization

The proposal must be organized and indexed in the following format and must contain as minimum all list items in the sequence indicated.

- a. Table of Contents
- b. Letter of Transmittal
- c. Cost Proposal (separately sealed / must include Navajo Nation Sales Tax of 6%)
- d. Response to the Specifications request

- e. Professional References (List of similar services provided by the Offeror to tribal governments, enterprises, preferably organizations within 75-mile radius of the Navajo Nation within the last five (5) years)
- f. Certifications/Licenses (i.e., manufacturer, Business), if any.
- g. Credentials (W-9, Insurance)
- h. Appendix (if needed)

Any proposal that does not adhere to these requirements may be deemed non-responsive and rejected on that basis.

Proposers may attach other materials which they feel may improve the quality of their response. However, the material should be included as items in the appendix.

2. Letter of Transmittal

Each proposal must be accompanied by a letter of transmittal. The letter of transmittal must:

- a. Identify the submitting organization with a brief description;
- b. Identify experience, capability and capacity
- c. Identify the name and title of the authorized person to contractually obligate the organization;
- d. Identify the name, title and telephone number of the person authorized to negotiate the contract on behalf of the organization;
- e. Identify the names, title and telephone numbers of person to be contacted for clarification;
- f. Be signed by the person authorized to contractually obligate the organization; and
- g. Acknowledge receipt of any and all amendments to the RFP.

SECTION III

SCOPE OF SERVICES

I. INTRODUCTION

The Navajo Department of Emergency Medical Service (EMS) seeks proposals from ambulance billing companies or agencies for a contractual partnership for a period of three (3) years to help implement a concise and thorough billing system with the goal of maximizing the greatest return of revenue for our services.

Call Volume (2025 data)

1. Total call volume: 21,294
2. ALS: 3,042 / ILS: 8,914 / BLS: 9,338
3. 911 Response: 20,085, Interfacility Transfers (IFT): 711, Standby Services: 163, EMS Intercept: 157, Mutual Aid: 63, Other: 119
4. Transport: 13,111, Cancellations: 3,961, Refusals: 2,789, Interfacility: 711, Other: 722
5. Mileage: Avg Total Mileage: 230, Avg Scene to Destination: 111
6. Daily call average: 60

Ambulance service only - Navajo EMS does not operate non-emergency transport system (non-ambulance transport). Fourteen (14) current EMS stations with two (2) stations in development.

II. BACKGROUND

Established in 1978, the Navajo Department of Emergency Medical Service (EMS) provides emergent and non-emergency services within the territorial jurisdiction of the Navajo Nation (Arizona, New Mexico, and Utah). EMS covers approximately 24,000 square miles and has a 2024 estimated population of 175,000 – 200,000. EMS along with other contracted and neighboring EMS agencies (Utah Navajo, Ramah Navajo, Alamo Navajo, County, Private, City), provides Basic and Advanced Life Support services to the residents and visitors of the Navajo Nation. EMS responded to 21,300 calls in the most recent year and continues to gradually increase yearly, with most of the calls responded to taking place during the week and during daytime hours.

III. SCOPE OF SERVICES

The selected vendor shall provide comprehensive, full-service third-party ambulance billing, collection, and accounts receivable management services for Navajo EMS.

Core Billing & Coding Services

1. ePCR Integration: Maintain a secure, automated data bridge with Navajo EMS's electronic Patient Care Reporting (ePCR) system through ImageTrend, LLC.
2. Medical Coding: Review all run sheets using Certified Ambulance Coders (CAC) to assign correct ICD-10 and HCPCS codes.

3. Claim Submission: Submit all clean claims electronically within seventy-two (72) hours of receiving the ePCR record.
4. Payer Management: Bill all relevant payers, including Medicare, Medicaid (AZ, NM, UT), IHS Purchased/Referred Care (PRC), and commercial insurances.

Accounts Receivable & Account Collection

5. Denial Management: Track, correct, and appeal all denied or underpaid claims within five (5) business days of rejection notice.
6. Patient Invoicing: Issue clear, culturally appropriate patient statements for any remaining self-pay or co-pay balances.
7. Payment Processing: Offer secure online, phone, and mail payment options for patients.

Compliance & Payer Credentialing

8. Provider Enrollment: Manage and maintain all provider enrollment and credentialing updates for Navajo EMS across all three state Medicaid programs (AZ, NM, UT) and Medicare.
9. Regulatory Compliance: Ensure all billing practices strictly adhere to HIPAA, Office of Inspector General (OIG) guidelines, and the Federal Tort Claims Act (FTCA) requirements.
10. Navajo Nation Laws: Comply with all Navajo Nation privacy laws and sovereign immunity clauses.

Reporting & Analytics

11. Provide Navajo EMS leadership with access to online dashboard providing real-time data regarding claims, collections, outstanding balances, and aging accounts.
12. Monthly Reporting: Deliver comprehensive monthly reports detailing gross/net charges, total collections, aging accounts (30/60/90+ days), and denial analysis.
13. Annual Audits: Participate in and provide necessary documentation for annual Navajo EMS financial audits.

IV. REQUIREMENTS AND EXPECTATIONS

Minimum Requirements

1. Multi-State Medicaid Credentials: The vendor must possess active billing credentials and proven experience with Arizona (AHCCCS), New Mexico, and Utah Medicaid programs.
2. Certified Coding Staff: All personnel reviewing Navajo EMS run sheets must hold current Certified Ambulance Coder (CAC) certification.
3. Native American Healthcare Expertise: The vendor must demonstrate at least three (3) consecutive years of experience managing billing for a Tribal or Indian Health Service (IHS) EMS agency.
4. Software Integration: Billing platform must be compatible with ImageTrend software.

5. Legal Compliance: The vendor must formally agree to comply with all Navajo Tribal regulations.
6. Security & Auditing: The vendor must provide an annual audit report to prove strict protection of Navajo Nation patient data.

Operational Expectations

7. Timely Claim Submission: 95% of clean claims must be coded and submitted electronically to the payer within 72 hours of receiving the completed ePCR from Navajo EMS.
8. Aggressive Denial Management: Rejections and claims denied must be reviewed, corrected, and re-submitted or appealed within five (5) business days of the payer's notice.
9. 24/7 Leadership Transparency: Navajo EMS management must have continuous, unrestricted access to an online dashboard tracking real-time collections, outstanding balances, and aging accounts.

V. POTENTIAL CHALLENGES

Implementing a third-party ambulance billing service for Navajo EMS introduces several unique challenges. These risks span geographic boundaries, tribal governance, and technology integration.

Jurisdictional and Multi-State Complexity

1. Three State Medicaid Systems: Navajo EMS operates across Arizona, New Mexico, and Utah. The vendor must seamlessly navigate three completely different Medicaid enrollment, credentialing, and billing rule sets.
2. IHS Coordination: Managing the complex coordination of benefits between private insurance, Medicare, state Medicaid, and Indian Health Service (IHS) Purchased/Referred Care (PRC) often leads to high denial rates if the vendor lacks specific tribal expertise.

Geographic and Demographics Obstacles

3. Lack of Physical Addresses: Many patients on the Navajo Nation use P.O. Boxes or descriptive rural addresses. This makes sending paper invoices, verifying residency, or establishing insurance eligibility highly difficult for standard billing software.
4. Language and Cultural Barriers: Standard, aggressive collection letters can alienate the community. A lack of Navajo-speaking customer service representatives can prevent elderly or traditional patients from resolving billing questions.

Technical and Data Integration Issues

5. ePCR Software Mismatch: If the vendor's billing software does not integrate cleanly with Navajo EMS's electronic Patient Care Reporting (ePCR) system, staff will have to resort to manual data entry, which slows down submissions and introduces coding errors.

6. Intermittent Connectivity: Rural stations may experience internet drops, causing delays in syncing patient charts from the field to the billing vendor.

Legal and Governance Hurdles

7. Sovereign Immunity Conflicts: Outside billing vendors often try to insert standard contract clauses requiring disputes to be settled in state courts. This directly conflicts with Navajo Nation sovereignty and tribal court jurisdiction.
8. Data Sovereignty: The Navajo Nation maintains strict ownership over its citizens' health data. Ensuring the vendor treats this data according to tribal laws and not just standard federal HIPAA rules.

VI. Cost

Cost Proposal & Fee Structure

1. Net Percentage Fee: The percentage rate charged by the vendor, based strictly on successfully *collected* revenue rather than gross billing amounts. Complete absence of hidden costs, setup costs, setup charges, software licensing fees, or data integration penalties.
2. Fee Transparency: Complete absence of hidden costs, setup charges, software licensing fees, or data integration penalties.
3. Navajo Nation Tax: Applicable taxes shall be identified with cost proposal. All work performed and delivery is subject to **6% - Navajo Nation Sales Tax**.

NAVAJO NATION CERTIFICATION
Regarding Debarment, Suspension, and
Contracting Eligibility

1. Applicant entity acknowledges that to the best of its knowledge that the Applicant entity, either in its present form or in any identifiable capacity, has not, in accordance with 12 N.N.C. § 361:
 - A. Been convicted of the commission of criminal offenses incident to obtaining or attempting to obtain a public or private contract or subcontract, or in the performance of any such contract or subcontract;
 - B. Been convicted of embezzlement, theft, forgery, bribery, falsification or destruction of records, receiving stolen property, or other offenses indicating a lack of business integrity or honesty, which currently, seriously, and directly affect responsibility as a Navajo Nation contractor;
 - C. Been convicted under antitrust statutes arising out of the submission of bids or proposals;
 - D. Violated contract provisions, including:
 - i. Deliberate failure, without good cause, to perform in accordance with the contract specifications or within the time limit provided in the contract,
 - ii. A recent record of failure to perform or of unsatisfactory performance with the terms of any contract, or
 - iii. Any other cause so serious and compelling as to affect responsibility as a Navajo Nation contractor, including debarment by another governmental entity.
2. Applicant acknowledges that if the Navajo Nation determines that the executed Certification provided herein is untrue or not wholly accurate, it shall be grounds for the Navajo Nation to terminate the contract and pursue other legal remedies, at the Navajo Nation's discretion.
3. Applicant certifies to the best of its knowledge that it is eligible to do business with the

Navajo Nation, in its present form or in any other identifiable capacity, pursuant to 12 N.N.C. § 1501 and 5 N.N.C. § 301. Applicant also acknowledges that per 12 N.N.C. § 1505, it will not be eligible to contract with the Navajo Nation if deemed ineligible by the appropriate department or entity of the Navajo Nation which receives the Applicant’s request for consideration for a business opportunity.

Applicant Name

Name of individual signing on Applicant’s behalf (print)

Applicant Address

Title of individual signing on Applicant’s behalf

Applicant Address

Signature of individual signing on Applicant’s behalf

Applicant Address

Date

**Request for Taxpayer
Identification Number and Certification**

Go to www.irs.gov/FormW9 for instructions and the latest information.

**Give form to the
requester. Do not
send to the IRS.**

Before you begin. For guidance related to the purpose of Form W-9, see *Purpose of Form*, below.

Print or type. See Specific Instructions on page 3.	1 Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.)	
	2 Business name/disregarded entity name, if different from above.	
	3a Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only one of the following seven boxes. ☐ Individual/sole proprietor ☐ C corporation ☐ S corporation ☐ Partnership ☐ Trust/estate ☐ LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) Note: Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner. ☐ Other (see instructions) _____	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any) _____ (Applies to accounts maintained outside the United States.)
	3b If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions ☐	
	5 Address (number, street, and apt. or suite no.). See instructions.	Requester's name and address (optional)
	6 City, state, and ZIP code	
	7 List account number(s) here (optional)	

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. See also *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number											
				-				-			
or											
Employer identification number											
					-						

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and, generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here	Signature of U.S. person	Date
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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

What's New

Line 3a has been modified to clarify how a disregarded entity completes this line. An LLC that is a disregarded entity should check the appropriate box for the tax classification of its owner. Otherwise, it should check the "LLC" box and enter its appropriate tax classification.

New line 3b has been added to this form. A flow-through entity is required to complete this line to indicate that it has direct or indirect foreign partners, owners, or beneficiaries when it provides the Form W-9 to another flow-through entity in which it has an ownership interest. This change is intended to provide a flow-through entity with information regarding the status of its indirect foreign partners, owners, or beneficiaries, so that it can satisfy any applicable reporting requirements. For example, a partnership that has any indirect foreign partners may be required to complete Schedules K-2 and K-3. See the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they