

**Request for Proposal – Broker Services for Health Benefits  
March 23, 2018**

**Responses Due Back by April 15<sup>th</sup> with selection process concluding in May 2018.**

**I. SCOPE OF SERVICES**

**a. Annual Renewal Process and Evaluation – to be completed by September 30 each year for a January 1 renewal effective date**

- i. Review and make cost-saving recommendations regarding the plan designs, benefit levels, premiums, communications and quality of current employee health and welfare plans.
- ii. Financial underwriting and claims analysis, including renewal analysis and negotiations, budget projections, funding levels and alternatives, large claims analysis and quarterly reporting of the plan's financial performance.
- iii. Evaluate plan design in light of industry trends and labor market conditions, claims cost trends, alternative delivery systems and legal requirements. Evaluate eligibility, cost-sharing and benefit structure and network savings.
- iv. Represent in all negotiations with providers on various topics including, but not limited to, premiums, health plan benefit design, performance measures, contractual terms and conditions and quality assurance standards.
- v. Review and analyze claims experience data, claims service, efficiency and accuracy of claims administration to ensure that YOUR COMPANY is receiving optimum service and benefits from all carriers and vendors.
- vi. Provide communication materials and support for annual open enrollment period, new benefit offerings and changes to existing benefit offerings. Attend and assist with annual Benefits Fair and Open Enrollment meetings, if requested.
- vii. Present renewal plan to National Board of Directors in August of 2018 and offer market review for education purposes.

**b. Liaison and Problem Intervention**

- i. Act as liaison between YOUR COMPANY and plan providers; review and advise on master contracts, review carrier service levels and compare to performance guarantees, resolve administrative issues, conduct periodic meetings as necessary.
- ii. Provide timely customer service and assistance to YOUR COMPANY with issues involving provider billing, research and resolve claims issues, interpretation of contracts and services, changes and general troubleshooting and problem resolution.
- iii. Facilitate meetings between YOUR COMPANY and plan provider representatives as requested.

**c. Compliance**

- i. Assist YOUR COMPANY in ensuring that programs are in compliance with state and federal laws, rules and regulations, including HIPAA, DOL, and ERISA compliance, and provide timely information about applicable new or proposed laws, rules and regulations. Recommend and assist with compliance audits on a periodic basis.

- ii. Provide training to YOUR COMPANY as requested, regarding regulatory updates and/or best practice seminars for effective health plan administration.
- iii. Prepare Form 5500s and associated schedules required annually and ensure compliance with all mandated reporting and posting/notice requirements for health and welfare plans.

**d. Analysis and Reporting**

- i. Provide on-going analysis and recommendations based on utilization, experience trends, changing patterns and plan-specific data.
- ii. Provide, maintain and update benchmark analysis of health and welfare plan offerings and costs to determine competitiveness of YOUR COMPANY's benefit plans.
- iii. Provide various types of reports as needed, such as cost analysis for proposed plan changes, and other statistical, financial, forecasting, trend, negotiations, performance or experience reports.

**e. Other Requirements**

- i. Assist with on-going health and welfare plan administration. Review and evaluate in-house administration procedures and provide recommendations and assistance for improving services and efficiency through the use of technology.
- ii. Recommend and help develop enhancements and improvements for communications specific to the needs of YOUR COMPANY employees including, but not limited to, Summary of Benefits brochures, comparison charts, electronic communications, forms, employee handbooks and employee orientation.
- iii. Make recommendations for YOUR COMPANY to attend broker-sponsored seminars, benefit events and educational forums and roundtables.
- iv. Provide in-depth consulting services, for example, analysis of Health Care Reform's impact on YOUR COMPANY health and welfare programs.
- v. Provide transparent view of fee structure.

**II. EVALUATION CRITERIA**

The proposals received will be evaluated based on the following criteria to determine each Broker's qualifications. The order does not indicate relative ranking.

- Demonstration of competence, technical expertise, experience in employee benefits, insurance placement and Human Resources.
- Demonstrated record of responsiveness and quality of customer service on this type of account.
- Both the Broker's capabilities and the experience of individual team members assigned to the YOUR COMPANY account will be considered.
- Availability to travel as needed to corporate headquarters and/or field locations.
- Rates, fees or charges including the level of detail provided in the firm's fee information, as well as the willingness of the firm to offer flexible fee arrangements.

- Broker’s awareness and ability to provide timely, accurate communication of emerging trends, opportunities, regulatory updates and liabilities to clients.
- Broker’s ability to provide a broad spectrum of consulting services, including, but not limited to actuarial, claims administration, alternative funding arrangements.
- Responsiveness of the Broker’s proposal to the RFP, including clarity and organization of response, clear presentation of Broker’s experience and approach to ensuring the needs of YOUR COMPANY are fully met.

### III. CONTACT AND CLIENT INFORMATION

Please provide the following information regarding your organization:

- Company Name
- Mailing Address
- Primary Contact
  - Title
  - Telephone
  - Fax
  - Email Address
- Secondary Contact
  - Title
  - Telephone
  - Fax
  - Email Address

Please provide contact information on two current client references and one terminated client reference:

#### Reference 1

- Name of organization
- Name of contact
- Contact title/position
- Mailing address
- Telephone number
- Contract initiation date
- Number of employees

#### Reference 2

- Name of organization
- Name of contact
- Contact title/position
- Mailing address
- Telephone number
- Contract initiation date
- Number of employees

#### Terminated Client

- Name of organization
- Name of contact
- Contact title/position
- Mailing address

- Telephone number
- Contract initiation date
- Contract termination date
- Reason for termination
- Number of employees

#### IV. SERVICE AND ADMINISTRATION INFORMATION QUESTIONS

All proposals must include the following requested information in the appropriate sections as defined below:

- a) Organization and History
  - i. Provide the name(s), title(s), address(es), telephone number(s) and e-mail address(es) for the individual(s) responsible for responding to this request. Also include the number of clients each person is expected to handle and categorize these clients by large (500 or more), medium or small (less than 100) groups.
  - ii. Provide a brief overview and history of your firm, including an organizational chart. Please describe any parent/subsidiary/affiliate relationships.
  - iii. Describe your firm's experience working with organizations similar in size to YOUR COMPANY.
  - iv. Describe your view of the role of a Broker in this type of relationship and what differentiates your firm from other brokerage-consulting firms.
  - v. Describe what form of professional liability or errors and omissions insurance is currently carried by your organization and the amount of coverage.
  - vi. Explain briefly why your organization should be selected to provide services to our organization.
  
- b) Staffing
  - i. Provide the names, experience and location of each individual that would be assigned to work on our account. Please attach resumes.
  - ii. What type of training does your firm provide to update and build the skills for its employees?
  - iii. Briefly describe the turnover rate of the employees that perform the bulk of the problem-solving administration within your organization. Categorize employee turnover by large (500 or more), medium, or small (less than 100) groups.
  
- c) Client Services
  - i. Describe your firm's philosophy/approach to client services.
  - ii. How often in a year do you conduct face-to-face client meetings?
  - iii. Describe all services your firm will offer YOUR COMPANY.
  - iv. Describe your procedure for dealing with employee inquiries, claims and/or coverage questions?
  
- d) Market Intelligence/Resources/Compliance
  - i. Describe how you stay up with the trends, best practices and latest developments in the health care industry.
  - ii. Describe your firm's marketplace leverage in negotiating with carriers in regards to rates, policy terms and plan design.
  - iii. What educational programs and training have you offered clients in the past year to assist in expanding their knowledge of the health care industry?
  - iv. Do you prepare Form 5500s for most/some/none of your clients?
  - v. How will you ensure that our plans remain in legal compliance?
  - vi. Describe your clients' access to in-house legal counsel or ERISA counsel advice and review. If there is an additional cost for this service please identify the same.

- e) Health Plan Strategy and Plan Design
  - i. Briefly describe your approach/process for assisting clients in the development of an integrated employee benefits strategy.
  - ii. What are the options you have generally developed and presented to clients for adoption with regard to health care programs?
  - iii. Are you able to provide options in all health and welfare plan areas identified in this proposal? If not, list the plan areas you do service.
  - iv. What resources are used for benchmarking?
  
- f) Vendor Selection and Management
  - i. Describe a typical renewal process. What is your recommendation as to the number of vendors that should be solicited?
  - ii. How do you monitor the on-going performance of insurance carriers?
  
- g) Data Analysis, Reporting and Tools
  - i. What services do you offer to help your clients manage their claim dollars?
  - ii. Describe any customized or ad hoc reporting capabilities.
  - iii. What strategy does your firm use to manage and forecast a benefit package over a 2-3 year period?
  
- h) Wellness Programs
  - i. What tools can you provide YOUR COMPANY to help implement/continue our wellness program?
  - ii. Can you provide examples of low-cost wellness tools?
  - iii. How can you help evaluate and refine our wellness program over time?
  - iv. What is your process for measuring the success or failure of a wellness program?
  
- i) Human Resources Due Diligence
  - i. Does your firm assist with technical questions in regards to PPACA, COBRA, HIPAA, ERISA and IRS Section 125 and will it promptly notify YOUR COMPANY of regulatory and legislative changes and take proactive steps to address them?
  - ii. Do you publish newsletters, surveys and other informative publications that are routinely provided to your clients? Please provide samples.
  - iii. Do you provide employee communications assistance to your clients? If so, please provide examples.
  - iv. What resources do you provide to help YOUR COMPANY remain compliant?
  
- j) Fees/Performance Guarantees
  - i. Please provide a detailed breakdown of your firm's commission and/or fee schedule for the services noted above.
  - ii. Describe any additional actual or potential compensation your firm would or could receive, such as contingent commissions, overrides, commissions or fees to or from affiliated firms, etc. How do you disclose fees or commissions received?
  - iii. Please describe any expenses not included in the above.
  - iv. If performance guarantees are routinely included in your service contracts, please provide a detailed description of the same.
  - v. Do you offer fixed rate options?
  
- k) Other Relevant Information
  - i. Describe the steps you anticipate will be needed to ensure a smooth transition if you are selected as the new Broker.
  - ii. Please include any additional information that you deem appropriate.

- iii. What platforms does your system integrate with?
- iv. Are there any commonly used platforms that your system does not integrate with?
- v. What other services does your firm provide that may allow us to capitalize off economies of scale or gain efficiencies?