



Request for Proposal August 6, 2020

Employee Benefits Brokerage/Consulting/Provider Services

Invitation

Washington County is seeking proposals from benefit providers to partner with the County for its employee benefits programs. Proposals from brokers/agents/consultants/companies (hereinafter Bidder) must have prior experience working with self-funded entities.

For employee benefits, this covers: employee benefit design, benefit administration, consulting and brokerage services, and strategic direction. The objective is to improve the design of the benefits package, as well as the employee experience with an online delivery of benefits within a sustainable and affordable cost package to both employees and Washington County.

Proposals will be accepted until by 5:00 PM MDT on August 27th, 2020. Submittals and requests for information relative to this Request for Proposal should be sent to:

Johnathan Liddle
Washington County Director of Human Resources
197 E. Tabernacle
St. George, UT 84770
Johnathan.liddle@washco.utah.gov

Claims history information is being provided in order to obtain estimates on comparable costs with each Bidder.

Current Programs:

- Population: 393 participating employees with 459 benefit-eligible employees across 3 existing sites.
- Current Administrator is Tall Tree.
- Vision plan is with VSP.
- Life/accidental death and dismemberment, short-term disability and long-term disability plans are with PEHP.
- Employee Assistance Program is currently being offered, and is not part of this RFP.

Timetable

The following schedule is set for the RFP broker selection process:

- August 7th, 2020 – RFP distributed/posted
- August 27th, 2020 – Responses to RFP due by 5:00 PM MDT
- August 28th, 2020 – Opening and review of proposals beginning at 11:00 AM MDT in the Washington County Administration Conference Room, located at 197 E. Tabernacle St, ST George, UT
- September 4th, 2020 – Target Selection Date
- January 1st, 2021 – Target employer-broker/consultant partnership effective date.

Washington County reserves the right to modify this schedule as needed. All candidates will be notified of schedule modifications in writing as soon as administratively possible. Please contact us immediately if you are unable to meet these timings or have any queries.

Selection Process

The partnership will be established following review and selection of one respondent's proposal from among all respondents with implementation services to follow.

Washington County intends to evaluate the proposed services based on the data presented in response to the RFP. The proposals will then be reviewed based on qualifications, specific experience, references, familiarity with the services and pricing, and then rated according to which Bidder best meets Washington County's requirements.

Proposals must remain valid and open for the acceptance by Washington County for 120 days from the RFP submission date.

The following sections are to be answered using the data that is specific to the Bidder(s) that is going to be servicing the Plan. Additional data can be included on the entire organization if it is labeled as such and supplementary to the team's data. If your organization is a subsidiary or affiliate of a larger company, you must answer the questions using the subsidiary's information and using parent company information as supplementary and clearly labeling it as such.

Key Considerations and Evaluation Criteria

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

- Demonstration of competence, technical expertise, and experience in employees benefits, insurance placement, and legal compliance.
- Demonstrated record of responsiveness and quality of customer service on this type and size of account over multiple years.
- Bidder's capabilities and the experience of individual team members assigned to the Washington County account will be considered.
- Bidder's ability and ongoing support of implementing and complying with measures under The Affordable Care Act and legal updates.
- Bidder's awareness and ability to provide timely, accurate communication of emerging trends, **opportunities**, regulatory updates, and potential risks to Washington County.
- Responsiveness of Bidder's proposal to the RFP, including clarity and organization of response, clear presentation of Bidder's experience, and demonstrated approach to ensuring the needs of Washington County are fully met.
- Creative and competitive approach to Plan Design that enables cost reduction, cost containment whilst maximizing attractiveness to employees.
- Ability to rapidly progress Washington County to have integrated and seamless benefit administration with online enrollment and self-service user support for benefit administration, user plan questions and claims management.

This list is not intended to be all inclusive, and other factors not listed above may also be considered when selecting a provider.

Questionnaire

Your Company

1. Provide details of your organization's financial status and stability.
2. Discuss any known or impending changes in your organization that could impact the delivery of services.
3. Provide experience with self-funded entities.
 - a. Describe the process and/or protections that will be in place to shield the County from unnecessary losses.
 - b. Describe the reporting process. Indicate how often and what types of reports would be given to the County

Service Team

4. Discuss the proposed team that would work with Washington County and provide information about the qualifications and expertise of each team member during implementation and ongoing support.
5. How often does your team meet with your clients and for what purposes?
6. Please describe the succession plan for the primary contact(s) who will be working with our plan.

Account Services

7. What resources do you use to analyze medical and pharmacy claims?
8. Are actuarial and/or underwriting services included?
9. ***What cost projections and analysis can you provide? Please use attached history of claims as your reference.***
10. How do you manage vendor/provider relationships?
11. What is your expertise with stop-loss?
12. What specialized resources do you have for pharmacy cost control?

Employee Communication, Employer Education/Well-Being and Open Enrollment

13. What communications plan would you use to assist Washington County employees in understanding the benefits programs?
14. What assistance does your company provide both, technically and creatively, in the ongoing development and preparation of various employee communication materials and annual employee surveys and required regulatory notices?
15. What assistance do you provide in developing a well-being program for our employees by providing market research on wellness strategies, no-cost and low-cost wellness tools, etc.?
16. Provide an overview of open enrollment process.
17. Please provide an example of your online services portal, including any software integration constraints.

Strategic Planning

18. Provide a document outlining the week-to-week plan to ensure Washington County employees have fully transitioned to awarded plans by January 1, 2021, should your plan be selected.
19. How will you help us with the competitive marketing and placement of our plans, including development of marketing specifications, identification of market conditions, evaluation of proposals, negotiations, and placement of insurance contracts for annual renewals?
20. How will you negotiate all benefit plan renewals on all issues, including those related to premiums, benefit levels, plan design and special terms and conditions?
21. How are plan design changes handled?
22. Please provide a list of insurance companies, third party administrators, and other providers for which the consultant is an authorized agent or broker.
23. Will you review contracts and summaries of coverage with providers for accuracy in rates, benefits and eligibility and coverage definitions?
24. How would you help us protect ourselves from escalating medical costs over the next 5 years?

Legislative/Compliance

25. Please list any prior violations by your organization of HIPAA compliance, and what measures were taken to prevent further occurrences?

Fees/Legal

26. Does your firm have any reservations in making available documentation of the commissions received from insurers?
27. What is your company's philosophy on accepting contingency/override compensation from insurers relative to the placement of insurance programs?
28. Describe our right to terminate a contract with you. Is there a minimum contract period?
29. Please attach a proposed fee schedule as part of your submittal.

References

30. Provide at least 3 references of current clients that are similar to Washington County. For each reference include: contact name, title and phone number and length of servicing relationship?

Additional Information

The County reserves the right to request additional and amplifying information.