

**COMMUNITY COLLEGE DISTRICT OF
JEFFERSON COUNTY, MISSOURI**

REQUEST FOR PROPOSAL:

HEALTH INSURANCE BROKER SERVICES



**RFP #1902001
Closing Date: May 15, 2019
(NOT LATER THAN 2:00 P.M.)**

**Sheree Bell
Director of Purchasing
Jefferson College
sbell6@jeffco.edu**

REQUEST FOR PROPOSAL HEALTH INSURANCE BROKER SERVICES

Community College District of Jefferson County
1000 Viking Drive
Hillsboro, MO 63050

RFP #1902001
April 24, 2019
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I. INTRODUCTION

The Community College District of Jefferson County is soliciting proposals from insurance brokers/consultants qualified to perform and interested in providing employee benefits brokerage and consulting services. Interested and qualified brokers/consultants who have demonstrated their ability at comparable work are invited to submit proposals. The ideal broker/consultant will have experience conducting similar services for colleges and firms of somewhat comparable size. You are invited to submit a proposal to Jefferson College, in accordance with the terms, conditions, and instructions as set forth in this Request for Proposal. Please note Jefferson College is not asking for, nor authorizing your solicitation of quotes from insurance carriers.

One original and five (5) copies of the proposal are to be received on or before **2:00 p.m., (Central Standard Time) May 15, 2019**, at the College Business Office, Attention: Sheree Bell, Director of Purchasing. Proposals must be sealed in an envelope and clearly marked on the outside in the lower left-hand corner "**Proposal: Health Insurance Broker Services RFP #1902001**". Failure to comply with this provision of the specification may result in the rejection of the proposal. It is the responsibility of the submitting firm to confirm the delivery of the proposal at the proper place and time. There will be no exceptions made for proposals delivered late or to the wrong location. **Faxed, emailed, or oral proposals will not be accepted.**

All proposals are to be F.O.B. Jefferson College/prepaid, delivered and be valid for 90 days after closing date. The Community College District of Jefferson County is a public institution and is exempt for all federal, state and local taxes. Do not include any taxes in the quotation. Jefferson College will award to the lowest and best proposal meeting all specifications. Jefferson College reserves the right to reject any or all proposals in whole or in part and waive any informality.

Award will be made on or about June 13, 2019, and the contract will be placed immediately thereafter.

II. BACKGROUND

Jefferson College is a student-centered comprehensive public two-year community college. Set majestically among over 400 acres of sprawling oak trees and rolling hills, the main campus is located in Hillsboro, Missouri, approximately 25 miles south of St. Louis, in one of the fastest growing counties in the state. In addition to the main campus, there are education centers located in Arnold and Imperial, Missouri. While considered part of the metropolitan area, Jefferson County is a blend of suburban and rural lifestyles. The College offers four degree options including the Associate of Arts, the Associate of Arts in Teaching, the Associate of Science, and the Associate of Applied Science in addition to 20 career and technical certificate programs to an enrollment of nearly 5,000 credit students.

The College provides full-time employees employer paid QDHP and employer partially paid OAP medical insurance. Dental, vision, life, AD&D, and long-term-disability are also currently funded by the College for the employee. Employees are able to purchase spouse/dependent and/or supplemental coverage at the employee's expense.

Jefferson College is currently a self-funded health insurance provider to its employees.

Jefferson College current programs include:

- Health Insurance – OAP and QHDHP
- Dental Insurance
- Long-Term Disability
- Voluntary Short-Term Disability
- Life Insurance and AD&D
- Voluntary Life Insurance
- Vision Insurance (Currently not a stand-alone policy; a benefit is built into the Medical)
- Flexible Spending Accounts
- Health Savings Account
- Employee Assistance Program
- Voluntary Supplemental Insurance

III. SCOPE OF SERVICES

Jefferson College is seeking a broker/consultant to perform the full range of services related to the design, implementation, maintenance, communication, and improvement of Jefferson College's group insurance programs. Of continuing interest and importance to the College is to examine ways to contain health care costs. The College is challenged with finding ways to continue offering quality care coverage at affordable prices. In fiscal year 2020 and subsequent years, the College will need broker services that will be very aggressive in analyzing the College's options to control costs. We are seeking a consultant to be a strategic partner in benchmarking and providing recommendations for

benefit plan development and offerings today and into the future. This includes, but not limited to:

- Assisting the Human Resources Department in administering all group insurance plans, responding to questions from and providing information to staff, and providing other consulting services during the course of the plan year.
- Assist Jefferson College in complying with laws and regulations related to employee benefits.
- Review claims experience, claim service, and claim administration to ensure the maximum benefit to Jefferson College.
- Determine and recommend the most economical funding methods for the benefit programs and strike a balance between cost and comprehensiveness of the programs.
- Develop a solicitation/negotiation strategy to resolve issues with providers including those related to premiums, benefit levels, plan design, and special terms and conditions.
- Provide quarterly reports on the financial management of benefits including analysis of costs, claims, and trends.
- Provide an annual review of the quality of benefits provided, plan cost-effectiveness, plan cost trends, future medical and prescription drug plan liability, plan competitiveness, and plan administration evaluation.
- Conduct quarterly meetings or as required with Human Resources and the College's insurance committee to provide analysis of claims data and recommendations.
- Assist Jefferson College with the implementation and communication of new programs or changes to existing programs, which will include attending and presenting information at Open Enrollment meetings.
- Research any new developments in the law and employee benefit programs on an ongoing basis and provide timely communication and consultation in regards to regulatory guidelines.
- As requested by Jefferson College, prepare proposal specifications as outlined in Missouri Revised Statute Chapter 67.150 and solicit proposals from insurance markets which specialize in group insurance plans as needed.
- Proposals from insurance providers shall include as a part of their plan an enrollment platform.
- Evaluate proposals and providers, including administration, coverage, claim payment procedures, customer service, networks, reserve establishment policies, financial

soundness, and identify the most cost-beneficial package from among the various providers.

- Assist in reviewing all instruments and documents, including insurance contract, booklets, and summary plan descriptions for technical accuracy and compliance with government regulations.
- Interface with insurance providers as needed to assist Jefferson College in the resolution of problems associated with benefits programs.

IV. TIMELINE

April 24, 2019	Release of Request for Proposal (RFP)
May 7, 2019	Deadline for Questions. Must be submitted by 12:00 pm, CST to: Sheree Bell Director of Purchasing Jefferson College sbell6@jeffco.edu
May 15, 2019	RFPs due by 2:00 p.m. CST Sheree Bell Director of Purchasing Jefferson College 1000 Viking Drive Hillsboro, MO 63050 Proposal: Health Insurance Broker Services RFP #1902001 <i>Mail an original and five (5) copies of RFP.</i>
May 16-21, 2019	Evaluation of proposals
May 29-30, 2019	Interviews with selected firms, if determined by the College to be necessary.
June 13, 2019	Recommendations to the College Board of Trustees submitted, Approval and Award.

V. PROPOSAL REQUIREMENTS

To be considered, interested firms should cover the following in their proposal:

A. FIRM OVERVIEW

1. Briefly describe your firm, including the number of locations and employees.
2. Briefly describe your firm's history.
3. What are your firm's core values?
4. Provide proof your firm carries Errors and Omission (E&O) insurance coverage.
5. Please indicate if you had any claims filed against you for Errors and Omissions in the last five years and provide a short description of such claims.

B. FIRM PERSONNEL

1. Provide a brief overview of your firm and how it differs from your competitors.
2. Provide the name and contact information of the primary contact, as well as other key consulting staff who will be assigned to our account. Describe their relevant work experience, credentials, and the role they will play on our account.

C. EXPERIENCE AND REFERENCES

1. What is your client retention rate?
2. What size client does your firm generally support?
3. Provide at least three references of equivalent clients (similar employee size, industry, geographical dispersion, complexity and or programs offered). Include the contact name, address, phone number, email, and the number of years you have provided consulting services to this client.
4. Your firm's relationship to insurance underwriters, wholesalers, reinsurance companies, and any other insurance activity.

D. BROKERAGE AND CONSULTING SERVICES

1. Please provide an overview of your Brokerage and Consulting Services related to our health and welfare plans.
2. Describe how you propose to transition our account to your firm, should your firm be selected. Also, include any plan you might offer to "partner" or transition with our current broker.
3. Describe your services for program renewals and marketing, including Request for Proposal (RFP), Proposal Analysis, Carrier Selection, and Implementation.
4. How do you monitor the performance of providers?
5. Describe how your firm can support us in evaluating and/or selecting a private exchange solution.
6. What can we expect for the day-to-day servicing of our account?
7. Describe how your firm tracks objectives and activities associated with the College.
8. Provide an overview of your reporting and analytics capabilities, including predictive analytical reports with regard to coverage benefits and premium costs.
9. Describe any services you offer around employee focus groups and/or employee surveys.

E. EXPERTISE

1. What types of Subject Matter Experts do you have and what types of services do they provide?
2. What types of communication strategies can your firm provide to engage our employees, educate their families and drive action?
3. What type of Human Resource consulting and expertise can your firm provide?
4. Describe your firm's services to directly assist the College in maintaining compliance with Federal regulations related to health and welfare plans.
5. Describe how your firm will provide strategic and actionable support around Health Care Reform.
6. Describe your firm's resources and/or approach to wellness and health outcomes with regard to both an individual's health and the College's cost.
7. How does your firm update clients on human resource and benefit trends, regulations and best practices?

F. ADDITIONAL SERVICES

1. Please provide an overview of additional services and expertise you have available to control the College's health care cost and manage our programs.
2. Identify strategies to develop employee health care consumerism and wellness initiatives.

G. OUTSOURCING AND PARTNERSHIP SERVICES

1. What services do you provide through integrated partner solutions?

H. FEES AND SERVICE LEVEL AGREEMENTS

1. What is your overall philosophy regarding compensation arrangements?
2. Please describe your firm's philosophy on contingency fees.
3. What is your commission/fee structure?

VI. INSURANCE

The successful firm shall submit to the College a "Certificate of Insurance" for all insurance required under this provision. The firm shall provide and maintain in effect during the life of the project the following coverage, **for which Jefferson College shall be named as "an additional insured"**.

Worker's compensation

Statutory limits

Comprehensive general liability
(including premises-operations;
Independent Contractors' protective;
Products and completed operations;
Broad form property damage):

Bodily injury:	
Each occurrence	\$ 500,000
Aggregate, products And completed operations	\$1,000,000
Property damage:	
Each occurrence	\$ 500,000
Aggregate	\$1,000,000
Contractual liability:	
Bodily injury	\$ 500,000
Property damage	\$ 500,000
Comprehensive automobile liability: (owned, non-owned, and hired)	
Bodily injury:	
Each person	\$ 500,000
Each accident	\$1,000,000
Property damage	\$1,000,000

VII. CONTRACT TERMS AND CONDITIONS

- The contract will be awarded for a three (3) year period and may be extended for an additional three (3) year period if mutually agreed upon terms are met.
- The College reserves the right to terminate this contract should the firm fail to comply in performing the services as outlined in this RFP.
- The College may terminate this contract without cause, by giving the firm ninety (90) days written notice of its intention to do so.
- The firm will not be permitted to assign the contract, in whole or in part, or enter into any subcontract for the performance of any work contracted for, without first obtaining the written consent of the College, and then only subject to such conditions as the College may prescribe.

VIII. QUALIFICATION EVALUATION

A. MANDATORY

Proposals will not be considered for further evaluation unless the firm meets all of the following mandatory criteria:

1. Must be properly licensed for practice in the State of Missouri.
2. Must not have a record of substandard work and must be in good standing with the Missouri Department of Insurance.
3. Must have no prior record with the Missouri Department of Insurance or another licensing agency for ethics infractions or any infraction in the selling of insurance. A record check may be completed on all proposers.
4. Must meet any specific qualification requirements imposed by State or local law or rules and regulations.

B. EVALUATION

Proposals will be evaluated using criteria including, but not limited to, the following:

#	Criteria	Does Not Meet Requirements = 0 points	Somewhat Meets the Requirements = 1 point	Meets Requirements = 2 points	Above the Requirements = 3 points	Exceeds the Requirements = 4 points
1	Higher Education Experience, Government and/or Business Groups with Comparable Size	No Experience	0-5 years College/University or only business/government	5-10 years College/University	10-20 Years College/University	20+ years of College/University
2	Local Office	No Office or Outside of Mo	2+ hour drive of the College	Within 2 hour drive of the College	Within 1 hour drive of the College	Within 30 minute drive of the College
3	Handling Employee Claims	None - directs Employee to Insurance Company or Automated phone	Call Center - Provides advice and general information	Designated Representative to Mediate Claims by phone or email	Designated Representative to Mediate Claims. Face to face is an option	
4	Customer Service	Automated Telephone - Call Center	No Designated Account Representative	Designated Account Representative	Designated Account representative and additional support	

5	Training for HR and/or Employees	None Offered	Webinars - Occasionally at No Cost	Monthly Webinars and Quarterly Onsite Workshops at No Cost	Monthly Webinars and Quarterly Onsite Workshops at No Cost and Offsite Workshops at Minimal Cost	Monthly Webinars and Quarterly Onsite Workshops at No Cost and Offsite Workshops at No Cost
6	Compliance Communication	None	Emails and/or newsletter occasionally or when requested	Webinars, emails and/or newsletters	Webinars, onsite/offsite workshops at minimal cost. Monthly updates	Webinars, onsite/offsite workshops at no cost and timely updates
7	Wellness Programs and Services	None	Limited resources or experiences with wellness initiatives.	No in-house wellness programming available but includes newsletter and webinars	Limited Access to Wellness Program with no or minimal cost to the College. Newsletters and webinars.	In-house wellness coordinator available at no additional cost to College. Webinars and onsite workshops.
8	Compensation for Services	Costs are above \$40,000	Costs are higher compared to the other companies and services	Affordable with the services that meet our requirements	Affordable with some additional services above our Requirements with a Minimal Cost	Affordable with additional services exceeding our Requirements at no Cost

C. FINAL EVALUATION AND SELECTION

Based on a review of the written response and evaluation, the College will select a short list of candidates to present oral presentations. This presentation is expected to confirm proposal representations, supplement the information obtained through the proposal process, and give the College the opportunity to meet the individuals that would be assigned to the College's account.

Proposals, including oral presentations, will be reviewed by the College's Insurance Review Committee and administration with a final recommendation submitted to the Jefferson College Board of Trustees.

IX. INDEMNITY

Vendor agrees to indemnify and hold harmless the Community College District of Jefferson County and its directors, officers, employees, and agents from and against any and all liabilities, losses, damages, costs and expenses of any kind (including, without limitation, reasonable legal fees and expenses in connection with any investigative, administrative, or judicial proceeding, whether or not designated a party thereto) which may be suffered by, incurred by or threatened against the College or directors, officers, employees or agents of the College on account of or resulting from injury or claim of injury to person or property arising from vendor's actions or omissions relating to this Agreement or arising out of vendor's breach or failure to perform any term, covenant, condition, or agreement herein provided to be performed by the vendor.

X. ATTACHMENTS

APPENDIX I. Enrollment Data

APPENDIX II. Claims History

APPENDIX III. Current Agreement with Cigna

REFERENCES

Company

Contact

Telephone/Email

Address

Company

Contact

Telephone/Email

Address

Company

Contact

Telephone/Email

Address