

Request for Proposal
Employee Benefit Brokerage Services



REQUEST MADE BY: Proposal for Employee Benefit Brokerage Services

REQUEST MADE BY: City Commission, City of Goodland, KS

REQUEST MADE: July 22, 2021

RESPONSE DEADLINE: August 23, 2021

DELIVER PROPOSAL: via email in pdf format to: jessica.bonner@goodlandks.gov send with a receipt verification

PROPOSAL CONTACT: mary.volk@goodlandks.gov

BACKGROUND

The City of Goodland, Kansas is seeking proposals for Employee Benefit Brokerage Services. The City is a municipality located in northwest Kansas and includes City operations, Parks and Recreation, Police & Fire, Electric, Sewer, Water and Municipality services. The City has approximately 50 employees.

The City requires a full-range of insurance services from the selected brokerage firm which can engage in health insurance risk management, RFP preparation, analysis, and recommendations, for the placement of employee benefits including health, prescription drugs, dental, vision, flexible benefit plan design, wellness and other products deemed appropriate by the City.

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Scope of Services:

The scope of work for these services includes, but is not necessarily limited to:

BIDDING AND RENEWALS:

1. Representing City of Goodland, Kansas in all negotiations with providers on all issues including those related to premiums, benefit levels, coverage options, plan design and special terms and conditions;
2. As requested by the City, preparing bid specifications and soliciting proposals from insurance markets which specialize in group insurance plans as needed. Evaluate bids and bidders including administration, claim payment procedures, customer service, network, reserve establishment policies, financial soundness, and identifying the most cost-beneficial package from various bidders; review rate proposals to ensure underlying assumptions are appropriate and accurate.
3. Prepare specifications and compile data, obtain quotes and proposals, negotiate rate and analyze and compare proposals.
4. Review rate proposals to ensure underlying assumptions are appropriate and accurate.
5. Conduct thorough and applicable market research in preparation for contract renewals with respect to all contractors providing services in connection with all insurance services plans.
6. Represent in all negotiations with providers on various topics, including, but not limited to, premiums, benefit levels and plan design, coverage options, performance measures and guarantees, contractual terms and conditions and quality assurance standards.
7. Advise City of Goodland, Kansas regarding “gaps” in coverage and/or inadequate coverage;

PLAN DEVELOPMENT, CHANGES, MAINTENANCE AND REPORTING:

1. Determining and recommending the most appropriate funding methods and benefit levels for the program;
2. Assist in developing a wellness program, where member incentives are properly aligned with medical provider incentives;
3. Review and make cost-saving recommendations regarding the modification of plan design, benefit levels, premiums, communications and quality of current employee benefit plans;
4. Work directly with an employee benefit committee to find the most suitable plans that can be

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funded by the Commission approved budget and are comparable to those found in the region.

5. Assist with ongoing plan administration and ensure that programs are in compliance with Local, State, and Federal legislation, including but not limited to the Affordable Care Act as it pertains to the City's benefit program(s).
6. Establish a strategy for benefits, both annually and three (3) to five (5) years in the future. Consider trends, prospective legislation, new delivery systems and geographic healthcare practices to make long/term projections.
7. Recommend appropriate rates and reserves to maintain the viability of the plans to ensure quality and cost-effective insurance services plans.
8. Develop IBNR estimates for self-funded benefit plans;
9. Provide claim and funding projections for self-funded benefit plans;
10. Assist in the development of COBRA rates for self-funded benefit program;
11. Provide underwriting support for carrier stop loss claim projection validation;
12. Act as the Liaison between plan provider and the City (stop-loss, TPA, pre-cert, etc.);

SERVICE:

1. Meeting with and providing reports to designated City of Goodland, Kansas representatives.
2. Provide annual estimates of renewal rates and cost trends to assist City in preparation of budget figures.
3. Researching and advising City of Goodland, Kansas on any new developments in both State and Federal law (including the Affordable Care Act) and employee benefit programs on an ongoing basis;
4. Providing ongoing service and support of all benefit programs selected, including but not limited to enrollment support, installation and on-going day to day requests;
5. Provide coverage documents for all benefit plans;
6. Assist in developing a wellness program, where member incentives are properly aligned with medical provider incentives;
7. Provide a dedicated customer service team for employees and covered family members with

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extended working hours for benefit related questions and claim assistance;

8. Provide timely customer service and assistance to staff, employees and retirees with issues involving provider billing, claims, vendor service issues/problems, advocacy for services, disputes, interpretation of contracts and services, changes and general troubleshooting.
9. Provide compliance assistance for the City's Human Resource Team;
10. Provide day-to-day consultation on plan interpretation and problem resolution, including, but not limited to, explanation of plans, and assisting employees with selecting plans that meet their needs and responding to questions regarding claim status;
11. Participate and assist as necessary in appeal, arbitration or court process between the City and employees and provider on unresolved issues if needed and provide advice when needed to enforce entity, employee, retiree or their dependent's rights.
12. Assist in proactive mitigation of negative impacts or disruptions of services to employees and retirees from benefit and/or provider network changes.
13. Provide on-site training to staff, as needed, regarding regulatory updates and/or Best Practice seminars for the effective administration of plans, including the annual distribution of documents as required by regulation.
14. Assist staff with annual audit to ensure compliance with all mandated reporting and posting/notice requirements for plans, including the annual calculation of PICORI fees.
15. Develop and/or assist in developing communication materials and tools.
16. Attend and coordinate Open Enrollment proceedings. Provide communication development and support for the annual open enrollment period, new benefit offerings and/or changes to the existing plan offerings.
17. Recommend and help develop enhancements and improvements for communications specific to the needs of employees, including, but not limited to, brochures, pamphlets, matrices, comparison charts, summaries, electronic communications, forms and employee orientation materials.
18. Review and evaluate current administrative processes related to enrollment and billing. Recommend and assist with implementation of administrative process enhancements.

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Employee Benefit Brokerage Services Response Information:

To assist in the evaluation of your proposal, please provide the following information:

1. Provide a written acknowledgement that you can and will provide all the services as noted above.
2. A description of the brokerage firm, including a brief history, size, number/location of offices and other pertinent information. Describe your organizational structure, including number of years consulting services have been offered, and provide an overall history description of your firm.
3. List the name, title, mailing address, telephone number, fax number, and e-mail address of the contact person for this proposal.
4. Confirm that you are a licensed broker in Kansas. Provide a copy of a Certificate of Insurance for existing coverage, evidencing a minimum of \$5,000,000 professional liability insurance (errors and omissions).
5. Describe the responsibility, experience and qualifications of the individual(s) who will provide service to our company and employees.
6. Describe the overall administration services that are provided for benefits, billing, claim research, and administrative training/consultation.
7. Describe the analysis process of the existing benefit package and reviewing the benefit structure in order to be able to prepare proposals to insurance carriers.
8. Outline your ability to provide expertise and experience in the areas of health benefit plan analysis and design. Explain in detail the types of analyses and plan design you have conducted for a health plan with approximately 50 full-time employees with services similar to City of Goodland, Kansas.
9. Describe the marketing approach and methodology for soliciting coverage quotations on behalf of the City.
10. Describe how you would determine areas of improvement and cost saving solutions. Describe your willingness to provide estimates for budget purposes and the methodology used to develop the savings projections and impact to staff.
11. Describe the firm's overall philosophy for servicing an account and commitment to customer service and quality assurance. What makes your customer service unique?

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12. Detail your ability to monitor regulatory and legislative developments at both the state and federal level, obtain information on trends, new services, new concepts and how this will be communicated to our organization and employees.
13. Indicate your firm's capabilities and resources concerning communication to include ongoing employee communication, open enrollment and on-line enrollment services.
14. Describe how you assist and keep your clients aware of changes to Section 125 regulations, COBRA, HIPAA and/or other regulations regarding employee benefit plans.
15. Provide your experience working with Third Party Administrators.
16. Describe methods your firm uses to ensure employee satisfaction with products and services.
17. Provide examples of communication materials developed & prepared by your organization for use in health benefit open enrollment, on-going notifications, annual benefit statements, surveys, etc.
18. Describe the technology tools you use and make available to your clients.
19. As the employee benefit environment continues to change, tell us specifically how your firm is uniquely positioned to guide the City.
20. Provide a list of three companies/cities for which the firm is currently providing similar services. Include size and demographics, name and telephone number of contact person. These companies may be called upon for a reference.
21. What resources related to COVID-19 and the ongoing pandemic will you provide the City of Goodland?
22. Provide information specific to how your fee will be assessed and if you would anticipate receiving Commission based on our program/policy. It is imperative that we have transparency regarding the fees/commission you will receive annually regarding this service.
23. Provide any additional information that should be considered in the selection process.

NOTICE REGARDING PROPOSAL REVIEW AND ACCEPTANCE:

This Request for Proposals (RFP) does not commit the City to award a contract or to pay any costs incurred for any services. The City, at sole discretion, reserves the right to accept or reject any or all proposals received as a result of the RFP, to negotiate with any qualified sources(s) or to cancel this RFP in part or in its entirety.

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The City may waive any irregularity in any proposal. All proposals and related materials become the property of the City of Goodland, Kansas and may be returned only at its option.

Any proposal will become part of a public record, subject to Kansas Open Record Act provisions. Financial information submitted through any proposal will be considered confidential and not subject to public disclosure. PLEASE NOTE: ANY PROPRIETARY INFORMATION INCLUDED WITH AN OFFER OTHER THAN FINANCIAL INFORMATION MUST BE MARKED AS SUCH OR IT WILL BE SUBJECT TO PUBLIC DISCLOSURE. Labeling all materials submitted as proprietary will cause the Proposal to be rejected.

In addition to review of information and materials submitted in response to this RFP, the City reserves the right to consult with an independent and disinterested professional in reviewing proposals. Proposal will be evaluated in terms of compliance and responsiveness to items identified in the RFP, relevant experience and proven successes, ability to perform the scope of services, communicate and report, and fit, without prejudice to consideration of other factors implicit in the RFP.

While price is an important consideration, it will not necessarily outweigh the consideration of other factors.

The City reserves the right to conduct discussions with responsible service providers determined to be reasonably susceptible of being selected, with the objective of obtaining best and final offers.

Evaluation and Selection

SCHEDULE FOR THE RFP

·	RFP distributed: July 22, 2021	
·	Responses to RFP Due: August 23, 2021	
·	Conduct interviews with selected broker/consultants: September, 2021	
·	Anticipated selection date: September, 2021	
·	Anticipated open enrollment dates: February, 2022	

After the evaluation process is complete, the City of Goodland, Kansas will select the insurance broker of its choice and communicate to those not selected.