

Duchesne County Request For Proposal -Employee Benefit Consultant

Due Date: June 7, 2016. Time: 5:00 P.M. MST

Purpose of Request For Proposal (RFP)

The purpose of this request for proposal is to enter into a contract with a qualified professional employee benefit consultant, to assist Duchesne County in the management of its employee health insurance program. The qualified consultant will review and evaluate current plan designs and identify competitive options available to the County. Further, the selected consultant will provide strategic recommendations on an on-going basis for appropriate county-wide group health and welfare benefit plans.

It is anticipated that this RFP may result in a contract award to a single contractor.

This RFP is designed to provide interested offerors with sufficient basic information to submit proposals meeting minimum requirements, but is not intended to limit a proposal's content or exclude any relevant or essential data. Offerors are at liberty and are encouraged to expand upon the specifications to evidence service capability under any agreement.

Duchesne County will not be liable for any cost's proposers may incur in the preparation or presentation of this proposal.

Background

Duchesne County currently offers fully-insured group health and welfare benefit programs to employees of the County on an employee contribution basis.

Duchesne County is a larger County in the State of Utah, and currently employs approximately 140 employees who are eligible for benefits.

Issuing Office

Duchesne County's Human Resources office is the issuing office for this document and all subsequent addenda relating to it.

Submitting Your Proposal

Proposals must be sealed and labeled on the envelope with "Proposal for Qualified Employee Benefit Consultant" and received by Duchesne County by the posted due date and time: June 7, 2016. by 5:00 p.m. MST, to the attention of Human Resources Department. Proposals received after the deadline will be late and ineligible for consideration.

The preferred method of submitting your proposal is a hard copy, your proposal must be received at Duchesne County's Administration Office, c/o Duchesne County Human Resources Office at, 734 North Center Street, Duchesne, UT.

Length of Contract

The Contract resulting from this RFP will be for a period of 3 years.

The contract may be extended beyond the original contract period year-to-year at Duchesne County's discretion and by mutual agreement for four additional years.

The contract may be cancelled at any time within 30 days written notice from either Duchesne County or the consultant.

Price Guarantee Period

All pricing must be guaranteed for 1 year. Following the guarantee period, any request for price adjustment must be for an equal guarantee period, and must be made at least 30 days prior to the effective date. Requests for price adjustment must include sufficient documentation supporting the request. Any adjustment or amendment to the contract will not be effective unless approved by Duchesne County. Duchesne County will be given the immediate benefit of any decrease in the market, or allowable discount.

Reserved Rights

This RFP does not constitute an offer to buy on the part of Duchesne County. Acceptance of any obligations on the part of Duchesne County may only be done by a formal written agreement. Any information contained herein does not commit Duchesne County to a contract or to pay any costs incurred in the preparation of a response. Nothing contained herein shall be construed as guaranteeing any term, condition or other item, including any specified purchase volume.

All responses to this RFP will become the property of Duchesne County. Consulting firm's response to this RFP may be included in whole, in part or by reference in the final contracts which may result from this RFP.

Duchesne County reserves the right not to award a contract to any proposing party even if the criteria described in the RFP are met; and to close the process prior to stated deadline. No obligations on the part of Duchesne County will be incurred until the consultant has signed a contract satisfactory to and accepted by Duchesne County.

Duchesne County expressly reserves the right to withdraw this RFP, reject, in whole or in part, any and all proposals received, to waive any and all formalities in the proposing process, to make whole award, multiple awards, a partial award, or no award at Duchesne County's sole discretion, to negotiate separately with any firm it desires, or to pursue whatever alternative it chooses to fulfill this requirement in its sole judgment. There is no guarantee, either expressed or implied, that Duchesne County will award a contract to a consultant. Duchesne County shall not incur any liability whatsoever by reason of such withdrawal, rejection, or acceptance.

Standard Contract Terms and Conditions

Any contract resulting from this RFP may include, but is not limited to, Duchesne County standard terms and conditions.

Questions

Questions must be submitted to the Duchesne County's Human Resources Department. Any bidder who attempts to contact any employee or representative of Duchesne County, other than those designated by the Issuing Office, during the RFP process will be disqualified. Duchesne County and Offerors shall not disclose the contents of submitted proposals or "best and final offers," as described below, to any other offeror before the Issuing Office has awarded, if at all, a contract to an Offeror.

Discussions With Offerors (Oral Presentation)

An oral presentation by an offeror to clarify a proposal may be required at the sole discretion of Duchesne County. However, Duchesne County may award a contract based on the initial proposals received without discussion with the offeror. If oral presentations are required, they will be scheduled after the submission of proposals. Discussion with Offerors may include negotiation of price, details of plans, qualifications, or any other relevant topics related to the evaluation factors used in selecting the Offeror. Oral presentations will be made at the offerors expense.

Best and Final Offers

If the Issuing Office permits discussion with Offerors after the proposals have been submitted and opened, all offerors shall be given a deadline in which they must submit their "best and final offer" that incorporates all modifications made during discussions with the Issuing Office. In such situations, the Offeror's best and final offer shall be the final document that the Issuing Office will use in its selection of a Consultant.

Protected Information

The Government Records Access and Management Act provides that trade secrets, commercial information or non-individual financial information may be protected by submitting a Claim of Business Confidentiality.

To protect information under a Claim of Business Confidentiality, the offeror must:

1. provide a written Claim of Business Confidentiality at the time the information (proposal) is provided to the County, and
2. include a concise statement of reasons supporting the claim of business confidentiality,

A Claim of Business Confidentiality may be appropriate for information such as client lists and non-public financial statements. Pricing and service elements may not be protected. An entire proposal may not be protected under a Claim of Business Confidentiality. The claim of business confidentiality must be submitted with your proposal on the provided form.

To ensure the information is protected, Duchesne County asks the offeror to clearly identify in the Executive Summary and in the body of the proposal any specific information for which an offeror claims business confidentiality protection as "PROTECTED".

All materials submitted become the property of Duchesne County. Materials may be evaluated by anyone designated by the County as part of the proposal evaluation committee. Materials submitted may be returned only at Duchesne County's option.

Detailed Scope Of Work – (please designate that you are able to comply with the scope of work)

1. Provide analytical and strategic consulting services on an ongoing basis for group health and welfare benefit plans to the Manager of Insurance Benefits.
2. Provide comprehensive underwriting/financial analysis services (i.e., project total annual funding levels, per member per year funding levels, generate specific dollar amount scenarios, forecast alternative funding scenarios, project future medical inflation scenarios, etc.).
3. Advise Duchesne County on how/ways the group health and welfare benefit plans fit into the County's overall compensation and benefit objectives.
4. Advise Duchesne County as to whether current providers are best meeting the needs of the County and/or whether new providers should be sought in light of current and future costs.
5. Review Duchesne County's current group health and welfare benefit plan to ensure compliance with State and Federal laws governing insurance (i.e., HIPAA, COBRA, ERISA, USERRA, FMLA, HCR etc.).
6. Assist with the RFP process for selection of carrier(s) and/or TPA(s) for group health and welfare benefit plans.
7. Assist in the negotiation of the contractual terms between Duchesne County and selected providers of group health and welfare benefit plans.
8. Ensure that all contracts, plan documents and summary plan descriptions are produced and executed in a timely manner. Review and advise Duchesne County as to whether the contract meets the terms negotiated.
9. Regularly review carrier(s) options and recommend implementation strategies to manage and/or reduce cost.
10. Analyze and present plan design and plan utilization information on a quarterly basis to the Manager of Insurance Benefits.
11. Secure renewal estimates for the upcoming plan year by November 1st of each year the contract is in effect, or other date as determined Duchesne County. Evaluate the renewal proposals and report findings to Duchesne County in writing. The consultant should have the ability and skill to negotiate the renewal proposals when appropriate.
12. Present information and educate Duchesne County employees on an ongoing basis about the varied group health and welfare benefit plans offered by Duchesne County.
13. Act as a liaison between Duchesne County, its individual employees and the insurance providers in resolving problems with an emphasis on seeking long-term solutions.
14. Assist in the design, production and distribution of benefit information including but not limited to enrollment materials.

Tasks To Be Completed: All proposals must contain written responses to the following questions or requests for information:

1. Briefly describe your organization and governance structure. Include your experience and qualifications in servicing large groups and carrier alliances. Describe your experiences with County's and public entities. Describe what distinguishes your company from others in the industry.
2. Provide a history of the organization.
3. Provide background, industry affiliations and credentials of key management.
4. Provide the names, qualifications and credentials, work experience and detail the specific function of individuals who will be assigned to the Duchesne County account.
5. Provide company industry affiliations and memberships.
6. Provide an overview of your customer service capabilities. Cite customer service capabilities that distinguish your company.
7. Provide an overview to electronic customer services features (i.e., benefit portals, web sites, etc.) your organization provides/has available. If electronic features are at an additional cost, detail charge. List the names of your electronic customer services staff or the name of the firm contracted to provide this service and location of these services.
8. Briefly describe data systems, software, strategic evaluation programs and any other service that will bring an enhanced benefit to Duchesne County. List the names of staff or the name of the firm contracted to provide this service and location of these services.
9. Outline the underwriting services your firm is able to provide, independent of carrier underwriting. Provide in your proposal a sample of a claims utilization report developed by your firm. If independent underwriting is an additional cost, detail charge. List the names of your underwriting staff or the name of the firm contracted to provide this service and location of these services.
10. Describe your COBRA services that would be available to the Duchesne County. Indicate the COBRA compliant software system being utilized. List the names of your COBRA staff or the name of the firm contracted to provide this service. If independent COBRA is an additional cost, detail charge and location of these services.
11. Outline a wellness campaign in behalf of Duchesne County employees, designed to promote health awareness. List the names of your wellness staff or the name of the firm contracted to provide this service and location of these services. If independent wellness services are an additional cost, detail charge.
12. With an emphasis on County's and Public Entities', provide at least three examples of value the consultant added to specific insurance placements in the last three years.
13. With an emphasis on County's and Public Entities', provide at least three examples of creative or innovative product designs you have placed in the last five years.
14. With an emphasis on County's and Public Entities', provide at least three examples of effective advocacy in claims management or contract disputes over the last five years.
15. Describe any unique services or special expertise your consulting firm offers that might be of value to the Duchesne County.
16. References. The proposer shall submit a minimum of three (3) references. If possible, these should be County's and Public Entities': The name of the County, phone number, business address, the name of a contact person and the contact person's e-mail address.

Proposal Requirements And Company Qualifications

In order to respond to this RFP, the consultant must meet the following qualifications:

1. Utah Business License. Only companies holding a valid Utah Business License will be considered.
2. Insurance requirements. Consultant shall maintain for the duration of the contract insurance against any claim(s) for Professional Liability and Errors or Omissions that may arise from or in connection with the performance of the work here under by the contracting party, his representatives or any employee(s).

- Minimum Limits of Insurance: Contracting party shall maintain limits no less than ten million dollars (\$10,000,000.00).
3. HIPAA Compliance. For purposes of HIPAA, proposers (“Business Associates”) must attest to Duchesne County HIPAA actions and compliance in writing. Further, selected consultant may be required to enter into a Business Associate Agreement(s) between Duchesne County and respective insurance carriers.

Proposal Response Format

All proposals must include:

1. Letter of Transmittal. Duchesne County requires a letter of transmittal, signed.
2. Executive Summary. The one or two page executive summary is to briefly describe the offeror's proposal. This summary should highlight the major features of the proposal. It must indicate any requirements that cannot be met by the offeror. The reader should be able to determine the essence of the proposal by reading the executive summary. Protected information requests should be identified in this section.
3. Detailed Response. This section should constitute the major portion of the proposal and must contain at least the following information:
 - a) A complete narrative of the offeror's assessment of the work to be performed, the offerors ability and approach, and the resources necessary to fulfill the requirements. This should demonstrate the offeror's understanding of the desired overall performance expectations. Clearly indicate any options or alternatives proposed.
 - b) A specific point-by-point response, in the order listed, to each requirement in the RFP.
4. Cost Proposal. Costs will be evaluated independently from the technical proposal. Provide itemized costs for all services included in your proposal.

The proposal must be set forth in such a way that it will allow the merits of the proposal to be evaluated in conjunction with applicable cost. Include all costs (itemized) set forth in the scope of services which needs to include full service COBRA administration and single source (non-carrier) online enrollment, wellness services (may be provided by the carrier) and underwriting.

Proposal Evaluation Criteria

Duchesne County will evaluate proposals against the following weighted criteria. Each area of the evaluation criteria must be addressed in detail in proposal. Special consideration shall be given for proposers who have a record of proven strategic consulting services in similar public environments.

Duchesne County reserves the right to reject any and all proposals, including token proposals, and to waive any informality of the proposals. Duchesne County reserves the right to not accept the lowest proposal, when in the opinion of Duchesne County; a different proposal may be in the best interest of the County. The Issuing Office shall state the basis on which it made the award in the contract file.

Evaluation Criteria

1. Overall strategy in managing and enhancing the County's group health and welfare employee benefit program. Proposer's services and any/all support functions and staff required to meet the criteria established in this RFP.
2. Ability to demonstrate history of negotiated rates and benefits.
3. Strength of references, quality and applicability of the feedback from references provided preferably with a background similar to Duchesne County.
4. Cost. An itemized description of each cost and how costs will be determined for any/all aspects of the proposers services.
5. Responsiveness. The completeness and conformity of the proposal and response to the RFP requirements.

Understandability and comprehensiveness of information supplied in this RFP will affect the evaluation of the above criteria.

--End of Request for Proposal--