

Request for Proposals for



Date of Issuance:

April 24th, 2019

RFP #119 – 003

Health Insurance Agent/Broker Services

Inquiries and proposals should be directed to:
George Phillips-Olivier
1801 Superior Ave Suite 400
Cleveland, OH 44114

Introduction

The Council for Economic Opportunities in Greater Cleveland, (CEOGC) is a nonprofit organization and the Community Action Agency for Cuyahoga County that assists residents in achieving their full potential. The Council delivers education, personal and professional development programs and support services to residents of Cuyahoga County. Programs include Early Head Start (birth to three), Head Start (three to five years of age); individual assessments for classes and coaching sessions on topics including parenting, anger management and life skills; and professional development; job readiness, customer service training and job placement. The Council also delivers the Home Energy Assistance Program (HEAP).

Scope of Services

The scope of services includes but are not limited to the following:

- 1) Negotiates major health insurance and annual renewal coverages from carriers for Major Medical, Prescription Drug, Dental, Vision, Life, Short and Long Term Disability, EAP, Flexible Spending Accounts and any other employee beneficial coverage. Prepare all necessary bid specification to seek competitive quotes from other carriers/providers, evaluates bids, coverage, premium analysis, and recommends best and most cost effective carrier.
- 2) Reviews policy and endorsements for accuracy and conformance with negotiated coverages, terms, and conditions. Ensures the timely issuance of policies and endorsements to CEOGC.
- 3) Analyzes and reviews all health benefit carrier proposed settlements, claims history, group utilization, reserves, claims processing, and other plan costs and expenses to provide information and recommendations to CEOGC.
- 4) Assists CEOGC employees in setting claims or grievances relating to insurance benefits issues. Assist CEOGC with health benefit plan administration, wellness and preventive insurance management and provide advice and guidance on new laws, regulations and procedures in the area of health benefit administration.
- 5) Assists CEOGC's personnel in processing of enrollments, terminations, changes, COBRA notification process and applications, and other forms for administration of claims.
- 6) Provides CEOGC administration with reasonable preliminary renewal figures during the budget process in a timely manner.
- 7) Attends, on request, the CEOGC Finance Committee and Board meetings, budget meetings, and other staff meetings whenever necessary.
- 8) Assists CEOGC's Human Resource Department with employee presentations on benefit plans and/or any coverage changes or design enhancements.

- 9) The respondents ultimately selected through this RFP will be responsible for assisting CEOGC with all aspects of its health insurance consulting/brokerage services and for the management of all aspects of CEOGC's health and welfare insurance programs; this includes but is not limited to Medical; Prescription, Dental, Vision, Life, Long and Short Term Disability, EAP and Flexible Spending Accounts, and Wellness programs, including but not limited to:
- a. Identifying issues, exposures, and negotiating on CEOGC's behalf with insurance carriers or benefit provider; keeping CEOGC informed of significant developments affecting its insurance/benefit coverage. The respondent selected as CEOGC's broker of record ("Broker") shall be authorized to represent and assist CEOGC in discussions and transactions with all insurance carriers/providers, provided the Broker shall not place any insurance on behalf of CEOGC unless so authorized in writing by CEOGC's CEO.
 - b. Following up with insurance carriers for timely issuance of policies and endorsements placing coverage delivery binders to CEOGC at least 90 days prior to the expiration of the current policies.
 - c. Reviewing policies and endorsements for accuracy and conformity to specifications and negotiated coverages, terms and conditions in alignment with applicable laws.
 - d. Providing coverage summaries for all new coverages and updates on changes to existing coverages.
 - e. Forwarding CEOGC's claims to the insurance carrier. The Broker shall monitor the claim status and assist CEOGC in obtaining timely resolution of the submitted claim and/or disputes.
 - f. Preparation and reviewing all correspondence referred and/or on behalf of CEOGC.
 - g. The Broker will be required to perform the following services:
 - i. Assists with the development and planning of long range health insurance strategies and any other employee benefits.
 - ii. Recommends and negotiates to procure health insurance coverages, prescription coverage, including assisting or preparation of the Requests for Proposals.
 - iii. Analyzes proposals in connection with health insurance procurement, including, but not limited to, recommending selection criteria, marketplaces and assisting in an advisory capacity the evaluation of same.
 - iv. Participates in on-going meetings with CEOGC personnel regarding insurance strategies and day-to-day operations of CEOGC's health insurance needs.
 - v. Assists in the development of alternative strategies to reduce employee health risks in alignment with Wellness data findings.
 - vi. Assists CEOGC as a resource during employee education sessions.

- vii. Facilitates employee group sessions at open enrollment and/or when changes are introduced.
- viii. Creates employee communication pieces/surveys as necessary/requested by CEOGC.
- ix. Monitors/ensures carrier compliance with plans, commitments and facilitates carrier relationship with CEOGC.
- x. Markets programs periodically.
- h. All annual rate renewal reports shall include the following:
 - i. Executive Summary – include key findings and recommendations; (recommendations can include, in addition to rate actions, the removal plans or corrective actions, the issuance of a request for proposal, new benefit recommendations or deletions of old benefits, revised programs, etc.), and historical highlights (overall historical trends in membership, reserves, trends, etc.)
 - ii. Enrollment history and claims trends.
 - iii. Analysis of Health Care trends; methodology for prediction of trends.
 - iv. Financial Projections – determination of past period to project need for renewal.
 - v. Development of Rate Renewal – as part of the analysis, for medical, prescription and dental plans analysis will include identification of plan costs and utilization trends and how those trends parallel or vary from known general experience from other carriers statewide as well as nationally.
 - vi. Presentation of Premium Rates
 - vii. During the summer of each year, the administrator of each plan will provide the Contractor with a written projection of costs and proposed rate renewal for the following fiscal year. For each plan noted, the Contractor will independently develop the rate renewal projections based upon the Contractor's review of CEOGC's experience, cost and utilization trends.
- i. Assistance in the Preparation of Written Materials

Upon the written request of CEOGC, the Broker shall provide expert assistance in the writing of technical brochures or technical sections of CEOGC handbooks, language for rule revisions, in the CEOGC Personnel Policy and other written materials.

j. Design of New Programs or Benefits

Upon the written request of CEOGC, the Broker shall provide expert assistance, underwriting/actuarial services, advise in the design of new benefits, and will independently recommend new programs.

- k. The Broker is expected to immediately advise CEOGC of pending or enacted Federal and State legislation affecting CEOGC. Upon the written request of CEOGC, the Broker shall advise of the financial/ administrative impact of

State or Federal legislation on CEOGC and assist in the implementation of changes made necessary by such legislation.

I. Analysis of Covered Service Area Expansion

For the purposes of providing an adequate choice of plans for CEOGC's employees, the Broker, upon written request of CEOGC, shall analyze service areas of current plans and provide recommendations regarding design and expansion of coverage plans.

Broker Response Format

The following items are to be clearly addressed in the proposal responses for the broker services for health insurance. If an item is not applicable to your proposal, clearly indicate "not applicable" for the item and the reason it is not applicable.

- 1) Name of the firm
- 2) Please describe the ownership structure of your firm.
- 3) Location of the office that would service the CEOGC account
- 4) A narrative statement (no more than 1 page) of the Respondent's understanding of CEOGC's needs and goals
- 5) CEOGC is primarily funded by federal and state sources, as such, CEOGC follows the same requirements as a public sector. Please describe your experience with Ohio public service sector.
- 6) Confirm that you serve as a consultant or broker, independently, and are not affiliated with any insurance company, third party administrative agency or provider network.
- 7) How many companies of similar size do you serve?
- 8) Describe the proposed management of the account as detailed as possible, (use bullet listing), including the identification of the account executive directly responsible for the overall management of the account. The industry-specific experience and functions of the account executive are to be clearly outlined along with the roles and the identification of support personnel for the account.
- 9) Identify the other employees who will be assigned to service the account of CEOGC. Highlight their experience in the service area they will provide, along with resumes.
- 10) Outline the program the account team will implement in working with CEOGC administration and staff to provide transition in new and/or existing programs, to communicate the scope of the benefits program with employees. Outline the administrative support and organization included by the broker services team for carrier changes. Outline how a change of carriers, if warranted, would be disseminated to employees, including the means to convey the implication of the changes in their personal benefits.
- 11) Describe your experience and relationship (if any) with CEOGC's existing health (PHP), dental and vision program carriers.
- 12) Please list your E & O insurance carrier, coverage amount and policy termination date.

- 13) Describe your firm's service structure pertaining to: Customer support structure and turnaround times for our questions and troubleshooting.
- 14) What is your process for helping us to ensure we are compliant with all state and federal regulations?
- 15) What specific compliance resources will your company have access to?
- 16) Specify in detail the claims administration services and covered employee support that will be provided to CEOGC of, such as hours of availability, extent of clinical and insurance expertise and number of employees rendering this service. What access will be made available to administrators and to employees? Outline the response process and timeframe for addressing needs and/or concerns of CEOGC's administration and/or CEOGC's employees.
- 17) What technology or technologies do you use to communicate with and enroll employees?
- 18) Does your firm have bilingual support?
- 19) Describe how you incorporate wellness initiatives into your plan designs
- 20) What resources does your company have to assist with wellness initiatives?
- 21) What steps do you take to help a company assess potential for implementation of wellness initiatives?
- 22) How many wellness programs have you implemented for clients?
- 23) Describe how your organization will provide superior levels of service to the Human Resources Department and staff through the use of state of the art technology.
- 24) Describe the firms' methods for development of specifications to obtain competitive health insurance policy quotes and the means of communicating with CEOGC administration the results. Outline the calendar for the process to be followed.
- 25) What is your approach or process for managing prescription drug costs?
- 26) Describe your approach to competitive marketing and placement of insurance/ASO contracts, including development of RFP, evaluation of proposals and negotiation
- 27) What claim analytics technology or process do you utilize?
- 28) Does your firm utilize actuarial services?
- 29) Please provide examples of how you have helped your customers manage and/or reduce health care costs.
- 30) Respondents shall provide the following:
 - a. List of all immediate relatives of Principal(s) of Respondents who are CEOGC employees or Board Members of CEOGC. For purposes of the above, immediate relative means a spouse, parent, stepparent, brother, sister, child, stepchild, direct-line aunt or uncle, grandparent, grandchild, and in-Laws by reason of relation.
 - b. List any company or any employee(s) of Respondent's company barred from working with any major insurance carriers within the State of Ohio.
- 31) It is anticipated the Broker will be paid for all services based on an insurance commission fee (Option 1). However, the proposal should include a fee schedule based on both a flat fee (Option 2) and a commission basis.

Option 1: CEOGC has the option to compensate the broker on an insurance commission basis. If so, explain how, in spite of having financial incentives to place

coverage through certain carriers, you would be capable of objectively serving CEOGC's needs.

Option 2: Specify Broker's fixed annual fee. This may be a flat fee or a combination of a retainer and/or a specific services billed through hourly rates. CEOGC does not provide payment for or reimbursement for travel time and expenses.

Under Option 2, the Broker must also disclose all anticipated (low and high range) commissions, contingencies, overrides or other added compensation as a result of either having obtaining coverage with a specific carrier or general agent on behalf of CEOGC. CEOGC shall determine the disposition of said commission or compensation.

- 32) Identify the fees, if any, which would be assessed to administer third party administrative services for COBRA, HRA, FSP, Dependent Care, and Retiree Billing. Include an outline of your firm's role in the administration of COBRA notifications, enrollments, and billing processes.
- 33) Please complete and attach the Brokers Questionnaire on page 11.

Evaluation, Review and Selection Process

1.RFP responses shall remain open for a period of sixty (60) calendar days from the stated submittal date. CEOGC will either award the contract within the applicable time period, or reject all proposals.

2.CEOGC may extend the decision to award or reject all proposals beyond the sixty calendar days when the proposals of any respondents who consent thereto may, at the request of CEOGC, be held for consideration for such longer period as may be agreed.

3.CEOGC reserves the right to reject any and all proposals, or to reject any proposal if the evidence submitted by, or investigation of such respondent fails to satisfy CEOGC that such respondent is properly qualified to carry out the obligations of the RFP and to complete the work contemplated therein. CEOGC reserves the right to waive any minor informality in the RFP. All proposals and related materials become the property of CEOGC. All costs directly or indirectly related to responding to the RFP (including costs incurred in supplementary documentation, information or presentation) will be the responsibility of the proposer. All proposals submitted are subject to the terms of the Freedom of Information Act, and will be retained by CEOGC, whether or not the Provider selected has submitted the proposal with the lowest cost.

4.An evaluation team will review all proposals to determine if they satisfy the Proposal Requirements, determine if a proposal should be rejected and evaluate the proposals based upon the Evaluation Criteria. The highest-ranking respondent will then be recommended to the CEOGC Board of Directors for award of contract.

5.The criteria considered in the evaluation of each proposal is as follows:

- a) Proposal conforms to format provided.

- b) Resume and qualifications of Broker.
- c) Qualifications of team (Presentation and Interview of Broker/Firm).
- d) References and record of success in similar sized/type organizations.
- e) Ability to respond to the Scope of Services as outlined.
- f) Competitiveness of Fee Proposal.

6. Non-compliance with significant instructions will be grounds for disqualification of the proposal.

Issuing Office

This Request for Proposal is issued by CEOGC, their Department of Support Services.

All correspondence regarding this RFP should be directed as follows:

CEOGC
1801 Superior Ave. 4th Floor
Cleveland, Ohio 44114
Attn: George Phillips-Olivier, Dir. Support Services
RFP #119-003
Health Insurance Agent/Broker Services

Submission Requirements

The proposer shall submit a master copy (so marked) and four (4) additional copies of the proposal in a sealed package marked as follows:

Sealed Bid Proposal for Professional Insurance Broker Services
CEOGC RFP #119 – 003
(Your Firm Name Here)

All proposals must be submitted by **Noon on May 24th 2019**. Proposals submitted after this time will be considered late, and may be returned.

Proposal Completeness

To be considered, each proposer must submit a complete response to the RFP. No other distribution of proposals is to be made by the Offerer. The proposal must be signed by an official authorized to bind the Offerer as to the period during which the proposal remains valid. This period must be at least sixty (60) days from the due date for the proposal to this RFP.

Oral Presentations/Interviews

Insurance brokers and firms who submit proposals may be required to make oral presentations or conduct interviews regarding their services. These presentations provide an opportunity for the Offerer to clarify the proposal through mutual understanding and present capabilities to best match the agencies requirements.

Acceptance of Proposal Content

The contents of this RFP and the proposal itself will become contractual obligations if a contract ensues. Failure of the selected Insurance broker or firm to accept these obligations may result in cancellation of the award.

Rejection of Proposals

CEOGC reserves the right to accept or reject any or all proposals received as a result of this request. CEOGC shall not be obligated to award a contract solely on the basis of any response made to this RFP, nor does CEOGC intend to, nor will it be obligated to pay for the information solicited or obtained. CEOGC reserves and may, at its sole discretion exercise the following rights with respect to this RFP and all proposals submitted pursuant to this RFP:

- a) To reject all proposals and re-issue the RFP at any time prior to execution of a final contract; to require, in any RFP for similar products and/or services that may be issued subsequent to this RFP, terms and conditions that are substantially different from the terms and conditions set forth in this RFP; or to cancel this RFP with or without issuing another RFP.
- b) To reject any proposal if, in CEOGC's sole discretion, the proposal is incomplete, the proposal is not responsive to the requirements of this RFP, the proposer does not meet the qualification requirements set forth in this RFP, or it is otherwise determined to be in the best interest of CEOGC to reject the proposal.

- c) To supplement, amend, substitute or otherwise modify this RFP at any time prior to the execution of a final contract.
- d) Accept or reject any or all of the items in any proposal and award a contract for the whole or part of any proposal if CEOGC determines, in its sole discretion that it is in its best interest to do so.
- e) To reject the proposal of any proposer that in CEOGC's sole judgement, has been delinquent or unfaithful in the performance of any contract with CEOGC, is financially or technically incapable or is otherwise deemed to be not a responsible proposer.
- f) To waive any informality, defect, non-responsiveness and/or deviation from this RFP that is not, in the judgement of CEOGC, material to the proposal.
- g) To request that one or more of the proposers modify their proposals or provide additional information.
- h) To permit or reject, at the sole discretion of CEOGC, amendments, (including information inadvertently omitted), modifications, alterations, and/or corrections to proposals by one or more of the proposers following proposal submission.
- i) To require that proposers appear for interviews and/or presentations of their proposals at the main offices of CEOGC located at 1801 Superior Ave, 4th Floor. Cleveland, OH 44111.
- j) To conduct such investigations as CEOGC considers appropriate with respect to the qualifications of the proposer and with respect to the information contained in any proposal.

Scoring Process

Mandatory Criteria

Proposals will not be considered for further evaluation unless they meet all of the mandatory criteria:

- 1) Must be properly licensed for practice in the State of Ohio (Provide evidence).
- 2) Must not have a record of substandard work and must be in good standing with the Ohio Department of Insurance.
- 3) Must have no prior record with the Ohio Department of Insurance for ethics infractions, or any infraction in the selling of insurance. A record check will be completed on all proposers.

Technical Criteria

Those who have met each of the mandatory criteria requirements, will be evaluated on the following criteria:

- 1) Responsiveness of the proposal in clearly stating an understanding of the work to be performed.
- 2) Technical experience of the firm.
- 3) Insurance work of the type under consideration.
- 4) Work with similar type and sized entities
- 5) Qualifications of staff, education, position in the firm, and years and types of experience.
- 6) Qualifications of the primary account representative.
- 7) Quality of Value Added services offered
- 8) Oral presentation/Interview of firm
- 9) Cost/Fee