

Warren County

Request for Proposal – Health Insurance Consultant Services

The Warren County Board of Commissioners (hereinafter “Warren County”) invites you to submit a proposal to provide broker consulting services for the Warren County Employee Health Care Plan. This invitation, however, is not a request for bid of the healthcare plan.

Background

Warren County provides a comprehensive benefit package that includes medical/prescription, dental and vision and coverage. Permanent full-time employees who work at least 30 hours per week are eligible for coverage; approximately 1,000 employees are currently eligible for the healthcare plan. Warren County is self-insured utilizing carriers United Health Care, OptumRX, Dental Care Plus and EyeMed to administer the various plans offered. A summary of these benefits is available upon request.

Scope of Services

Please review the following list of services Warren County expects, at a minimum, the broker/consultant to provide.

1. Analysis /Strategic Planning
 - A. Review claim experience, plan design, and employer and employee contribution structure in order to align rates with plan design for budget projections.
 - B. Develop short term and long term benefit strategies.
 - C. Prepare analysis of plan designs and cost and make recommendations of cost effective plans, options, and design structure.
 - D. Provide comparison of Warren County benefit levels, rates and contributions with other employers/counties as requested.
 - E. Provide information on emerging trends and cost saving measures prior to renewal and enrollment and other times as requested.
 - F. Review any applicable consortium plans that Warren County may be eligible to participate in, and provide detailed benefit and network comparisons as well as report on advantages and disadvantages of the proposed plan.
2. Procurement Services
 - A. Develop and prepare all requests for proposal (RFP) and issue to insurance carriers and other vendors, maintain copy of request and responses, and make recommendation to Warren County.



**BOARD OF COUNTY COMMISSIONERS
WARREN COUNTY, OHIO**

406 Justice Drive, Lebanon, Ohio 45036

www.co.warren.oh.us

commissioners@co.warren.oh.us

Telephone (513) 695-1250

Facsimile (513) 695-2054

TOM GROSSMANN

SHANNON JONES

DAVID G. YOUNG

**REQUEST FOR PROFESSIONAL BROKER/CONSULTING SERVICES RELATIVE TO
THE WARREN COUNTY EMPLOYEE HEALTH CARE PLAN**

Sealed proposals for professional broker/consulting services associated with the Warren County Employee Health Care Plan will be received by the Warren County Office of Management and Budget, Warren County, Ohio, 406 Justice Drive, Lebanon, Ohio, 45036, until 4:30 p.m., July 31, 2019.

Proposal documents may be obtained from the Warren County Office of Management and Budget, 406 Justice Drive, Lebanon, Ohio, 45036. Questions regarding the proposal documents should be directed to Tammy Whitaker, Employee Benefits & Risk Manager at 513-695-1324.

This notice is posted on the Warren County Government internet site. The Warren County Government Web Site can be accessed by logging onto the internet and typing in the following address <http://www.co.warren.oh.us/>. To access proposal information, under the "County Departments" heading click on the "Commissioners" tab, then click on the "County Bid Projects" tab and choose the project you wish to obtain information about. Please contact the Warren County Commissioners Office at 513-695-1250 if you have trouble with this procedure or if you need additional information on accessing bid project information on our website.

By order of the Board of County Commissioners, Warren County, Ohio.

Tina Osborne, Clerk

- B. Analyze provider discounts when evaluating networks.
 - C. Negotiate with the insurance carriers, other vendors, and/or third parties to receive the most competitive pricing, yet quality services for each benefit.
3. Communication Services
- A. Facilitate and assist with the presentation of recommendations to the Board of County Commissioners in regard to options, cost, plan design, vendors, etc.
 - B. Facilitate and assist with benefit enrollment meetings as requested by Warren County.
 - C. Assist with the preparation of plan language changes, and other documents and notifications.
 - D. Develop communications and assist with Benefit Committee meetings as requested by Warren County.
4. Compliance
- A. Review all contracts, benefit coverage levels, etc. to insure compliance with contractual terms and conditions as proposed and agreed upon.
 - B. Ensure all insurance certificates, documents and other paperwork is provided from the carrier to plan participants.
 - C. Provide Warren County with up to date legislative information with regard to COBRA, HIPAA, ACA etc. and assist Warren County with compliance.
 - D. Provide Warren County with pending and enacted regulatory changes.
5. Other Services
- A. Be available to represent and, if necessary, intervene on behalf of Warren County with issues regarding claim resolution and appeals, billing resolution, and etc.

Proposal Format

Each proposer shall at a minimum submit their response to the questions on the attached questionnaire, shall explain their approach to the statement of work, and indicate how each criterion is met.

Proposal Evaluation Criteria

The following criteria and relative points shall be utilized to evaluate each proposal and determine the offer that is most advantageous to the county,

- 15- Knowledge of and proximity to Warren County
- 15- Responses to Questionnaire
- 20- Thoroughness and Understanding of Scope of Work
- 10- Related experience with Government Entities

10- Price Proposal

10- Reference

10- Consultant should demonstrate a comprehensive understanding of health insurance options available.

10- Ability and willingness to be innovative and explore nontraditional solutions to providing quality, affordable health care coverage.

Selection Process

The Warren County Board of Commissioners will appoint a selection committee to review all of the proposals. The proposals shall be opened in a manner that prevents the disclosure of the contents of competing offers to competing offerors. The selection committee shall review the proposals, evaluate and rank the pursuant to the above evaluation criteria and stated relative points. The selection committee, if necessary, may conduct discussions with offerors for the purpose of ensuring full understanding of, and responsiveness to, the requirements specified in the request for proposals, and shall not disclose any information derived from proposals submitted by competing offerors during those discussions. If any discussions are held, any adjustments to rankings may be made based on those discussion conducted pursuant to R.C. 307.862(A)(9).

After ranking each proposal using the criteria and relative points stated above, the selection committee will notify the Warren County Board of Commissioners of the top ranked firm. The Warren County Board of Commissioners may then authorize the negotiation of a contract with the one offeror who submits the proposal that is determined to be the most advantageous.

Submission Requirements

Please submit two (2) copies of the proposal along with your responses to the attached questionnaire no later than July 31, 2019 by 4:30 p.m. to the following location:

**Warren County Office of Management & Budget
406 Justice Drive
Lebanon, Ohio 45036
Attn: Tammy Whitaker**

Please Note: Proposals must be marked on the outside of the envelope, Health Insurance Consulting Proposal.

Contact:

If you have any questions or need additional information regarding this Request for Proposal, please feel free to contact Tammy Whitaker, Employee Benefits & Risk Manager at 513-695-1324.

Miscellaneous Terms and Conditions:

Warren County reserves the right to reject any proposals in which the offeror takes exception to any terms and conditions of this request for proposals [hereinafter "RFP"], or fails to meet the terms and conditions of this RFP, including but not limited to, the standards, specifications, and requirements specified in this RFP, or submits prices that the contracting authority considers to be excessive, compared to existing market conditions, or determines exceed the available funds of the contracting authority.

Warren County reserves the right to reject, in whole or in part, any proposal that Warren County has determined, using the evaluation criteria stated above, would not be in the best interest of Warren County.

Warren County may conduct discussions with offerors who submit proposals for the purpose of clarifications or corrections regarding a proposal to ensure full understanding of, and responsiveness to, the requirements specified in this RFP.

In order to ensure fair and impartial evaluation, proposals and any documents or other records related to a subsequent negotiation for a final contract that would otherwise be available for public inspection and copying under R.C. 149.43 shall not be available until after the award of the contract.

An offeror may withdraw the offeror's proposal at any time prior to the award of a contract. Warren County may terminate negotiations with an offeror at any time during the negotiation process if the offeror fails to provide the necessary information for negotiations in a timely manner or fails to negotiate in good faith. If Warren County terminates negotiations with an offeror, Warren County shall negotiate with the offeror whose proposal is ranked the next most advantageous to Warren County.

Warren County may cancel or reissue this RFP if the services offered through all of the proposals submitted to Warren County are not in compliance with the requirements, specifications, and terms and conditions set forth in this RFP, or if the prices submitted by the offerors are excessive compared to existing market conditions or if they exceed the available funds of Warren County, or if Warren County determines that award of a contract would not be in the best interest of the county.

Questionnaire

Please submit your response to the following with your proposal.

1. Is your firm licensed in the State of Ohio?

2. Provide four references; include contact name, address and phone number.

3. What is the size of your employee benefit division and how many years of experience does your firm have?

4. How many individuals would be assigned to our account, and describe their qualifications, certifications and experience? Who would be our main contact?

5. How many clients with similar size to Warren County do you serve? Are these clients self- insured or fully-insured? Are these clients private or public employers?

6. What is your experience with self-funded plans?

7. What is your experience with public employers?

8. With the cost of healthcare expected to rise, what would your company do to help maintain the out-of pocket expenses to our employees and control cost for Warren County? Provide an example of actual cost savings obtained utilizing this strategy.

9. Outline the specific services your firm will provide for Warren County in the following areas:

Price negotiations with insurance carriers?

Plan Designs?

Actuary Services?

Cost/Trend Analysis? Please provide a snapshot of your company's data dashboard used to analyze cost/trend data.

Enrollment Meetings?

Employee Communications?

Claims intervention/billing resolution?

Web-site resources?

HIPAA, ACA compliance plus future legislative changes?

10. Please explain the compensation structure and the estimated cost your firm would charge to perform brokerage services for Warren County.

11. What additional services can your firm provide for Warren County and what cost would be associated with them?