

MADISON COUNTY



REQUEST FOR PROPOSALS BENEFITS BROKER AND CONSULTING SERVICES

Madison County
Human Resources Department
107 Elizabeth Lane
PO Box 579
Marshall, North Carolina 28753

MADISON COUNTY
REQUEST FOR PROPOSALS

TITLE: Benefits Broker and Consulting Services

DEPARTMENT: Human Resources

ISSUE DATE: January 2, 2018

DUE DATE: January 18, 2018 by 5:00 pm

ISSUING AGENCY: Madison County Human Resources Department
107 Elizabeth Lane
PO Box 579
Marshall, NC 28753

One (1) original and five (5) copies of the proposal should be submitted no later than 5:00 pm, January 18, 2018. Indicate firm name and delivery date on the front of each sealed proposal envelope or package identified as “Benefits Broker and Consulting Services”. Electronically submitted (email/fax) proposals will not be accepted.

Note: Questions concerning the RFP requirements must be submitted in writing. They may be mailed, faxed, or emailed (no phone calls) to:

Director of Human Resources
Madison County Human Resources Department
PO Box 579
Marshall, NC 28753
Fax: 828-649-1021
Email: bsmith@madisoncountync.gov

PURPOSE

Madison County (hereinafter referred to as “County”) requests proposals and a statement of qualifications from qualified consulting/broker firms (hereinafter referred to as “Consultant”) to provide benefit broker and consulting services including assistance with plan design, bidding and evaluation, contract negotiation, on-going evaluation, plan modification and other services required to obtain and maintain a competitive benefits program.

The County seeks a benefit plan that can be adjusted annually based on experience as well as one which can easily adapt to changes in market conditions and regulations. Therefore, the County is interested in a firm with a demonstrated record of taking a creative, innovative approach to maneuver through healthcare reform changes; risings costs of healthcare and employee benefits while maintaining fiscal responsibility; cognizant of government statutes and regulations; and providing an unbiased perspective to the process. The County is particularly interested in a Benefits Consultant who can offer creative, innovative approaches to ensure the County’s benefit package remains strong, competitive and fiscally sound. Our leadership is looking to ensure we have financially competitive and affordable benefit programs to offer our employees.

All prospective Consultants will be afforded full opportunity to submit a proposal and statements of qualifications in response to this request. This Request for Proposal (RFP) is an invitation by the County for consultants to submit an offer, which may be subject to subsequent discussion. It is not a request for competitive bid. Submittal of proposal does not create any right in or expectation to a contract with the County.

The County plans to bid these services for the 2018-2019 plan year and seeks to engage a consultant to assist in this effort and provide ongoing support.

BACKGROUND

Madison County operates a wide range of services to care for the citizens and visitors to the County which include the following departments: Board of County Commissioners, Administration, Finance, Planning & Inspections, Public Works, Library, Parks & Recreation, Sheriff’s Office, and 911; as well as several others. Currently, the County has a total of 280 authorized positions. Of the 280 authorized positions, 220 are full-time positions and 60 part-time positions.

The County currently provides a comprehensive benefits program for its employees including the following plans with employer contributions:

- Medical Insurance
- Defined Benefit Retirement Plan (NCLGERS)

And optional benefits with no employer contributions:

- Dental Insurance
- Vision Insurance
- Short-Term Disability
- Long-Term Disability
- Life/AD&D Insurance
- Cancer Insurance
- Critical Illness Insurance
- 457 Retirement Plans
- Defined Contribution Plan (NC401K)

The County's fiscal year begins July 1. The County's health plan year is June 1 to May 31. The employees' health plan deductible year is January 1 to December 31. Employees participate in an annual open enrollment process prior to the January 1 deductible renewal.

The County's medical insurance is currently administered by Med Cost. It is a self-insured plan that includes medical, hospital, mental health, substance abuse, and prescription benefits. All full-time employees are eligible to enroll in the County-paid health benefits. The benefits are provided for the employee at no cost. Voluntary benefits are available to full-time employee, as well.

QUALIFICATIONS

Madison County requires a North Carolina Licensed Consultant who is independent and is not affiliated with any insurance company, third party administrative agency, or provider network. The Consultant must demonstrate that they have the expertise, resources, capability, and experience to provide the materials and services for employers with at least 220 employees. Such qualifications must be fully evident within the proposal and verifiable through a minimum of five (5) references. References must be for similar work performed during the past five (5) years of which one (1) reference must be NC County government client of a similar size.

SCOPE OF SERVICES

Madison County requires the following services to include, but are not limited to:

- Review and make recommendations regarding (1) existing benefit plans and programs, (2) modifications to the existing plan design, cost (rates), and cost shares, and (3) potential benefit plans and program options.
- Assist and advise the County in contract negotiations with benefit plan providers on matters including, but not limited to, premium rates, benefit levels, performance standards and guarantees, contractual terms and conditions, quality assurance standards, utilization and performance reports, statistical

and/or financial reports, and plan specific data such as medical conditions, prescription drugs, high cost procedures, in-patient data, etc.

- Provide timely notification of and assistance with understanding and implementing new, updated or revised benefits, laws, regulations and programs including alerting the County regarding any employee communication deadlines or communication issues, and provide sample documents that may be used to notify employees and/or retirees of any of these changes.
- Provide timely notification of and assistance with understanding and implementing new, updated or revised benefits, laws, regulations and programs as they relate to plan documents or contracts.
- Provide information on employee benefit issues, trends, and proposed or new legislation especially in regard to the Affordable Care Act (ACA).
- Review the County benefits program on a continuing basis to ensure that the plans are in compliance with governmental regulations and assist with compliance reporting.
- Provide consultation and guidance with respect to governmental mandates such as FMLA, COBRA, HIPAA, ADA, ACA, USERRA, etc.
- Perform actuarial services, including but not limited to annual cost projections, cost projections for plan modifications, determination of budget requirements, review of current rate structure, annual health care study of claims incurred but not reported (IBNR), and ACA compliance.
- Provide open enrollment support including, but not limited to, developing timeline, assisting with the development of open enrollment materials, coordinating and participating in open enrollment meetings as reasonably requested.
- Advise and assist the County with required benefit plan communications to employees annually, as regulatory changes occur, and as other changes require. Participate in wellness fairs and the annual enrollment process.
- Work with the County to develop long-range strategies for health insurance and benefit plans.
- Assist with creation and administration of the Employee Wellness Program, incorporating incentives and measurable objectives.
- Provide such other services as requested by the County for which the consultant has the technical capability and capacity to render.
- Provide a key contact person to be available to answer questions and resolve issues that arise during the year regarding employee benefits, contract administration, and service provisions including the wellness program.
- Attend meetings of the Madison County Board of Commissioners or with other County staff as requested.

ADDITIONAL SERVICES: The Contractor may be required to provide additional services at any time throughout the contract which are, at the sole discretion of the County, over and above those included in the resulting contract. Fees for additional services shall be

negotiated between the parties, however, they shall not be greater than those usual and customary fees charged for the same or similar services.

VENDOR PROPOSAL

The following must be included as part of the proposal:

- Introduction letter, signature page, and all addenda acknowledgements, if any.
- Written Narrative to include items listed within each category.
- General Information:
 - Confirm that you are licensed in North Carolina and provide documentation.
 - Describe your organizational structure (i.e. publicly held corporation, partnership, etc.)
 - Briefly describe your company's organization, philosophy, and management.
 - Provide a copy of your firm's ethics statement.
 - Provide a brief company history to include the length of time your organization has provided brokerage services; and the names or your largest and smallest size clients.
 - Experience in providing the services described herein; include your firm's most noteworthy qualifications for providing the required services to the County, specifically those qualifications that distinguish you from your competitors.
- Account Services:
 - Name, qualifications, resumes, and experience of personnel to be assigned to the contract to provide direct consulting services.
 - Describe your client base including the total number of clients your organization presently has, how many clients each consultant manages, and what is your target client size.
 - How many clients of similar size to the County have you lost in the last three years? Please explain.
 - List the location, telephone number and manager of the company's local or regional office which would oversee our account.
 - Briefly describe the level of service and support provided by your consultants on a day-to-day basis. Please also include your average response time to questions posed by your clients.
 - Does your firm have a benefits attorney and is s/he a resource for clients to utilize?
 - Describe policies and procedures in place to ensure HIPAA compliance.
- Data Analysis and Strategic Planning:
 - How would you evaluate the continuance and viability of our current self-

insured program?

- Describe how you propose to build an understanding of the direction and priorities of the County and how you would utilize this information in order to anticipate our needs in relation to benefits.
- What resources do you use to analyze medical and pharmacy claims?
- What tools do you have to measure and track health risks within a covered population?
- Describe successes you have had in reduction population health risks and how that was resulted in stabilizing or reducing the cost of the health care plan.
- Wellness Programs:
 - What is your interpretation of a ‘business case for wellness’?
 - Describe your firm’s wellness program capabilities. Do you have a wellness coordinator on staff and if so, what programs are available?
 - Describe frequently used participation based wellness programs and the process your firm undertakes in transitioning to a different style of program.
 - Describe your experience in managing on-site clinics with your clients.
 - What kind of success stories and wellness trends have you experienced specifically in local government?
 - Detail your vision of an ideal Employee Wellness Program for an organization the size of Madison County.
 - Is there an additional cost for wellness program services? If so, please provide this in a separate addendum.
 - Please provide biographies, experience and credentials for your in-house wellness staff.

COST PROPOSAL

The cost proposal should outline and detail the fees for employee benefit brokerage and consulting services as set forth in this RFP. Disclose all charges to be assessed to the County for the Scope of Services. Include in your cost proposal a projected schedule of payment terms (i.e., monthly, quarterly, etc.).

If your firm works on a fee-only basis, include the proposed fixed annual fee along with a detailed description of the number of hours your firm believes necessary to complete the Scope of Services. Identify any services that would not be included in the fixed annual fee and the associated cost for those services.

In lieu of a fee-only basis, describe any other proposed fee structure on which you would be willing to provide consulting services, including how the compensation is determined and calculated. Itemize any service levels for which there would be an additional fee

and describe how additional fees are calculated.

PROPOSAL SUBMISSION

Proposals are to be submitted on letter size paper, typed, and bound with a simple method of fastening. Lengthy narrative is discouraged; presentations should be brief and concise and not include extraneous or unnecessarily elaborate promotional material.

Proposals must be received by 5:00 p.m., Thursday, January 18, 2018. Any proposals received after this date and time will not be considered.

Proposals may be mailed, sent by private carrier, or delivered in person during normal business hours, 8:00 a.m. – 5:00 p.m., Monday through Friday and will be retained as property of the Madison County Human Resources Department. Emailed or faxed copies will not be accepted. One original and five (5) copies must be submitted. Please mark the original as “Original” on the front cover.

INQUIRIES

Questions regarding any content contained in the RFP may be directed in writing to Brooke Smith, Human Resources Director, at bsmith@madisoncountync.gov.

EVALUATION – SELECTION PROCESS

All proposals received in accordance with these RFP instructions will be evaluated for completeness and compliant with the requirements set forth herein. Any award made will be given to the Consultant whose offer is judged to be the most advantageous to the County.

- Process:
 - Selection of the Consultant will occur after a review of each proposal by the County. Prior to any award, the County may request the top consultants to attend an interview to discuss proposal and/or provide additional information.
 - A recommendation will be made to the County Manager in December 2017.
- Criteria:
 - Demonstration of the firm’s ability to successfully complete all requirements as specified in the Scope of Services.
 - Work plan/technical approach.
 - Qualifications/related experience/references.
 - Staffing/project organization.
 - Cost of Services.

Madison County will endeavor to negotiate a contract with the successful consultant. However, this RFP does not commit the County to award a contract, pay any costs incurred in preparation of the contract or travel to Madison County, NC to present a proposal to this request, or to procure a contract for services.

Madison County reserves the right to accept or reject any or all proposals or to cancel this RFP in part or in its entirety. Any proposal selected will be one that serves the best interest of the County organization and its employees.

During the evaluation process, Madison County may, at its discretion, request any one or all consultant firms to make oral presentations for the purpose of clarification or to amplify the materials presented in any part of the proposal. However, consultants are cautioned that the County is not required to request clarification; therefore, all proposals should be complete and reflect the most favorable terms available from the consultant. Not all consultants may be asked to make such oral presentations.

There should be no contact with elected or appointed officials during this selection process. Any such contact will be subject to disqualification.

CONTRACT TERM

The term of the contract will be effective upon full execution of the agreement for an initial term commencing upon award of the contract and ending one (1) year from date of award. Thereafter, the County reserves the right, at its sole option, to renew the contract for an additional one (1) year term or terminate contract. Any change in rates at renewals will be agreed to by the County and no change will exceed the increase or decrease in the Consumer Price Index (CPI) for Urban Wage earners in this area.

The contract will be subject to termination for cause or convenience by the County with written notice thirty (30) days prior to effective date. The Contractor will give the County written notice of its intention to terminate the contract, or not to renew the contract, at least sixty (60) days prior to the proposed termination date or renewal date of the contract.

PROPOSALS SUBJECT TO PUBLIC RECORDS LAWS

All proposals, data, materials, and documentation originated, prepared and submitted to the County pursuant to this RFP shall belong exclusively to the County and may become available to the public in accordance with the North Carolina Public Records Act as provided in NCGS 132-1 et. seq. The County will make reasonable attempts to maintain, in accordance with the Public Records Law and the Act, the confidentiality of any trade secrets or confidential information that meets the requirements of NCGS 132-1.2 of the Public Records Law if such potential contractors properly and conspicuously identify the particular data or other materials which are confidential information in accordance with the Public Records Law.

E-VERIFY COMPLIANCE

By submission of this proposal, the potential contractor certifies that it and any subcontractors complies with the requirements of Article 2 of Chapter 64 of the North Carolina General Statutes.

IMPORTANT NOTICE: Madison County reserves the right to disqualify incomplete proposals; waive minor defects in the written proposals (where applicable); request additional information from a respondent; revise or modify the scope of the study at any time, without any penalty; negotiate terms with one or more of the respondents; reject any or all proposals, without a penalty; and take any steps necessary to act in the County's best interest. Proposals will not be considered if received by Madison County after the official closing date and time. Any costs incurred by the broker in preparing or submitting offers are the broker's sole responsibility; the County will not reimburse any broker for any costs incurred prior to the award.