COUNTY OF GRUNDY REQUEST FOR PROPOSAL
HEALTH INSURANCE BROKERAGE SERVICES

SECTION I - INTRODUCTION

1 Overview of County

The County of Grundy (Hereinafter referred to as the “County”) is located between La Salle, Kendall, Will, Kankakee, and Livingston Counties. The County currently employs roughly 250 individuals. The County is currently under Self-Funded Medical Health Insurance.

2 Purpose of the RFP

The purpose of this Request for Proposal (hereinafter referred to as “RFP”) is to obtain statements of qualifications and proposals (“Proposals”) from qualified companies to be the health insurance broker and consultant for the County of Grundy, Illinois in its health insurance policies and needs.

The following types of coverage are scheduled for renewal on August 1st 2015:
   a) Employee Group Medical Insurance Coverage
   b) Health/Vision/Prescription Services
   c) Dental
   d) Life

There is no expressed or implied obligation for the County to reimburse responding firms for any expenses incurred in preparing proposals in response to this request.

3 Submission of Proposal

Proposals will be accepted by Deborah Jankiewicz, Human Resources Director, until 1:00 p.m. local time, on April 1st, 2015. All proposals must be received by the time and date shown above. Please provide eight hard copies, and one master copy on a CD.

All proposals must be submitted in writing in a sealed envelope marked in the lower left hand corner “HEALTH INSURANCE BROKERAGE SERVICES PROPOSAL”.

Address MAILED proposals to:
   Deborah Jankiewicz, Human Resources Director
   Grundy County Administration Building
   1320 Union Street
   Morris, IL 60450
   815-941-3428

During the evaluation process, the County reserves the right to request additional information or clarification from firms, or to allow corrections of errors or omissions. Proposals are valid for 90 days after the acknowledgment date. The County has final authority over the decision process.
and hereby retains the right to select one Broker or Agent for all or a combination of coverage or a separate Broker or Agents for each type of coverage or reject all Brokers and Agents.

4  **Anticipated Timeline for RFP and Proposals**

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
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<tbody>
<tr>
<td>Release RFP</td>
<td>March 13th, 2015</td>
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<tr>
<td>Proposals Due</td>
<td>April 1st, 2015</td>
</tr>
<tr>
<td>Personnel/Insurance Committee – Review of Bids</td>
<td>April 16th 2015</td>
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<tr>
<td>Personnel/Insurance Committee – Interview Finalists</td>
<td>Upon Request</td>
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<tr>
<td>Recommendation to Finance Committee</td>
<td>April 27th, 2015*</td>
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<tr>
<td>County Board Authorization</td>
<td>May 12th, 2015*</td>
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*Subject to Change

5  **Terms of Engagement**

The proposer selected shall be asked to enter into a written professional services agreement with the County. It is anticipated that the selected broker will be selected for a period of one year, with a County option to exercise up to two additional one-year options, for a total of three years. In the event of a merger of the firm with another firm, this contract will be transferable to the successor firm only with the approval of the County. This agreement shall not be assigned or transferred without the written approval of the County.

**SECTION II - INSTRUCTIONS FOR NOTICE OF INTENT TO SUBMIT PROPOSAL**

Interested companies should submit a Notice of Intent to Submit a Proposal. Once you have received and reviewed the proposal, please send an email to djankiewicz@grundyco.org indicating your intent to submit a proposal, use subject “NOTICE OF INTENT”. By submitting a notice of intent you will receive any updates or clarifications to the RFP during this process.

**SECTION III – PROPOSAL REQUIREMENTS**

Sealed proposals shall be submitted/received to the County not later than 1:00 P.M., April 1st, 2015 at the Grundy County Administration Building, c/o Deborah Jankiewicz, Human Resources Director, 1320 Union Street, Morris, Illinois 60450. Bidders must submit eight hard copies of the proposal and one master copy on a CD.

All firms interested in providing insurance brokerage services to the County must provide detailed information for each of the following questions listed below. Be sure to indicate next to your response which question is being answered. If the answer is contained within any attached marketing material, please state where the response to each question is located.

1. **Title Page**
2. **Table of Contents**
3. **Letter of Transmittal**
a. The proposal should be accompanied by a letter of transmittal (no more than 3 pages) which summarized the key points of the proposal and which is signed by an officer of the firm who is responsible for committing the firm's resources.

4. Firm, Service Office Qualifications

a. Provide information regarding the history and organization of your firm. Include your main businesses, number of employees, number of offices, locations, and financial information.

b. Describe the office that will be designated to service the County’s program. Explain the services available at that office. If your firm intends to utilize other offices, please describe the services they would provide on this account.

c. Name the principal and other key personnel who will be fully responsible for the account. Provide a resume or professional qualifications and the related educational background of the personnel assigned to the account. Be sure to list each person’s title and area of expertise.

d. Disclose any existing or potential conflicts of interest between the scope of work required by the County and your firm’s other business activities.

5. Insurance Marketing Services

a. List the major insurance companies your firm has a strong relationship with related to Employee Group Medical Insurance Coverage.

b. Describe your access to the licensed, excess or surplus lines markets.

c. Describe the insurance marketing expertise of your servicing office and the firm with respect to municipalities or other comparable entities.

d. Submit information regarding the firm’s access to specialized technical expertise to assist in identifying and analyzing problems in various areas. It is not essential that such expertise be “in-house”; the important point is for the firm to be able to demonstrate that it knows how to or can obtain such technical assistance when it is required.

6. Service to the Account

a. Indicate your willingness to prepare a monthly Report for the County, which would include among other things, the complete accounting of fees or commissions earned on the account, a cumulative project year premium and loss record, observations on relevant changes in the insurance market, and insurance policy summaries. If available, please attach a copy of a monthly Report previously prepared by your firm.
b. Describe your willingness to participate in monthly meetings with County’s Personnel/Insurance Committee as well as Full County Board Meetings, upon request.

c. Describe the range of the claims management services provided by the servicing office and your firm.

d. Explain your approach to providing or maintaining the County’s loss information on an information system.

7. Reference List

a. Provide evidence of the firm’s experience in providing service for others insured with coverage or programs comparable to the County’s, as well as a description of any underwriting procedures or special plans which have been used to serve other accounts.

b. List a representation of other accounts the firm has served. Include an indication of whether the firm is willing to allow the County to contact such accounts for an appraisal of comparable services they have received from your firm.

c. List the municipalities or public entities your firm has served.

8. Work Plan/Technical Approach

a. Describe how your firm would accomplish the work and satisfy the County’s objectives described in this RFP. If appropriate, divide the work into segments or tasks to represent milestones for measuring progress.

b. List the names of the insurance companies that underwrite 30% or more of your firm’s book of business. Project whether you would approach the same markets on behalf of the County’s account and/or source other markets.

9. Exceptions/Deviations

Please state any exceptions to or deviations from the requirements of this RFP. If you wish to present alternative approaches to meet the County’s work requirements, these should be thoroughly explained.

SECTION IV – COMPENSATION

1. Describe the method(s) by which your firm would prefer to be compensated (i.e., fees, commissions, or a combination of both). Also indicate your firm’s willingness to work on a flat fee basis.
2. Quote an annual total fixed flat fee for completing all requirements outlined in the scope of work. For all fees, quote the initial one year term and for each of the potential two (2) option years that may follow.

3. State your preference for how payments should be made (e.g., monthly, quarterly, semi-annually).

4. Please provide fees for any additional services your firm provides that may be of interest to the County.

**SECTION V – SCOPE OF WORK**

1. Serve as designated insurance broker of record for Benefit Programs.

2. Negotiate and place employee Benefit plan options as directed by the County.

3. Analyze insurance proposals and present the results of such analysis to the appropriate parties.

4. Negotiate all health insurance renewals, including meeting directly with insurance company underwriters and place insurance as directed.

5. Analyze claim experience/financial development for all insurance coverage.

6. Prepare monthly reports, in any reasonable quarterly format requested in advance by the County’s Personnel/Insurance Committee or Fully County Board, for each line of coverage, analyzing financial developments, network utilization, insurer cost structures, etc., and make recommendations regarding changes, modifications and/or Benefit changes.

7. In accordance with parameters and criteria established by the County, make recommendations regarding various Benefit and insurance plans, insurance carriers, health maintenance organizations, administrators and Benefit service providers.

8. Review all insurance, benefit and administrative service documents for accuracy and adherence to prior agreements (but not perform a legal review).

9. Provide open enrollment support, including, but not limited to, developing timeline, assisting with the development of open enrollment materials and the determination of attendees, and coordinating and participating in open enrollment meetings as reasonably requested.

10. Review contracts with providers for accuracy in rates, Benefits, eligibility, and coverage definitions.

11. Review evidences of coverage (EOC) for accuracy, make recommendations regarding changes, modifications and/or benefit enhancements, and negotiate changes with carriers.
12. Assist with County/County Employee claims, billing issues, and general questions as requested.

13. Act as a liaison and an advocate for the County and employees with insurance companies.

14. Assist with the implementation/transitioning of carriers/administrators.

15. Alert the County of legislative mandates and assist with compliance, including, but not limited to the CMS Annual Disclosure and the Affordable Care Act requirements, as to avoid any type of violations with said mandates or requirements.

16. When appropriate, provide concise, timely and effective reports as needed, with the ability of electronic transfer of reports to the County Personnel/Insurance Committee or Full County Board, as needed.

17. Perform detailed analytical review of third party administration, prescription drug and utilization review firms providing health care services to the County’s existing or future health care plan.

18. Inform the County of major national or regional health care trends.

19. Required to provide seminars and educational sessions to employees and retirees.

20. Knowledge of Governmental Accounting Standards Board (GASB) regulations as they relate to the County’s health insurance plan.

21. Notify carriers of employee additions, deletions or changes as received by County.

22. Provide hands on assistance to the County regarding the Affordable Care Act and its requirements.

23. Assist with arrangement of the annual County Health Fair.

SECTION VI – PROPOSAL EVALUATION AND CONTRACT AWARD

All proposals received in accordance with these RFP instructions will be evaluated to determine if they are complete and meet the requirements specified in this RFP. An award will be made to the Proposer whose offer is judged to be the most advantageous to the County. The County expressly reserves the right to reject all proposals and make no award under this RFP.

1 Evaluation Procedures

All proposals received in accordance with these RFP instructions will be reviewed, analyzed, and evaluated by the Personnel/Insurance Committee in accordance with the criteria described below. If needed, additional information may be requested from one or more proposers. Interviews and contract negotiations may be conducted with one or more of the Proposers. The
Personnel/Insurance Committee will then select a Proposer to recommend to the Finance Committee. If the Finance Committee is in agreement, the recommendation will be forwarded to the Full County Board for award consideration.

2 **Evaluation Procedures**

Proposals will be evaluated by the County against the following factors:

- Qualifications, experience, references of Proposers, and ability to carry out the Scope of Work;
- Staffing, Project Organization;
- Work Plan / Technical Approach;
- Fee;
- Miscellaneous (exceptions/deviations, completeness of proposal, adherence to RFP instructions, other relevant factors not considered elsewhere).

The County reserves the right to reject any or all proposals, to waive any irregularities or informalities in the offers received and to change the evaluation process described above if circumstances dictate this or it is otherwise in the best interest of the County to do so.

3 **Contract Award**

It is the intent of the County to award a single contract as the result of this RFP. However, the County reserves the right to apportion the requirements of this RFP among multiple contractors if this is determined to be in its best interest.