

The County of Granville



Request for Proposal Brokerage Services for Health Insurance and Employee Benefits

The County of Granville, through its Human Resources Department, invites the submission of proposals from firms with expertise and experience in providing Brokerage Services for Health Insurance and Employee Benefits for our County employees.

**The County of Granville
Human Resources Department
Angela Miles, Human Resources Director
Angela.Miles@granvillecounty.org
104 Belle Street
Oxford, NC 27565**

**Release Date: November 15, 2021
Due Date: December 17, 2021**

The County of Granville Request for Proposals

TITLE: Health Insurance and Employee Benefits Broker Services

DEPARTMENT: Human Resources

ISSUE DATE: November 15, 2021

DUE DATE: December 17, 2021

ISSUING AGENCY: County of Granville
c/o Granville County Human Resources
104 Belle Street
PO Box 906
Oxford, NC 27565

Sealed Proposals for furnishing services described herein, subject to the conditions made a part hereof will be accepted until **4:30 pm, December 17, 2021.**

IMPORTANT NOTE: Indicate firm name and deliver by date on the front of each sealed proposal envelope or package identified as **Proposal Enclosed for GC-HR**. Electronically submitted (email/fax) proposals will not be accepted.

Direct all inquiries concerning this RFP to: Angela Miles
Human Resources Director
PO Box 906
Oxford, NC 27565
angela.miles@granvillecounty.org

Questions must be submitted via email no later than 4:00 p.m., November 24, 2021. All questions submitted in writing will be answered in the form of an addendum to the Request for Proposals. No contact with Granville County Departments will be allowed during the proposal process. Current providers may continue to provide the necessary service to Granville County without relation to the proposal. Any vendors contacting the departments for information about the proposal process may be subject to having their proposal rejected. Questions may be emailed (no phone calls) to Angela Miles at **angela.miles@granvillecounty.org**

Table of Contents

GENERAL INFORMATION	3
PURPOSE OF REQUEST	3
CONTRACT PERIOD	3
PROPOSAL PROCESS	4
TIMETABLE.....	4
SCOPE OF BROKER SERVICES	5
General Information.....	5
Consultation	5
Negotiating Services.....	5
Employee Services.....	5
Additional Information	6
Insurance Plans.....	6
Insurance Carriers.....	6
Other	6
INSTRUCTIONS TO PROPOSERS	7
Company Information.....	7
Consulting Team.....	7
Interaction with Insurance Providers and other Vendors.....	8
Assisting The County and Analysis of Bids.....	8
HR and Communication Tools	8
Fees and Commissions	9
References.....	9
Proposer’s Timeline.....	9
Other	9
EVALUATION PROCESS	11
IMPLEMENTATION	12

Request for Proposal Brokerage Services for Health Insurance and Employee Benefits

GENERAL INFORMATION

The County of Granville (“the County”) is a county of approximately 61,000 residents located on the northern border of the State of North Carolina. The County is a local government that operates under a strong and stable board that is comprised of seven (7) Commissioners and a County Manager. Currently, the County has approximately 330 full-time employees along with varying part-time and seasonal employees. The County is constantly competing to recruit and retain the best-qualified employees. Our leadership is looking to ensure that we have a financially competitive and affordable benefits program to offer our current and prospective employees.

PURPOSE OF REQUEST

The County of Granville is requesting proposals (“RFP”) from interested consultants to advise the County on medical plans, dental plans, and additional insurance plans (STD, LTD, Life, Cafeteria plans, etc.) and to represent the County in finding, evaluating, and negotiating with insurance providers. This invitation is extended to firms and organizations with proven experience in providing the services specified herein and with an interest in offering their services to the County of Granville. For this RFP, “Respondents” means the organizations or individuals that submit proposals in response to this RFP. The documents submitted will be referred to as “Proposals”.

The County’s goal is to enter a long-term relationship to obtain brokerage services for health insurance and employee benefits most efficiently and cost-effectively available. The County is constantly competing to recruit and retain the best-qualified employees. Our leadership is looking to ensure we have financially competitive and affordable benefits programs to offer our employees.

CONTRACT PERIOD

Any contract resulting from this proposal shall be effective upon issuance of a notice to proceed and is for the benefits plan year beginning July 1, 2022, and ending June 30, 2023, with the option of the County to continue services under the same terms and conditions set forth herein in subsequent years.

PROPOSAL PROCESS

The County has made every effort to include enough information in this RFP for a brokerage firm to prepare a responsive proposal. Respondents are encouraged to submit the most comprehensive and competitive proposal possible. The County reserves the right to retain all proposals submitted and to use any ideas in a proposal, unless protected by copyright, regardless of whether the proposal is selected. Submission of a proposal indicates acceptance by the respondent of the conditions contained in the RFP, unless clearly and specifically noted in the proposal submitted, and confirmed in the contract between the County of Granville and the brokerage firm selected.

The County reserves the right to reject all proposals, cancel all or part of this RFP, waive any minor irregularities and request additional information from respondents. The County will not reimburse the respondents to this RFP for any expenses incurred in preparing the proposals, or for the attendance at any meetings related to the proposal process. This RFP does not obligate the County to accept or contract for any services.

TIMETABLE

Distribution of RFP	November 15, 2021
Submit names of representatives and questions	November 24, 2021
Response to questions	November 30, 2021
Proposal submission	December 17, 2021
Interviews with selected brokers	January 19, 2022
Final selection	February 2, 2022
Implementation	February 2022

The County will respond individually to brokers seeking additional information about the proposal process and the RFP. Any broker requiring additional information shall provide the names of the representatives and all inquiries in writing to the Human Resources Director by 4:00 p.m. on November 24, 2021. Questions can be emailed to Angela Miles, Human Resources Director (AngelaMiles@GranvilleCounty.org).

SCOPE OF BROKER SERVICES

General Information

The County of Granville is soliciting proposals for brokerage services for health insurance and employee benefits. We have been satisfied with our current brokers, but feel it is in the best interest of the employees of Granville County to periodically review what is available in the marketplace.

The successful respondent will represent the County and provide services to include, but not limited to, the following:

Consultation

- Provide the County with unbiased professional guidance regarding the most advantageous information concerning insurance markets from the standpoint of cost, service, and coverage.
- Assist and make recommendations in the selection and implementation of new programs and/or changes to existing programs.
- Act as a resource to advise the County in the areas of COBRA, HIPPA, Cafeteria Plan Section 125, ERISA, EEO, FMLA, Health Care Reform laws, and other areas in the insurance fields where expertise and guidance may be requested.
- Provide seminars and/or e-mail notifications to keep the County's human resources personnel apprised of upcoming compliance issues or other issues on health benefits.
- Provide preliminary renewal figures during the budget process.
- Conduct quarterly meetings with the County's human resources personnel to discuss claims, regulatory changes, recommendations to proactively minimize benefits costs, and general administrative matters.
- Provide prompt access to senior-level consulting services.
- Provide prompt access to an internal attorney and/or attorney consulting support services.

Negotiating Services

- Solicit and negotiate the annual renewal of existing coverage including soliciting multiple or alternative proposal coverage.
- Provide a comprehensive summary of responsive quotes from insurance carriers.

Employee Services

- Provide an online website to assist human resources personnel and employees in the enrollment function and benefits information.
- Develop and print annual enrollment materials and guidelines.
- Develop a comprehensive annual benefits booklet.
- Attend employee open enrollment meetings.
- As needed, attend County health fairs and County Commissioners meetings to discuss wellness, insurance, and employee benefits.
- Assist human resources personnel in responding to employee issues related to insurance and other employee benefits.

Additional Information

Insurance Plans

The County has been self-insured for health insurance since 2012. The County of Granville currently provides health, vision, and dental insurance, wellness program, virtual medical visits, group-term life, and employee assistance to its full-time employees and retirees. Voluntary benefits for employees include cancer policies, accident insurance, short-term disability, and supplemental life insurance. In addition, the County allows flexible spending accounts for medical and childcare costs.

The County currently has approximately 323 full-time employees of which 281 participate in the health plan; 242 participate in the dental plan, and 287 participate in the vision plan.

The County has 8 Retirees and 4 Commissioners that are currently participating in the health plan.

Insurance Carriers

The County's current carriers for insurance are as follows:

Medical – Blue Cross Blue Shield of NC – Blue Options PPO

Vision – Blue Cross Blue Shield of NC – Blue 20/20

Dental – Blue Cross Blue Shield of NC – Dental Blue

Group Term Life - Hartford

Flexible Benefits Management – ProBenefits

Short-Term Disability – Trustmark

Voluntary Benefits – Trustmark

Long-Term Disability – Currently only provided by LGERS with retirement/disability

Other

The County complies with the Affordable Care Act reporting requirements through its internal payroll and human resources software. There is no third-party administrator for this function.

INSTRUCTIONS TO PROPOSERS

The intent of this RFP is to select one firm to provide brokerage services for health insurance and employee benefits required by the County. Proposals are due in the Human Resources Office no later than December 17, 2021, at 4:30 p.m. It is the responsibility of the respondent to ensure that the proposal arrives on time and at the right location. Late proposals will not be considered.

- A. **Six (6) copies of the proposal must be received by the due date of December 17, 2021.** Proposals shall be prepared simply and economically, providing a straightforward concise description of the respondent's capabilities to satisfy the requirements of the request. Special bindings, colored displays, promotional materials, etc. are not required. Emphasis should be placed on completeness and clarity of content.
- B. All proposals shall include the following:

Company Information

1. A company overview, including a brief history of the firm and the number of clients currently being served. Describe what differentiates your firm from your competitors.
2. Describe your firm's corporate structure.
3. Provide the address of the firm's corporate office and the address of the office that will provide service for the County of Granville's account.
4. Describe any services provided by your firm that may not be offered by competitors.
5. Identify any services within this proposal that you cannot provide.
6. Describe the form of professional liability or errors and omissions insurance carried by your firm and the amount of coverage.

Consulting Team

1. Provide the name, title, and contact information of those who will be assigned to the County, the responsibilities of each member, their background, and tenure with your firm.
2. Describe the team's experience with similar work performed for other local governments. Provide a list of governmental clients for which your firm provides services.
3. Discuss the ways your firm manages growth, including any limits to the client/consultant ratio; and your firm's backup plan in the event key personnel assigned to this account should leave your firm.
4. State whether the consultants assigned to the team have any responsibilities other than providing employee consulting services, and if yes, specify such responsibility.
5. State whether your firm has an in-house attorney who specializes in employee benefits. If yes, please provide his/her credentials and the number of years he/she has provided counsel on benefits issues. If not, do you use external benefits attorneys? Which firm do you use?
6. Describe the type of training (industry, internal, computer, other) your staff receives.

Interaction with Insurance Providers and other Vendors

1. Describe your firm’s strength in the marketplace; your ability to effectively negotiate with insurance companies; and your strength in resolving problems as they arise.
2. Provide a listing of the insurance carriers, third-party administrators, and other vendors with whom your firm bids and places contracts.
3. Does your firm have preferred status with the insurance carriers? If so, please list which carriers and at what level.

Assisting The County and Analysis of Bids

1. Describe your firm’s approach to meeting required renewal and approval deadlines.
2. Describe the processes, tools, and resources your firm will use to help the County of Granville evaluate, negotiate, and manage contracts with the following types of insurance carriers:
 - a. Medical insurance
 - b. Dental insurance
 - c. Vision insurance
 - d. Flexible spending account administration
 - e. Basic life insurance
 - f. Supplemental life insurance
 - g. Cancer insurance
 - h. Accidental death and dismemberment insurance
 - i. Short-term disability insurance
 - j. Long-term disability insurance
 - k. Other carriers as requested
3. Describe how your firm can assist with plan design changes for rebids and renewals.
4. Describe your firm’s abilities to provide COBRA benefits administration for the County.

HR and Communication Tools

1. Describe how your firm assists in facilitating employee meetings and annual open enrollment meetings.
2. Describe the system your firm uses for employees to enroll in various insurance plans. If an internet-based tool is used, please identify.
3. Describe the customized open enrollment materials that your firm provides. Please provide a sample and any fees charged to the client.
4. Describe how your firm keeps clients apprised of compliance requirements and changes for ACA, HIPPA, COBRA, Medicare Part D, and other federal, state, and local law changes.
5. Describe what benchmarking data, benefit plan summaries, newsletters, updates, and other informative publications you publish and routinely provide to your clients.
6. Describe how your firm interacts with our current Payroll/HR system (Paycom) and any other types of Human Resource consulting services your firm offers if needed by the County of Granville.
7. Speak to the firm’s response times for phone calls, voicemails, emails, etc.

Fees and Commissions

1. Describe your proposed form of compensation (i.e., commission, annual retainer).
If proposing a fee, please include your fee schedule and/or hourly rates.
2. Describe how your firm promotes pricing transparency for your fees and any fees or premiums paid to a third-party provider. Please include any form of supplemental, contingent, or override compensation from insurers relative to the placement of our programs.
3. Describe how your firm communicates its compensation structure to its client.
4. With regards to commissions:
 - a. Describe your firm’s opinion and approach to commissions.
 - b. Describe the pros and cons of commissions
 - c. Address whether commissions affect a carrier’s service.
5. Discuss if your firm charges fees for consulting and employee communication. Please indicate the basis of your charge (hourly, by project, etc.) and what typical charges may be.
6. Describe how your firm can save the County money on its employee benefits.

References

Provide at least three (3) references of the current public entity or municipal clients for which similar services to this RFP have been provided. Include the name of the entity; the number of employees, number of covered lives, contact name and title, address, and telephone number.

Proposer’s Timeline

Establish a timeline of your services in preparing for the County of Granville’s renewal options.

Other

1. Describe your firm’s abilities to provide comprehensive wellness services to the County (including financial wellness and mental wellness).
2. Discuss whether your firm has a dedicated wellness representative or any other tools your firm can provide to help implement or continue a holistic wellness program.
3. Describe your firm’s ability to provide the County employees with an Employee Assistance Program (EAP)
4. Describe any facets of your firm and your firm’s experience that are relevant to this proposal which has not been previously described that warrant consideration.

C. Proposals may be emailed, mailed, or delivered to:

**Angela Miles, Human Resources Director
County of Granville
P.O. Box 906
104 Belle Street
Oxford, NC 27565
angela.miles@granvillecounty.org**

- A. All Proposals, data, materials, and documentation originated, prepared, and submitted to the County under 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 N.C.G.S. §132-1 et. seq. County will make reasonable attempts to maintain, in accordance with the Public Records Laws and the Act, the confidentiality of any trade secrets or confidential information that meets the requirements of N.C.G.S. §132-1.2 of the Public Records Laws if such Potential Contractors properly and conspicuously identify the data or other materials which are Confidential Information in accordance with the Public Records Laws.
- B. Contractors will indemnify and hold harmless the County, its officers, agents, and employees from and against all loss, cost, damages, expense, and liability caused by accident or other occurrence resulting in bodily injury, including death and disease to any person, or damage or destruction to property, real or personal, arising directly or indirectly from operations, products, or services rendered or purchased under the contract.
- C. The covenants and agreements contained within the awarded proposal are specifically binding and the County will not allow the awarded proposal to be transferred, assigned, or subcontracted to any other party or parties without the express written consent from the County.

EVALUATION PROCESS

Proposals will be evaluated by a committee of County staff. Evaluations will be based on criteria outlined herein which may be weighted by the County in a manner it deems appropriate. All proposals will be evaluated using the same criteria. The criteria used will be:

- A. Responsiveness to the RFP. The County will consider all the material submitted to determine whether the brokerage firm's proposal complies with the RFP document. The proposal shall demonstrate a method of approach that fully meets all terms and conditions to the RFP and scope of services.
- B. Ability to perform required services. The County will consider all the relevant material submitted by each brokerage firm, and other relevant material it may otherwise obtain, to determine whether the respondent can provide services of the type and scope specific to the RFP.
- C. Related experience. The County will consider the brokerage firm's experience in providing services to the public sector as well as dedicated resources of personnel. The brokerage firm's references will play a major role in these criteria.
- D. Fees. The County will consider the fee structure for the brokerage services and the rates or charges for additional services, if applicable.
- E. Service enhancements. The brokerage firm's effort to understand the County's insurance and employee benefits needs and goals to introduce new technologies or products that may improve the County's benefit programs will also be a consideration.
- F. References. The brokerage firm must provide a minimum of 3 references. NC County Government references are preferred.
- G. Interviews. The County will conduct interviews with select brokers.
- H. Other factors. Any factors that the County believes would be in their best interest to consider which were not previously described.

Each committee member will review the proposals and summarize their findings. The committee will then convene to discuss the individual analysis and select firms for interviews. It is anticipated that the evaluation process will be completed by January 31, 2022. Firms selected for an interview will be notified by January 5, 2022. Interviews will be held on January 19, 2022.

The award of the contract will be made to the firm that demonstrates technical capability while most closely meeting the County's needs according to the evaluation criteria and factors designated in the RFP. The final selection will be made, and the firm notified on February 2, 2022

IMPLEMENTATION

The broker chosen will be required to coordinate all the activities necessary for a smooth transition with the County staff. Conversion activities can begin upon the notification. County staff will make every effort to administer the proposal process by the terms and dates discussed in this RFP. However, the County reserves the right to modify the proposal process and dates as deemed necessary.

Note: The right is reserved to accept the response that the County determines to be in the best interest of the County and its employees. The County reserves the right to reject any and/or all proposals.