



City of Breezy Point

CITY OF BREEZY POINT RFP FOR BROKER TO ASSIST WITH HEALTH INSURANCE RFP PROCESS

CONDITIONS AND STIPULATIONS

The City of Breezy Point (City) is seeking an experienced broker to solicit and prepare 2024 health insurance benefit plans on behalf of the City. Expectations of the selected broker are to review our current health insurance benefit plans, solicit, review, and present 2024 health insurance benefit plan options, assist with contract implementation services, and act as the City's representative to selected insurance companies. The selected broker will also be awarded a contract for benefit years 2025 and 2026.

General Conditions and Stipulations

- The City reserves the right to accept or reject any or all proposals, to waive formalities and select the agent that best meets the needs of the City and its employees. The City's objective is to select an agent who will provide the best possible service at the best possible cost while meeting the Request for Proposal specifications. The City is not obligated to award the contract based on cost alone.
- The agent awarded the business shall submit an action-plan and timetable for assuming responsibilities to the City within thirty (30) days from when the City Council approves the selected agent of record.
- The agent must be available to make presentations to our Management Team, Personnel & Finance Committee, and the City Council until a health insurance provider and plan is selected by the City Council for 2024. The selected agent must provide the City with a full level of service for 2025 and 2026 as well.

AGENT SCOPE AND RESPONSIBILITIES

The City of Breezy Point desires the agent to perform the following services:

- Advise and assist the City in evaluating and selecting coverage among available alternatives. Examples include plan coverages, deductibles, co-payments, out-of-pocket payments, etc.
- Advise the City on potential gaps or overlaps in coverages.
- Advise the City on long-term strategies for premium stability.
- Analyze value-added services available to the City.
- Assist the City with reviewing claims data and determining premium impact of any coverage changes.

- Analyze and report utilization trends and costs. Provide management and staff overview education on how to best utilize and limit premium increases.
- Assist with writing, reviewing, analyzing, and presenting health insurance requests for proposals. Provide side-by-side reporting for City review. Prepare and/or review and advise on contract proposals.
- Assist the City with our 2024 Health Insurance Benefit selection by reviewing the city's needs, soliciting and reviewing proposals, ensuring that the provider/proposal meets the City needs, and seek alternate coverage if requested. The selected agent shall provide the same service for 2025 and 2026 as well.
- Assist the City with health insurance benefit plan design with a focus on containing costs and maximizing benefit effectiveness.
- The successful candidate will be in contact with and address the City's Management Team, Personnel & Finance Committee, and City Council as the need arises.
- Prompt response to questions and requests is an absolute requirement. The selected firm is expected to provide more than one individual capable of addressing possible concerns or questions from the City.
- Review coverage documents and invoices to assure coverage has been correctly issued and billed.

SECTION III- PROPOSAL FORMS

REQUIRED CONTENTS OF PROPOSAL

The purpose of the Proposal is to demonstrate the qualifications, service level, cost for services, competence and capacity of the firms seeking to become an agent of record for the City of Breezy Point. The proposal should address all the points outlined here as required.

1. Firm History and Experience:

- Brief history of firm including size and any specialty areas.
- Background company data, including financial references.
- Expertise or involvement in the insurance/employee benefits industry.
- Municipality experience.
- List of providers the firm is associated with.
- Expected communication responsibilities.

2. Qualifications/Cost:

- Description of service philosophy.
- An introduction of the account team, by name with specific roles, qualifications and experience, and distribution of responsibilities including support capabilities.
- Current use of technology, especially capability for computerized legal/benefit design research and for sharing and editing documents electronically.
- Action-plan and timetable for assuming responsibilities and design/cost containment plans.
- Detail of services that will be provided to the City.

- Indicate current responsibilities of person designated to serve as lead contact for the City.
- Conceptual program structure and pricing including a not-to-exceed amount. Please clarify how the cost will be paid i.e. half when the contract is awarded and the remaining half when the service is complete.

3. References:

- List of cities you currently represent and for what type of service. Provide contact names and telephone numbers.
- Provide the contact names and telephone numbers of two clients in the State of Minnesota with whom you have had a working relationship, as a reference for the City. Include the number of participants for each group. Preferably, the references should be governmental units and include two groups that recently terminated coverage.

PROPOSAL EVALUATION

1. Criteria:

The City will evaluate proposals based on the needs of the City and its employees. The following criteria will be used in evaluating each of the Agent/Broker responses:

- Compliance with specifications.
- Ability to provide strong administrative support and member services to the City.
- Compliance with applicable State and Federal laws and regulations.
- Cost.
- Experience and Qualifications.

2. Review of Proposals:

- A selection committee of the City's Management Team will evaluate the proposals based upon the factors listed above and make a recommendation to the City Council after Management Team interviews have been completed.
- The City of Breezy Point reserves the right to retain all proposals submitted and use any idea in a proposal regardless of whether that proposal is selected.
- The City will choose the proposal(s) that best fits its needs. The City is not obligated to award the contract based on cost alone nor is the City obligated to award only one agent of record.

3. Deadlines

- Proposals must be submitted by Friday, April 21, 2023 at 4:00p.m.
- Proposals should be submitted in electronic format to City Administrator David Chanski at dchanski@cityofbreezypointmn.us.
- Proposals will be evaluated the week of April 24. The City may choose to interview brokers, and such interviews would also be held the week of April 24.
- The City Council may select a broker at its regular meeting on May 1.
- Questions regarding this Request for Proposals may be submitted City Administrator David Chanski at dchanski@cityofbreezypointmn.us or 218-562-4441.