

FROM: McDonald County
602 Main Street
Pineville, MO 64856
Telephone: (417) 223.7530

Date: August 22, 2018
Date and Time Returnable:
3:00 p.m., September 7, 2018

TO: Potential Brokers

BROKER/AGENT SERVICES FOR HEALTH, LIFE, DENTAL, VISION

McDonald County is requesting a Statement of Qualifications from experienced firms to provide insurance broker services for the County and to act as the County's insurance representative to provide employee medical, group life, dental, and vision. The County is seeking firms or agents with demonstrated, customer service experience in servicing tax district | municipal insurance needs. McDonald County requests sealed proposals from qualified offerors in accordance with the requirements and provisions of the documents.

OFFER

The offeror hereby agrees to furnish items and/or services pursuant to all requirements and specifications contained in the documents.

SCOPE OF SERVICES

Purpose: The purpose of this Request For Qualifications (RFQ) is to solicit competitive offers for Broker Services for medical, life, dental, and vision for the employees of McDonald County from state licensed, full-service, and experienced, customer service-oriented firms. The County specifically requests that no contact or solicitation of insurance companies be made on its behalf at this time.

The County will require the successful firm to advise the County on insurance needs, offer suggestions, and confer with the County regarding problems or challenges that may arise. Additionally, the firm will be responsible for seeking insurance for the County's employee medical, life, dental, and vision insurance needs, and while acting as the County's representative for the purchase and administration of such insurance policies and programs. Please answer each and every question. If the services are not available, you must answer "not available." Please do not include any carrier services in your agency RFQ responses. Core services the selected firm will be expected to provide include (but not limited) the following items:

1. Ensure benefits and renewal dates allow adequate time for bid process while meeting the County's internal approval process and open enrollment meetings.

McDonald County requires all of the following milestones to be met. Brokers will have the opportunity in the Questionnaire Section to delineate specific target dates that fulfill this timeline, which will then be included in the final Broker plan:

- Hold 3 meetings with the HR Department | Commission to educate them on insurance industry trends and to gain understanding of their needs and wants from benefits prior to open enrollment.
 - Meet with the HR Department | Commission at its July meeting to provide input and to receive Committee input on plan framework and direction;
 - Work with HR Department | Commission to get insurance that meets County/Employee needs while providing accurate cost estimates in time for the budgeting process;
 - Work with HR Department | Commission to get final approval of plan options, with requisite time for bids, if necessary; and
 - Ensure open enrollment for all employees has been fulfilled and completed by November 16, 2018, unless otherwise approved by the Commission because of other circumstances.
2. Act to serve the County's Benefits Department with respect to open enrollment, billing issues, and claims issues for medical, dental, vision, life insurance.

McDonald County requires all of the following services to be met as a part of any broker service:

- Must be fully knowledgeable of Missouri and Federal laws regarding insurance;
 - Must provide HR Department | Commission with regulatory and compliance updates on a timely basis;
 - Must act on behalf of the County holding its interests and needs above any remuneration from earners;
 - Must provide plan options that meet regulatory guidelines, that allow employees choices that meets their needs and that follows the direction provided by the HR Department | Commission;
 - Must provide and facilitate all open enrollment services; and
 - Must advocate on employee behalf when disputes with carriers arise.
3. High Quality Customer Service.

McDonald County requires the broker to provide best in class service level agreements for employees and service level agreements for HR Department | Commission with respect to:

- Responding to general inquiries;
- Responding to and resolving claims disputes;
- Responding to and resolving billing disputes;
- Responding to crisis situations; and
- Providing the best insurance/program value for the money spent.

4. Staff that services McDonald County must have demonstrable expertise and experience in benefits administration to include claims and billing resolution, technology and online enrollment.

McDonald County requires the broker to provide dedicated, certified, trained, customer-oriented staff with respect to being:

- Multiple, HR Certified Professionals as agency employees (not third party) to guide and assist the County
 - Seasoned benefits experts who have experience dealing with carriers and customers;
 - Certified and trained in a wide range of insurance benefits;
 - Able to offer quality, timely, and expert advice with regard to health care regulations.
 - Able to successfully handle technology setup and challenges that might arise between the carriers and the County or the carriers and employees;
 - Responsive and personable with respect to County employees and HR Department | Commission; and
 - Excellent relationships developed with local health care providers and carriers.
5. Must have access to the major insurance carriers and by health care providers in the McDonald county area, and that have plans similar to the County's current plan.

McDonald County requires the broker to:

- Have relationships with all major carriers.
 - Have established quality relationships with all carriers, specifically all that work with local health care providers;
 - Have established relationships with most local health care providers; and
 - Offer expert advice to the County on multiple plan options available in the market, to include options for self-funding.
6. Must engage HR Department | Commission directly to ascertain needs and to educate on insurance options, rules and regulations, and industry trends.
 7. The broker firm must have access to legal counsel, either in-house or external to the firm, for related health care legislation advice.

QUESTIONNAIRE

Firms responding to this RFQ should prepare clear and complete responses to each of the following bulleted items and information requests. Respond to all items. Brevity and clarity of responses will be appreciated.

1. Location.

- Provide the address of the office location that will service the County.

2. Firm Overview.

- Provide an overview of the firm, including the full legal name of the institution, state of organization and supervisory and regulatory authorities that oversee the institution. What is the firm's focus or niche area of expertise?
- Provide a summary of the current ownership of the firm, not founding ownership, but current ownership. Describe any significant changes in the ownership, management and/or structure of your firm, including mergers, sale of firm, etc. that have occurred during the past three years.

3. Personnel.

- How many certified HR professionals are on staff as employees (not independent contractors)?
- Identify the person directly responsible as the primary representative on behalf of the County and provide contact information (email, telephone, fax, cell, etc.) for that person and include a brief description of the representative's background, experience and qualifications, as well as an explanation of the representative's role and responsibilities for the firm.
- Provide a brief overview of other representatives of the firm that will be assigned to the County's account, their roles and responsibilities and their background and experience.
- Provide an indication of how many clients the identified primary representative currently works with.
- Provide an answer as to whether or not this representative is dedicated exclusively to Public Entities.
- Detail the opportunities the firm will make available to the representative to obtain CEU's and attend pertinent educational opportunities in order to stay current on relevant insurance and legal matters.
- Detail your firm's ability to monitor regulatory and legislative developments at both the State and Federal level and how you would communicate any pertinent information to applicable/appropriate McDonald County staff and planmembers.
- Describe the issues and challenges, as you view them, facing the County with regard to our employee benefit insurance coverage. Detail how your firm would help the County overcome the issues and challenges.

4. Scope of Service. Please respond to the Scope of Services items and indicate whether or not your firm can provide those services. Provide a detailed explanation of any service described in this section the firm will not or cannot provide. Describe any additional services you would provide or that you believe are necessary to the engagement described in this RFQ.

5. Qualitative Review.

The following will be reviewed for the qualitative submission by brokers:

- a. Please submit three written, municipal references by current clients, on their organization's letterhead. This should be a publicly funded tax district (city, county, etc. not a private business).
- b. Please provide evidence of timely communications with clients of new legal/legislative regulations.
- c. Please provide clear evidence of your firm's quality customer service.
- d. Please provide the total number of publicly funded tax districts you currently serve with insurance.
- e. Please list primary representatives of your firm who will be available to McDonald County within a four-hour timeframe in the event of an emergency.
- f. Please provide your response time policy.
- g. Please describe all anticipated organizational changes that could impact McDonald County if your firm was selected.
- h. Please provide the length of time the firm has been brokering Public Entity health/dental/life/vision insurance services.
- i. Please provide evidence of your firm's ability to provide timely, quality web- and/or print-based communications to McDonald County employees.
- j. Please provide the net change (additions versus losses) in clients over the past 12 months.
- k. Please provide any additional information that may be "good to know" for McDonald County.
- l. Please provide details along with content and dates of your training seminars for municipal clients.
- m. Please provide the scope and detail regarding assisting the County with employee onboarding, wage analysis, employee manual updates, job descriptions, hiring | termination practices and General HR questions and procedures.
- n. Please provide information on your employee training systems that conduct and document safety, compliance and HR sign-offs for employees.

Rationale for Selection. Present the case for selection of your firm as McDonald County's broker. Please do not repeat the information provided above. Instead, use this opportunity to share with the County the unique qualifications, experience, approach, background or other characteristics of your firm that make it the best choice for McDonald County. What makes your firm better or different than other firms that may submit proposals for consideration?

SPECIAL INSTRUCTIONS TO OFFEROR'S

1. Offeror's Contacts: All questions regarding the scope of this request for qualifications, proposal process, etc., must be directed to Kimberly Bell at (417) 223.7530. Offeror's may not contact other employees of the County or Commissioners concerning this procurement while the proposal and evaluation are in process.

2. Submission of Qualifications:
 - 21 Offers must be signed, sealed, and received in the County Clerk's Office by the closing date and time specified. A facsimile transmission is **not** an acceptable response to this RFQ.

 - 22 The offeror is requested to submit an original signature proposal (**marked original**) and five (5) complete copies of the original signature proposal, for a total of six (6) complete proposals.

 - 23 Offeror's must sign and return the RFQ in order to constitute acceptance by the offeror of all RFQ terms and conditions. Failure may result in rejection of the proposal unless the offeror's compliance with those documents are indicated elsewhere within the offeror's response.

3. Broker Interviews: In addition to submitting responses in written form, firms can also present to the Commission on September 12, 2018, at the McDonald County Commission. Broker interviews will be scheduled ahead of time and will have an opportunity to address the Commission and County Clerk.

4. Qualifications of Offeror: The competence and responsibility of the offeror will be considered in making the award.

5. Award:
 - 51 The County reserves the right to reject any or all proposals and to waive any minor informality or irregularity in an offeror's response if deemed in the best interests of the County.

 - 52 The anticipated term of the services will be 12 months but McDonald County reserves all rights to change the Broker of Record at any time, during any month of the year, for any reason.

The above information is hereby provided in accordance with the terms and conditions of this Request for Qualifications.

Authorized Signature

Company Name

Printed Name

Date

Title