

# REQUEST FOR PROPOSAL BROKERAGE SERVICES FOR HEALTH INSURANCE AND EMPLOYEE BENEFITS



The Siena Francis House invites the submission of Proposals from firms with expertise and experience in providing Brokerage Services for Health Insurance and Employee Benefits for the employees of the Siena Francis House.

6/24/2019

Siena Francis House



# Request for Proposal Brokerage Services for Health Insurance and Employee Benefits

## Siena Francis House

### GENERAL INFORMATION

#### **Our Mission**

The Siena/Francis House welcomes, shelters and empowers individuals experiencing homelessness to navigate their own path to safe and appropriate housing.

#### **About Us:**

Founded in 1975, the Siena/Francis House is Nebraska's largest shelter and is located in three facilities at 17th & Nicholas Streets in downtown Omaha, Nebraska. The Siena/Francis House provides emergency overnight shelter for individuals experiencing homelessness, substance abuse treatment, and permanent supportive housing. The Siena/Francis House also provides food to the hungry and homeless through our Meal Program, clothing, and case management services.

**Number of employees:** Siena Francis House will have approximately 60 full time employees for the 2020 benefit plan year.

### PURPOSE OF REQUEST

The Siena Francis House is requesting proposals ("RFP") from interested consultants to advise the Organization on medical plans, dental plans, and additional insurance plans (LTD, Life, Cafeteria plans, etc.) and to represent the Siena Francis House in finding, evaluating and negotiating with insurance providers. This invitation is extended to all firms and organizations with proven experience in providing the services specified herein and with an interest in offering their services to the Siena Francis House. For the purpose of 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 Siena Francis House's goal is to enter into a relationship to obtain brokerage services for health insurance and employee benefits in the most efficient and cost effective manner available. Compensation for services will primarily be through the brokerage fees paid by the insurance carriers. The Siena Francis House will also consider alternate fee proposals, including annual and additional service rates for more comprehensive services, although selection will not be based solely upon price.

### PROPOSAL PROCESS

The Siena Francis House 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 Siena Francis House 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 Siena Francis House and the brokerage firm selected.

The Siena Francis House reserves the right to reject any and all proposals, cancel all or part of this RFP, waive any minor irregularities and request additional information from respondents. The Siena Francis House 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 Siena Francis House to accept or contract for any services.

#### TIME TABLE

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|   |                   |
|---|-------------------|
| Distribution of RFP                           | June 24, 2019     |
| Submit names of representatives and questions | July 1, 2019      |
| Response to questions                         | July 8, 2019      |
| Proposal submission                           | July 26, 2019     |
| Interviews for broker proposals               | by August 9, 2019 |
| Final selection                               | August 16, 2019   |
| Implementation                                | January 1, 2020   |

The dates listed above are estimated, and if revised by Siena Francis House, all representatives who have submitted their names for this RFP will be provided notice via email or phone.

The Siena Francis House 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 4:30 p.m. on July 1, 2019. Questions can be delivered to the Human Resource Department, faxed (402.677.2748), or emailed ([bzorn@sienafrancis.org](mailto:bzorn@sienafrancis.org)).

## INSTRUCTIONS TO PROPOSERS

The intent of this RFP is to select a firm to provide brokerage services for health insurance and employee benefits required by the Siena Francis House. Proposals are due in the Human Resource Department no later than July 26, 2019 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. Proposals shall be prepared simply and economically, providing a straightforward concise description of 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 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 address of the office that will service Siena Francis House'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 Siena Francis House; the responsibilities of each member, their background, and tenure with your firm.
2. Describe the teams experience with similar work performed for other local non-profits. Provide a list non-profit 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 firms back-up 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 no, do you use an 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

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 Siena Francis House 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 Siena Francis House 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. Accidental death and dismemberment insurance

- h. Long term disability insurance
  - i. 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 benefit administration for the Siena Francis House.

#### 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 any continuing education opportunities that are available to your clients and any other types of Human Resource consulting services your firm offers if needed by Siena Francis House.
- 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 Siena Francis House money on its employee benefits.

#### References

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

### Timeline

Establish a timeline of your services in preparing for Siena Francis House's 2020 renewal options. Include information on the process to evaluate bids and bidders.

### Other

1. Describe any wellness services offered by your firm.
2. Discuss whether your firm has a dedicated wellness director or any other tools your firm can provide to help implement or continue a wellness program.
3. Describe any facets of your firm and your firm's experience that are relevant to this proposal which have not been previously described that warrant consideration.

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

Barb Zorn, Human Resource Director  
Siena Francis House  
Attn: Human Resources  
1702 Nicholas Street  
Omaha, NE 68101  
[bzorn@sienaf Francis.org](mailto:bzorn@sienaf Francis.org)

Emailed proposals shall be submitted as an attachment in MS Word or PDF format. Please do not submit proposals as a Zip file. The proposer shall return (5) five bound copies if mailed or hand delivered.

D. All submitted proposals and information included therein or attached thereto shall be protected for privacy and treated as confidential by the Human Resource Department.

## SCOPE OF HEALTH INSURANCE BROKERAGE SERVICES

### General Information

The Siena Francis House is soliciting proposals for brokerage services for health insurance and employee benefits. Over the past several years the Siena Francis House has grown and seeks to find a high quality benefit package for employees that is cost effective for the agency.

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

#### Consultation:

- ✓ Review the Siena Francis House's health benefits and assess opportunities for improvements in cost savings and services provided.
- ✓ Provide the Siena Francis House with unbiased professional guidance regarding the most advantageous information concerning insurance markets from the standpoint of cost, service and coverage.

- ✓ Provide assistance and make recommendations in the selection and implementation of new programs and/or changes to existing programs.
- ✓ Administer COBRA benefits for the Siena Francis House.
- ✓ Act as a resource to advise the Siena Francis House 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 Siena Francis House's human resources personnel apprised of upcoming compliance issues or other issues pertaining to health benefits.
- ✓ Provide preliminary renewal figures during the budget process.
- ✓ Conduct quarterly meetings with the Siena Francis House's human resources personnel to discuss claims, regulatory changes and general administrative matters.
- ✓ Provide access to senior level consulting services in a timely manner.
- ✓ Provide access to internal attorney and/or attorney consulting support services in a timely manner.

#### Negotiating Services:

- ✓ Solicit and negotiate 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 on-line website to assist human resources personnel and employees in the enrollment function.
- ✓ Develop and print annual enrollment materials and guidelines.
- ✓ Conduct and facilitate employee open enrollment meetings.
- ✓ As needed, attend Siena Francis House health fairs and Siena Francis House staff 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

Siena Francis House currently provides health insurance, dental insurance, vision insurance, group-term life and an employee assistance program to its full-time employees. Voluntary programs for employees include group accident, critical care insurance, and whole life insurance.

The Siena Francis House has 39 full-time employees of which participate in the health plan; 42 participate in the dental plan; and 48 participate in the vision plan.

#### Insurance Carriers



The Siena Francis House's current carriers for insurance are as follows:

- ✓ Medical – United Health Care
- ✓ Dental – United Health Care
- ✓ Vision – United Health Care
- ✓ Group term life and Accidental Death and Dismemberment– United Health Care
- ✓ Supplemental life – AFLAC
- ✓ Employee assistance – CHI Health

#### Other

- ✓ The Siena Francis House 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.
- ✓ Employees and human resources personnel use on-line software on our broker's web site for enrollment.
- ✓ The current broker is paid commissions through the insurance carriers.

## EVALUATION PROCESS

Proposals will be evaluated by the Benefits Review Panel for the Siena Francis House. Evaluations will be based on criteria outlined herein which may be weighted by the Siena Francis House 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 Siena Francis House will consider all the material submitted to determine whether the brokerage firm's proposal is in compliance 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 Siena Francis House will consider all the relevant material submitted by each brokerage firm, and other relevant material it may otherwise obtain, to determine whether the respondent is capable of providing services of the type and scope specific to the RFP.
- C. Related experience. The Siena Francis House 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 this criteria.
- D. Fees. The Siena Francis House 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 Siena Francis House's insurance and employee benefit needs and goals with the objective to introduce new technologies or products that may improve the Siena Francis House's benefit programs will also be a consideration.

F. References.

G. Interviews.

H. Other factors. Any factors that the Siena Francis House believes would be in their best interest to consider which were not previously described.

The Benefit Review Panel will consist of independent persons who are not affiliated with any brokers, but have experience in the industry. The Benefit Review Panel will evaluate the proposals and summarize their findings. The panel will then convene to discuss the individual analysis and select firms for interviews. It is anticipated that the evaluation process will be completed by August 2, 2019. Firms selected for interview will be notified by August 2, 2019. Interviews will be held by August 9, 2019.

The award of the contract will be made to the firm that demonstrates technical capability while most closely meeting the Siena Francis House's needs according to the evaluation criteria and factors designated in the RFP. The final selection will be made and the firm notified on August 16, 2019.

## IMPLEMENTATION

The financial institution chosen will be required to coordinate all the activities necessary for a smooth transition with the Siena Francis House and its employees. Conversion activities can begin upon the notification, with final implementation on January 1, 2020. The Siena Francis House staff will make every effort to administer the proposal process in accordance with the terms and dates discussed in this RFP. However, the Siena Francis House reserves the right to modify the proposal process and dates as deemed necessary.