

REQUEST FOR PROPOSALS FOR
EMPLOYEE BENEFIT CONSULTANT
FOR NATRONA COUNTY

Due 4:00 PM local Mountain Time, 1/15/2021

Natrona County (“County”) is seeking qualification statements and service proposals from organizations (“Consultant”) specializing in employee benefit consulting services. The proposals shall be designed to provide the County with a clear understanding of the costs of performing the services being solicited. The specific nature of the scope of work for the project is outlined in this Request for Proposals (RFP).

I. Introduction and Background

The Consultant shall be an expert who provides primarily employee benefit guidance to the County for their self-insured employee health and medical insurance plan. The Consultant will also assist with the County’s dental plan, flexible reimbursement plan, vision services plan, life insurance policies, long term disability, stop loss insurance policies and any other supplemental insurance policies. The Scope of Services includes strategic planning, plan design and renewal, financial analysis, administration, and vendor selection for each of the plans listed above.

Natrona County sponsors a self-funded health plan and provides health benefits to employees who work a minimum of 20 hours per week, spouses and dependents, elected officials, retirees, and Natrona County appointed Boards. The County is now looking for a qualified Consultant as outlined in Section II of this RFP. The County’s current vendors include: Blue Cross Blue Shield, VSP (vision), United Concordia (dental), Further (flexible spending benefits), Teladoc (telehealth medical consultation), Reliastar (life insurance), Rx Care Wyoming, Reliastar (stop-loss insurance), Optum (organ transplant carve-out).

Casper is located in Natrona County, near the center of the State of Wyoming. With a population of approximately 54,000, it is the second largest County in the State. The County has used an employee benefit consulting service for over 10 years. The County is seeking Consultants who understand the culture of Casper, Wyoming and the importance of cost-saving strategies. The County promotes health through education and wellness initiatives. The County has a Benefits Coordinator who responds to the daily needs of each participant. The County is looking for a proactive Consultant who has consistent and timely communication. All of these services are important and critical to maintain and ensure the best value for the County’s healthcare dollars.

II. Scope of Services

The Consultant is expected to deliver a complete response to this RFP. There are five (5) main components associated with this contract: (1) **Strategic Planning**, (2) **Plan Design**, (3) **Financial Analysis**, (4) **Administration**, and (5) **Vendor Selection**. Each component is fully described below.

(1) Strategic Planning. The proposal will outline how the Consultant will assist the County to define and prioritize short and long-term strategic health and welfare plan objectives. Some of the specific items to address include how to identify the performance of vendor relationships and assess vendor customer service levels; Methods; Communication; and Project timelines.

(2) Plan Design. The proposal will describe how the Consultant will assist in creating and/or updating a benefit strategy that supports the County's objectives. The proposal will discuss potential design change suggestions based on products available in the market and experience of other plans. Suggestions shall coincide with federal and state regulations to ensure compliance. The proposal will address how the Consultant will develop and present alternative plan designs to the County's Benefits Committee, and how the Consultant will assist the County by evaluating the effectiveness of the current plan design and assist with the plan renewal process.

(3) Financial Analysis. The proposal will describe how the Consultant will review and analyze experience reports, assess current funding arrangements for appropriateness and make recommendations as needed; assist the County by evaluating excess loss coverage; assist the County with developing appropriate employee and employer contribution levels; and help project funding needs for upcoming fiscal year(s). It is expected that each year the Consultant will present the County with a formal disclosure statement of every dollar collected in connection with the County's account. The proposal will describe capabilities in ongoing plan performance monitoring, plan performance forecasting, claims experience analysis, benchmarking and reporting. How will your firm engage with underwriters to ensure the lowest possible cost of reinsurance?

(4) Administration. The proposal will describe how the Consultant will assist with account management and act as a trouble shooter; serving as a liaison between the County and all insurance vendors. When problems arise (such as difficulty getting services approved or a claim paid or a report generated), how will the Consultant solve the immediate problem; suggest changes to the process, and recommend additional services to improve customer service. How will the Consultant assist in complying with COBRA, HIPPA, ACA and other benefit-related laws; conduct claims audits or help select claim auditors and administrators, assist in communication strategies with annual open enrollment and provide guidance with retirees on the plan; Coordinate, schedule and conduct quarterly meetings with all vendors and the County. The proposal will also describe capabilities in employee

communications; consulting and educational services in the area of legal compliance; use of technology to support online employee services and education; any additional service options that may be of interest to Natrona County.

(5) Vendor Selection. The proposal will address how the Consultant will assist with the vendor selection and renewal process. This includes, but is not limited to, negotiating and analyzing renewals with vendors; finalizing program design, rates, and fees, and assisting the County in preparing an accurate renewal document. All recommendations shall be presented to a committee of individuals representing Natrona County, and/or the Board of County Commissioner's. The proposal will also describe how the Consultant will assist with bid processes, such as preparing Requests for Proposals, receiving bids and making specific recommendations to the County.

III. General Proposal Requirements

The successful Consultant will submit a proposal that appropriately addresses this RFP. Consultants shall be prepared to make an oral presentation as part of the evaluation process. The County reserves the right to reject any or all proposals. The County reserves the right to request more information for clarification.

(1) Submission of Proposals

The proposal shall be divided into sections as indicated below:

- 1) **Cover Letter:** Each Consultant will introduce itself with a brief (one page) overview of its firm and its expertise in the area of employee benefit consulting to include size, volume of business, locations, number of years in business and business philosophy. How many of your self-insured group health clients are in the public sector?
- 2) **Task Overview:** This section shall establish the Consultants understanding of the County's objectives and requirements, demonstrate the Consultants ability to meet those requirements and outline clearly and concisely the plan for accomplishing the specified work.
 1. Describe how your firm would accomplish the work and satisfy the County's objectives as described in this RFP.
 2. Attach as an appendix a sample insurance renewal proposal your firm prepared for a client similar to the County. Please de-identify the client and exclude information that is proprietary to the client.
- 3) **Fee:** This section shall disclose all charges the County may incur.
 1. The Consultant shall quote an annual fee for completing all requirements as outlined in the Scope of Work.
 2. The Consultant shall quote a separate annual fee for optional work of developing and producing communication materials.

3. The annual fees shall be inclusive of all expenses and costs, including direct labor, indirect costs and profit.
 4. The Consultant shall state their preference for how payments should be made (e.g., monthly, quarterly, or semi-annually).
- 4) **Strategic Plan Example**. As a means of demonstrating what the Consultants product will entail for the first three years, each firm will produce a Strategic Plan Example. The County currently has the following strategic plan items in place:
1. Health coaches through Interactive Health Solutions (IHS).
 2. On-site blood draw and Health Risk Assessments through (IHS).
 3. 100% coverage for all preventative services.
 4. County Roundup (monthly employee newsletter)
 5. On-site flu shot clinic.

The Consultant shall describe the services it can provide that would complement the current strategic plan items described above. The proposal will describe at least two innovative strategic solutions the Consultants have implemented for clients similar to Natrona County that highlight their benefits consulting expertise.

- 5) **Personnel and Prior Experience**. Each proposal shall identify the specific executive, professional, and technical personnel who will be assigned to work with the County. The proposal shall indicate the responsibilities each person will have, the approximate number of hours that this person will commit monthly and the previous related work experience of each individual. Personnel indicated as having appropriate expertise must be assigned to the project and be actively engaged in completion of the tasks as outline in the scope of services. Any changes in assignment of personnel shall be reviewed and approved by the County to assure consistent technical expertise throughout the term of the contract. Prior experience with municipalities or government entities is preferred. The Consultant will list all known complaints from the last 10 years that have been filed with the State Insurance Commissioner's Office, including the nature of the complaint and disposition.
- 6) **References**. Each Consultant will submit names and contact information for at least three (3) professional references. The ideal reference would be from an organization similar to the County and managed by the same project manager and/or project team as described under Part 4 of this section. The County reserves the right to contact any reference or any client listed in the documents for information which may be helpful to the County in evaluating the Consultant's performance on previous assignments.
- 7) **Conflicts of Interest**. Each Consultant will specifically address any possible conflicts of interest and the Consultant's position or response as to whether or

not such other work or relationship may be deemed a conflict of interest with this project. In general, a conflict of interest is any situation in which an individual representing the County and/or the vendor is in a position to exploit a professional or personal relationship for their personal or corporate benefit. In this section, disclose any gifts, bonuses, commissions, incentives, stock, ownership/affiliation with any vendor, etc...each consultant receives from vendor's for utilizing their services or product. Does your firm accept any form of compensation from stop loss carriers or prescription benefit managers, including premium overrides, per-script fees, rebates, production bonuses, performance bonuses, marketing fees or management fees, stocks?

IV. Request For Proposal Procedure

Each Consultant shall submit **six (6) copies of their sealed proposal** to the Human Resources Department, 200 N. Center Street, Casper, WY, 82601, or hand delivered to the Human Resources Department located at 200 N. Center Street, Suite 300 by **4:00 PM local Mountain Time, January 15th, 2021.** Proposals shall be externally labeled **“Employee Benefit Consultant Proposal.”** The proposal may be submitted as a file attachment through an e-mail message and sent to dkruchek@natronacounty-wy.gov with the following inserted in the “subject” line of the e-mail: **“Employee Benefit Consultant Proposal.”** All proposals must be received by the specified deadline. Proposals received after the deadline will be returned to the respective consultant unopened. The proposal will remain valid for at least sixty (90) days.

- (1) General Criteria for Evaluating Proposals.** Proposals will be evaluated regarding the stated pricing, the quality of the proposal presentation, its responsiveness to the stated requirements, the Consultant's experience and expertise, the results of reference checks, and the Consultant's special qualifications. The presence of any conflicts of interest will also be reviewed.
- (2) Contract Documents.** The Consultant will be required to sign a County Contract document in a form acceptable to the County. This document will include, but not be limited to, the following articles: method of compensation, time of performance, scope of services, termination of contract, and obligations to the County.
- (3) Contract Award.** The County reserves the right to accept, reject, or request changes in proposals. The County is not liable for any costs incurred by the vendor prior to contract issuance, including but not limited to any work performed to create the vendor's proposal.
- (4) Addenda to the Request for Proposals.** In the event that it becomes necessary to revise any part of this RFP, addenda will be provided to all vendors invited to respond.

- (5) **Late Proposals.** Late proposals will not be accepted. It is the responsibility of the vendor to ensure that the proposal arrives prior to the stated deadline.
- (6) **Response Material Ownership.** The material submitted in response to the RFP becomes the property of the County, and will only be returned to the Contractor at the County's option. The County has the right to use any or all ideas presented in reply to this request. Any confidential information to this request should be individually stamped confidential. Justification for confidentiality may be required as per Wyoming Public Records Law. Disqualification of a Consultant does not eliminate this right.
- (7) **Acceptance of Proposal Content.** The contents of the proposal of the successful Consultant may become a contractual obligation if the County wishes to execute a contract based on the submitted proposal. Failure of the successful vendor to accept these obligations in a contract may result in cancellation of the award and such vendor may be removed from future solicitations.