Request for Proposals

City of Goodland

Request for Proposal

Insurance, Risk Management and Employee Benefit Brokerage Services

REQUEST MADE BY: City Commission, City of Goodland, KS

REQUEST MADE: April 7, 2021

RESPONSE DEADLINE: June 7, 2021

DELIVER PROPOSAL (ORIGINAL PLUS 7 COPIES) plus email one pdf format to: jessica.bonner@cityofgoodland.org and contact alan.lanning@cityofgoodland.org with any questions.

BACKGROUND

The City of Goodland, Kansas is seeking proposals for risk management services. The City is a municipality located in northwest Kansas and includes City operations, Parks and Recreation, Police & Fire, and Municipality services.

The City requires a full-range of insurance services from brokerage firms which can engage in risk management, RFP preparation, analysis, and recommendations, for the placement of liability-based insurance, workers compensation, property, cyber liability, employee benefits including health, prescription drugs, dental, vision, voluntary benefits, flexible benefit plan design, wellness and other products deemed appropriate by the City. The responses to this RFP may be submitted either collectively or separately for Property/Casualty Risk Consulting and Employee Benefit Risk Consulting however, the City contemplates a firm which is able to provide aggregated strategic risk management capabilities and solutions.

City of Goodland, Kansas is not obligated to accept any proposal or to negotiate with any proposer. All transactions are subject to the final approval of the City of Goodland, Kansas which reserves the right to reject any or all proposals, for any reason, without cause for liability.

All costs directly or indirectly related to responding to this RFP (including all costs incurred in supplementary documentation, information or presentation) will be borne by the proposer.

NOTICE REGARDING PROPOSAL REVIEW AND ACCEPTANCE:

This Request for Proposals (RFP) does not commit the City to award a contract or to pay any costs incurred for any services. The City, at sole discretion, reserves the right to accept or reject any or all proposals received as a result of the RFP, to negotiate with any qualified sources(s) or to cancel this RFP in part or in its entirety.

The City may waive any irregularity in any proposal. All proposals and related materials become the property of the City of Goodland, Kansas and may be returned only at its option.

Any proposal will become part of a public record, subject to Kansas Open Record Act provisions. Financial information submitted by any offeror will be considered confidential and not subject to public disclosure. PLEASE NOTE: **ANY PROPRIETARY INFORMATION INCLUDED WITH AN OFFER OTHER THAN FINANCIAL INFORMATION MUST BE MARKED AS SUCH OR IT WILL BE SUBJECT TO PUBLIC DISCLOSURE.** Labeling all materials submitted as proprietary will cause the Proposal to be rejected.

In addition to review of information and materials submitted in response to this RFP, the City reserves the right to consult with an independent and disinterested professional in reviewing proposals. Proposal will be evaluated in terms of compliance and responsiveness to items identified in the RFP, relevant experience and proven successes, ability to perform the scope of services, communicate and report, and fit, without prejudice to consideration of other factors implicit in the RFP.

While price is an important consideration, it will not necessarily outweigh the consideration of other factors.

The City reserves the right to conduct discussions with responsible offerors determined to be reasonably susceptible of being selected, with the objective of obtaining best and final offers.

Property & Casualty Brokerage Services:

City of Goodland, Kansas intends to retain a qualified firm through this RFP to provide insurance brokerage services on behalf of City of Goodland, Kansas for the following insurance coverage: Commercial Property, Inland Marine, General Liability, Commercial Auto, Law-Enforcement Legal Liability, Excess Liability, Cyber-Liability, Crime, Worker's Compensation, Public Entity Management Liability, and Employment Practices Liability.

Scope of Services:

The scope of work for these services includes, but is not necessarily limited to:

A. **ANALYSIS AND REPORTING**

1) Analyze existing coverage and identify or develop cost/saving alternative benefit strategies and plans.

2) Assist in the development of long-range goals and strategies, including making projections of potential savings.

3) Development, marketing and implementation of Insurance Program. Organize data into presentation to underwriter; design most appropriate strategy to obtain desired coverage. Negotiate best terms of coverage and cost. Evaluate commitment and financial stability of underwriter. Assure policy language is best fit for the risks of the City of Goodland, Kansas.

4) Policy Language. Ensure accuracy of policy language and verify specification compliance.

5) Billing. Responsibility for billing and sub-billing of premiums.

6) Claim Advocacy. Assist in the collection, advice, submission and management of claims in coordination with the carrier / adjuster.

7) Experience Modification Review. Conduct an annual analysis of the City's experience modification to confirm reporting accuracy, providing timely alerts on changing patterns and appropriate recommendations.

8) Risk Control Services. Assist in the identification and evaluation of loss exposures as requested, including comparative data regarding similar size public entities. Assist City of Goodland, Kansas in analyzing loss patterns to determine causes of accidents and effectiveness of safety programs and losses and loss trends through the industry. Provide necessary resources, as requested, to assist City of Goodland, Kansas in the development and maintenance of a comprehensive risk control program that will reflect the City's both present and emerging risk profile, including keeping the City informed of current risk management topics, issues, trends, particularly as municipalities and the insurance marketplace. Provide access to an online risk control, employee safety and compliance platform.

9) Periodic Reports. Preparations of periodic reports, including schedule of policies in force, summarized by premium dollars; number of losses and dollar value of losses and

commission/fee earned; new trends and developments; and proposed changes in the City's programs.

10) Marketing Strategy. Involvement in a marketing strategy meeting with City of Goodland, Kansas staff and/or designee prior to renewal activities. Conduct an analysis of the City's exposure to loss, adequacy of current coverage and options for coverage and assist in risk exposure evaluation, and development and evaluation of traditional and alternative risk financing mechanisms, which may be financially impactful to the City.

11) Marketing Results. Preparation of marketing reports, due 60 days prior to renewal, including a summary of markets approached; rating of top four markets; timeline of marketing, broker recommendations and rationale.

12) Accounting Service. Availability to handle normal day-to-day activities associated with the account, including consultation. Activities include but are not limited to: service existing insurance policies, reviewing coverage issues, reporting values, issuing certificates of insurance as needed and processing policy changes, etc., in a timely manner.

13) Communication. Schedule quarterly meetings with the City of Goodland, Kansas to discuss loss control issues, exposure changes and general administrative matters. Keep City staff advised of developments / trends in the public entity risk management and insurance marketplace.

14) Provide annual stewardship reports identifying accomplishments, and an update and status of pending projects.

15) Contract Review. Assist City with review of contracts for insurance and indemnification compliance.

16) Meetings. Attend City of Goodland, Kansas meetings as requested.

B. **PROBLEM SOLVING**

1) Act as a liaison between plan provider and the City (stop-loss, TPA, pre-cert, etc.)

2) Provide day-to-day consultation on plan interpretation and problem resolution, including, but not limited to, explanation of plans, and assisting employees with selecting plans that meet their needs and responding to questions regarding claim status.

3) Provide timely customer service and assistance to staff, employees and retirees with issues involving provider billing, claims, vendor service issues/problems, advocacy for services, disputes, interpretation of contracts and services, changes and general troubleshooting.

4) Participate and assist as necessary in appeal, arbitration or court process between the City and employees and provider on unresolved issues if needed and provide advice when needed to enforce entity, employee, retiree or their dependent's rights.

5) Assist in proactive mitigation of negative impacts or disruptions of services to employees and retirees from benefit and/or provider network changes.

C. COMPLIANCE

1) Assist with ongoing plan administration and ensure that programs are in compliance with Local, State, and Federal legislation, including but not limited to the Affordable Care Act as it pertains to the City's benefit program(s).

2) Provide on-site training to staff, as needed, regarding regulatory updates and/or Best Practice seminars for the effective administration of plans, including the annual distribution of documents as required by regulation.

3) Review and disseminate information to staff on new or revised State and Federal legislation that affects plans.

4) Assist staff with annual audit to ensure compliance with all mandated reporting and posting/notice requirements for plans, including the annual calculation of PICORI fees.

5) Develop and/or assist in developing communication materials and tools.

D. ANNUAL RENEWAL PROCESS AND EVALUATION

1) Establish a strategy for benefits, both annually and three (3) to five (5) years in the future. Consider trends, prospective legislation, new delivery systems and geographic healthcare practices to make long/term projections.

2) Review and make cost-saving recommendations regarding the modification of plan design, benefit levels, premiums, communications and quality of current employee benefit plans.

3) Recommend appropriate rates and reserves to maintain the viability of the plans to ensure quality and cost-effective insurance services plans.

4) Provide annual estimates of renewal rates and cost trends to assist City in preparation of budget figures.

5) Conduct thorough and applicable market research in preparation for contract renewals with respect to all contractors providing services in connection with all insurance services plans.

6) Represent in all negotiations with providers on various topics, including, but not limited to, premiums, benefit levels and plan design, coverage options, performance measures and guarantees, contractual terms and conditions and quality assurance standards.

7) Make recommendations for items of negotiation with providers.

8) Prepare specifications and compile data, obtain quotes and proposals, negotiate rate and analyze and compare proposals.

9) Review rate proposals to ensure underlying assumptions are appropriate and accurate.

10) Attend and coordinate Open Enrollment proceedings. Provide communication development and support for the annual open enrollment period, new benefit offerings and/or changes to the existing plan offerings.

11) Promote health assessments and wellness clinics.

12) Identify and recommend services providers who will provide superior service and savings to the City and its employees with respect to all insurance services products.

E. OTHER SERVICE REQUIREMENTS

1) Assist in the improvement and implementation of programs that enhance the health and safety of all employees, both short-term and long-term.

2) Recommend and help develop enhancements and improvements for communications specific to the needs of employees, including, but not limited to, brochures, pamphlets, matrices, comparison charts, summaries, electronic communications, forms and employee orientation materials.

3) Review and evaluate current administrative processes related to enrollment and billing. Recommend and assist with implementation of administrative process enhancements.

Property & Casualty Brokerage Service Response Information

To assist City of Goodland, Kansas in the evaluation of your proposal, please provide the following information:

1) Letter of Transmittal shall be addressed to the City of Goodland

2) A description of the brokerage firm, including a brief history, size, number/location of offices and other pertinent information. Describe your organizational structure, including number of years consulting services have been offered, and provide an overall history description of your firm.

3) List the name, title, mailing address, telephone number, fax number, and e-mail address of the contact person for this proposal.

4) Confirm that you are a licensed broker in Kansas. Provide a copy of a Certificate of Insurance for existing coverage, evidencing a minimum of $5,000,000 professional liability insurance (errors and omissions).

5) Describe the responsibility, experience and qualifications of the individual(s) who will provide service to the City and its employees.

6) Describe the overall administration services that are provided for insurance, billing, claim advocacy, loss control, property and casualty analytics and administrative training/consultation.

7) Describe the analysis process of the existing insurance package in order to be able to prepare proposals to insurance carriers.

8) Outline your ability to provide expertise and experience in the areas of insurance policy analysis and design. Explain in detail the types of analyses and benchmarking you have conducted for other municipalities and public entities similar to that of City of Goodland, Kansas.

9) Describe the marketing approach and methodology for soliciting coverage quotations on behalf of The City.

10) Describe how you would determine areas of improvement and cost saving solutions.

11) Describe the methods/capabilities for analyzing renewal offers from current and prospective carriers.

12) Provide at least three Kansas Public Entity clients. Include the contact name, address, phone number, email, and the number of years you have provided consulting services to this client.

13) List at least 5 accounts with primary property and liability premium development in excess of $250,000. Include the dates of service and name and phone number of the primary contact for each account.

14) Will your organization implement a Service Level / Stewardship Agreement to ensure our satisfaction?

15) What resources related to COVID-19 and the ongoing pandemic will you provide the City of Goodland?

16) Scope of Services Response. Provide a written acknowledgement that you can and will provide all the services as noted in the Scope of Work section.

Employee Benefit Brokerage Services:

City of Goodland, Kansas is seeking a broker/consultant to perform services related to the design, RFP development and risk management of its employee benefit programs.

Scope of Services:

The scope of work for these services includes, but is not necessarily limited to:

1) Determining and recommending the most appropriate funding methods for the benefit programs;

2) Representing City of Goodland, Kansas in all negotiations with providers on all issues including those related to premiums, benefit levels, plan design and special terms and conditions;

3) Meeting with and providing reports to designated City of Goodland, Kansas representatives;

4) Researching and advising City of Goodland, Kansas on any new developments in both State and Federal law (including the Affordable Care Act) and employee benefit programs on an ongoing basis;

5) As requested by the City, preparing bid specifications and soliciting proposals from insurance markets which specialize in group insurance plans as needed. Evaluate bids and bidders including administration, claim payment procedures, customer service, network, reserve establishment policies, financial soundness, and identifying the most cost-beneficial package from various bidders;

6) Providing ongoing service and support of all benefit programs selected, including but not limited to enrollment support, installation and on-going day to day requests;

7) Provide coverage documents for all benefit plans;

8) Review and be responsible for the accuracy and correctness, prior to delivery, of excess/reinsurance coverage documents and/or pricing policies, including all changes and endorsements;

9) Advise City of Goodland, Kansas regarding "gaps" in coverage and/or inadequate coverage;

10) Participate in marketing and educational programs;

11) Assist in developing a wellness program, where member incentives are properly aligned with medical provider incentives;

12) Provide ongoing service and support in the area of health and wellness

13) Develop IBNR estimates for self-funded benefit plans;

14) Provide claim and funding projections for self-funded benefit plans;

15) Assist in the development of COBRA rates for self-funded benefit program;

16) Provide underwriting support for carrier stop loss claim projection validation:

17) Provide mobile application for benefit plan information dissemination for medical, dental, vision, flexible benefit plan and voluntary benefit programs and transition to medicare enrollment to avoid penalities;

18) Provide a customer service team for employees and covered family members with extended working hours for benefit related questions and claim assistance; and

19) Provide compliance assistance for the City's Human Resource Team.

20) Provide firm experience working with Third Party Administrators.

Employee Benefit Brokerage Services Response Information:
To assist in the evaluation of your proposal, please provide the following information:

1) A description of the brokerage firm, including a brief history, size, number/location of offices and other pertinent information. Describe your organizational structure, including number of years consulting services have been offered, and provide an overall history description of your firm.

2) List the name, title, mailing address, telephone number, fax number, and e-mail address of the contact person for this proposal.

3) Confirm that you are a licensed broker in Kansas. Provide a copy of a Certificate of Insurance for existing coverage, evidencing a minimum of $5,000,000 professional liability insurance (errors and omissions).

4) Describe the responsibility, experience and qualifications of the individual(s) who provide service to our company and employees.

5) Describe the overall administration services that are provided for benefits, billing, claim research, and administrative training/consultation.

6) Describe the analysis process of the existing benefit package and reviewing the benefit structure in order to be able to prepare proposals to insurance carriers.

7) Outline your ability to provide expertise and experience in the areas of health benefit plan analysis and design. Explain in detail the types of analyses and plan design you have conducted for a health plan with approximately 70 full-time employees with services similar to City of Goodland, Kansas.

8) Describe the marketing approach and methodology for soliciting coverage quotations on behalf of The City.

9) Describe how you would determine areas of improvement and cost saving solutions. Describe your willingness to provide estimates for budget purposes and the methodology used to develop the savings projections and impact to staff.

10) Describe the methods/capabilities for analyzing renewal offers from current and prospective carriers.

11) Describe the firm's overall philosophy for servicing an account and commitment to

customer service and quality assurance. What makes your customer service unique?

12) Detail your ability to monitor regulatory and legislative developments at both the state and federal level, obtain information on trends, new services, new concepts and how this will be communicated to our organization and employees.

13) Indicate your firm's capabilities and resources concerning communication to include ongoing employee communication, open enrollment and on-line enrollment services.

14) Describe how you assist and keep your clients aware of changes to Section 125 regulations, COBRA, HIPAA and/or other regulations regarding employee benefit plans.

15) Describe methods your firm uses to ensure employee satisfaction with products and services.

16) What makes your organization different from other organizations that may submit proposals for consideration?

17) Provide examples of communication materials developed & prepared by your organization for use in health benefit open enrollment, on-going notifications, annual benefit statements, surveys, etc.

18) Describe the technology tools you use and make available to your clients.

19) As the employee benefit environment continues to change, tell us specifically how your firm is uniquely positioned to guide the City.

20) Provide a list of three companies/cities for which the firm is currently providing similar services. Include size and demographics, name and telephone number of contact person. These companies may be called upon for a reference.

21) What resources related to COVID-19 and the ongoing pandemic will you provide the City of Goodland?

22) Scope of Work Response. Provide a written acknowledgement that you can and will provide all the services as noted in the Scope of Work section.

23) Provide any additional information that should be considered in the selection process.

24) Will your organization implement a Service Level Agreement to ensure our satisfaction?

Evaluation and Selection

SCHEDULE FOR THE RFP

·	RFP distributed: April 7, 2021	
·	Responses to RFP Due: June 7, 2021	
·	Conduct interviews with selected broker/consultants: July/August, 2021	
·	Anticipated selection date: September, 2021	
·	Anticipated open enrollment dates: February, 2022	

The City of Goodland, Kansas will determine whether all submitted proposals comply with this RFP. Failure to meet the requirements set forth in this RFP, in whole or in part, will affect our evaluation and may result in rejection. The City of Goodland, Kansas reserves the right to use its discretion to eliminate proposals deemed unacceptable.

The City of Goodland, Kansas will separately determine how well proposals satisfy the RFP objectives in terms of responsiveness. After the evaluation process is complete, the City of Goodland, Kansas will select the insurance broker of its choice and communicate to those not selected.

SCHEDULE A

GENERAL INFORMATION FORM
(To be completed by the proposer and placed at the front of your proposal)

Legal Name of Firm

Firm's Telephone Number

Street Address

Firm's Fax

Number

City/State/Zip

Firm's Web Site Address

Type of Organization (Corporation, Sole Proprietorship. Partnership. etc.)

Business License (documented)

Taxpayer ID Number (Federal)

Name and Title of Project Manager

Name, Title and Phone Number of Person Project Correspondence Should be directed to

E-mail Address

Listing of Major Subcontractors Proposed and Areas of Responsibility/Phone Number

Signature _____ Date _____

Name and Title of Person Signing Completion of General Information Form