



REQUEST FOR PROPOSAL

COMMUNITY RELATIONS – SOCIAL DEVELOPMENT COMMISSION

RFP # 08-0318

ISSUED

August 3, 2018

Benefits Broker Consulting Firm

Proposal must be received no later than

SEPTEMBER 5, 2018

COMMUNITY RELATIONS – SOCIAL DEVELOPMENT COMMISSION
1730 W. NORTH AVENUE
MILWAUKEE, WI 53205
ATTN: TERRI ECKELS-NIKOO, PURCHASING COORDINATOR
RFP# 08-0318

GENERAL INFORMATION

For the past 50 years, the Social Development Commission (SDC) has served as a planner, coordinator, and provider of human service programs for low-income individuals and families in Milwaukee County. In 1963, the SDC was established as an intergovernmental Public Commission under Wisconsin State Statute SS66.433 and in 1964, the SDC became the Community Action Agency for Milwaukee County. SDC's mission is: "empowering Milwaukee County residents with the resources to move beyond poverty." To meet its mission, the SDC operates programs designed to improve the overall quality of life for low-income residents. Through the five core service areas of education, job training & employment, asset development, family strengthening, and support services, the SDC provides services to over 81,000 people annually. For more information about the CR-SDC, please visit www.cr-sdc.org.

The Community Relations-Social Development Commission (CR-SDC) of Milwaukee is interested in obtaining the services of a professional, highly qualified benefits brokerage and consulting firm to provide a full range of services related to the design, implementation, analysis, maintenance, improvement, and communication of an employee benefits program.

Interested and qualified brokers/consultants who have demonstrated their ability at comparable work are invited to submit proposals.

Proposals will be accepted until 2:00 pm on September 5, 2018. Submittals relative to this Request for Proposal should be addressed to:

CR-SDC Purchasing Division
1730 W. North Avenue
Milwaukee, WI 53205
Benefits Broker Consulting Firm
RFP# 08-0318

Written responses and all supporting materials must be submitted in one original plus five (5) copies.

I. SCOPE OF SERVICES

The Community Relations-Social Development Commission (CR-SDC) of Milwaukee is seeking a broker and consultant to perform the full range of services related to the advice, design, implementation, maintenance, communication and improvement of the Community Relations-Social Development Commission group health, dental, life, and vision insurance programs; flexible spending account program; and short and long term disability programs. Specific responsibilities include, but are not limited to:

1. Assisting the Community Relations-Social Development Commission in administering all sponsored plans; responding to questions from, and providing on-going current and proactive information and advice to staff; and providing other consulting services and expertise during the course of the plan year.
2. Assisting in the strategic planning and related services for the Community Relations-Social Development Commission's benefit program, plan design, and making recommendations as needed.
3. Assisting the Community Relations-Social Development Commission in complying with Federal and State laws and regulations related to employee benefits.
4. Researching and advising the Community Relations-Social Development Commission of new developments in Federal and State law concerning employee benefit programs on an ongoing basis.
5. Reviewing claims experience, claim service, and claim administration to ensure maximum benefit to the Community Relations-Social Development Commission.
6. Determining and recommending the most economical funding methods for the benefit programs while maintaining and assuring high quality and service levels.
7. Representing the Community Relations-Social Development Commission in all negotiations with vendors on all issues including those related to premium costs, benefit levels, plan design, administrative fees, administrative services, vendor renewal terms, and special terms and conditions.
8. Meeting with, and providing reports to, various Community Relations-Social Development Commission representatives including Human Resources staff and Human Resources Committee members, as requested.
9. Assisting the Community Relations-Social Development Commission with the implementation and communication of new programs or changes to existing programs which may include attending and presenting information at employee meetings and Human Resources Committee meetings.

10. As requested by the Community Relations-Social Development Commission, preparing bid specifications and soliciting proposals from insurance markets which specialize in group insurance plans and reinsurance as needed. Evaluating bids and bidders, including administration, claim payment procedures, customer service, network, reserve establishment policies, financial soundness, and identifying the most cost-beneficial package from among the various bidders; following up to finalize agreements reached; and other marketing-related services.
11. Representing the Community Relations-Social Development Commission in discussions with claims administrators and insurance carriers as needed to assist the agency in the resolution of problems associated with the benefit programs.
12. As requested, performing actuarial services, such as accurately analyzing and forecasting, for developing the next plan year's rates, reserves, and funding needs; preparing incurred but not reported (IBNR) estimates; and preparing utilization analysis focusing on the critical factors driving cost.
13. Performing various other financial analyses, including but not limited to evaluation of benefit costs vs. plan design effectiveness, reviewing managed care expenses, reinsurance coverage, trend analysis from diagnostic and normative data, vendor renewals and proposals.
14. Preparing for, providing advice, and presenting information to, the Human Resources Committee as needed.
15. Reviewing and providing related advice and assistance on plan documents for regulatory compliance and service agreements.
16. Working professionally and cooperatively with our health plan partners and providers.
17. Setting and monitoring vendor goals and performance, and report findings.
18. Identifying and monitoring potential catastrophic claims.
19. Reviewing large claims management activity, and network utilization.
20. Providing assistance as needed on broad human resources structural, administrative, and organizational issues.
21. Providing best practices information in an on-going manner.

II. ELIGIBILITY REQUIREMENTS

The Contract award will be made after successful negotiation of a final agreement with the respondent whose proposal is selected from among all respondents with the implementation of services to follow. This RFP, however, does not indicate a commitment by the CR-SDC to award a contract to any successful respondent. The CR-SDC reserves the right to reject any and all proposals without cause and to end negotiations without cause. A selection is estimated to occur within approximately fifteen days after receipt of proposals. The CR-SDC intends to evaluate the proposed services based upon the data presented in response to the RFP. The proposals will then be reviewed based on qualifications, specific experience, references, familiarity with the services, and pricing, and then rated according to which firm best meets the CR-SDC's ever changing needs and requirements.

Applicants whose existing contracts with CR-SDC are not in good standing will not be considered for a contract. Agencies not eligible include those that have had a CR-SDC contract terminated for default; are currently debarred and/or have been issued a final determination by a City, State or Federal agency for performance of a criminal act, abridgement of human rights or illegal/fraudulent practices.

Those firms whose proposals most closely satisfy the needs and requirements of the Community Relations-Social Development Commission may be required to attend an interview and discussion meeting with Community Relations-Social Development Commission staff. Failure to attend this meeting, if selected, may give cause to have your proposal declared non-responsive and rejected, at the CR-SDC's discretion.

II.

III. FUNDING AWARD

Under this Formal RFP, the contract period is estimated to begin October 2018. The contract will be reviewed by the CR-SDC on a yearly basis with the possibility of renewal provided the service and performance of the vendor is satisfactory. The CR-SDC reserves the right to terminate the contract at anytime should the vendor not meet service and performance expectations.

IV. CONTRACT SPECIFICATIONS

A performance contract will be issued to the successful bidder(s). The selected provider(s) will be expected to meet performance objectives as determined by CR-SDC. Failure to perform can result in termination of the contract.

Broker/Consultant Qualifications Questions

To assist in the evaluation of potential brokers/consultants, please provide the following information:

Your Firm

1. Firm name, address, contact information, and state of principal office.
2. Telephone, facsimile, and Internet address.
3. Type of firm: individual, partnership, corporation, subsidiary, or government entity; and whether in good standing at the time of submitting the proposal.
4. Organizational structure of the firm, history, including number of years in existence, number and location of offices, and total number of employees. Summarize the benefits to our company of engaging your firm.
5. Provide details of your firm's financial status and stability.
6. Discuss any impending changes in your firm that could impact the delivery of services.
7. Describe the ability of your firm to provide local service to sites/offices located in Milwaukee.
8. Names and titles of all principals of the firm (name, title, phone number).
9. What characteristics most distinguish your firm from your competitors?

Your Practice

10. Describe your approach to reviewing supporting, and advising CR-SDC on our benefit programs throughout the plan year.
11. Describe your experience in negotiating benefit plans and services on behalf of clients similar to the CR-SDC.
12. Describe your firm's commitment to the Intergovernmental/ nonprofit area.
13. Describe your process for negotiating renewals.
14. Describe your experience with different insurance funding mechanisms.

15. How many years has your firm been providing health, dental, flexible spending accounts, COBRA administration, life, wellness and vision brokerage/consulting services to non-profit/intergovernmental agencies?
16. What size clients does your firm generally support?
17. In the last three years, how many clients have left your firm?
18. Why do clients leave your firm?
19. What is your client to specialist ratio?
20. Discuss your firm's resources and activities as they relate to knowledge and understanding of the public sector.
21. Describe your firm's resources or methods to provide information on best practices, trends, or hot topics.
22. Describe your firm's Errors and Omissions (E&O) limits, and provide evidence that your firm carries all applicable insurance coverages and licenses.
23. Please provide a statement certifying that neither you, nor your firm, nor any of the firm's employees will directly or indirectly receive any compensation or remuneration as a result of your consulting agreement with the Community Relations-Social Development Commission.

Your Expertise

24. Describe what makes your firm uniquely qualified to advise and support the CR-SDC's insured health plans.
25. Please provide a description of your qualifications, experience, and certifications relative to providing benefit consulting services pertaining to self-funded and fully funded health care plan coverage. In addition, please describe:
 - a. Lead contact person(s) who would be working with the Social Development Commission, their backgrounds and how many clients they currently service.
 - b. The firm's experience working with and advising large fully insured groups.
 - c. The firm's experience in evaluating and analyzing utilization data.
 - d. Assisting clients similar to the CR-SDC in strategic planning of their health plan.
26. What resources does your firm offer to assist with the administration of a benefits program?
27. How do you monitor insurer solvency?

28. How do you manage vendor relationships?
29. How will your company keep CR-SDC's management informed of industry trends and developments that affect our business environment?
30. Describe your local and national market leverage within the employee benefits marketplace.
31. Describe your experience with employee claim escalation.
32. In your opinion, what are the three major challenges employers our size face, and how will your firm help meet these challenges?
33. Describe your underwriting resources, procedures, and staff.
34. How does your firm determine "best in class" benefit program designs and vendors?
35. How will you save us money?
36. How will you demonstrate the savings?
37. Do you provide employee communication services for your clients' employees? If so, please provide a general description of your capabilities. Please provide a sample of employee communication materials that you have distributed to other clients.
38. How does your firm measure service quality?

Special Services

39. Describe any special analysis that you provide to help manage our programs.
40. Describe any unique tools you could employ to assist us in monitoring our healthcare and prescription drug programs.
41. Does your firm offer any unique tools that allow employees to research quality of care options?
42. Does your firm offer clients the services of an on-staff specialist in clinical/quality issues in wellness, disease management and related areas?
43. Describe your firm's view of the role wellness programs have on controlling healthcare costs. What resources and tools do you offer clients regarding wellness initiatives? What can you recommend to us in motivating and rewarding employees for healthy behaviors?
44. Will your organization provide a wellness and preventative health analysis of our employees and claims experience?

45. Describe your firm's capabilities with regard to communication, including ongoing employee communication and web-based communications.
46. Describe any services you offer around employee focus groups and/or employee surveys.
47. What services does your firm offer to assist clients with HIPAA compliance?
48. Describe the resources and tools available for benchmarking.
49. Does your firm offer any continuing educational opportunities for clients?
50. Describe any additional services offered by your company that may be of interest to us, including other types of human resources consulting services, and include the fees associated with those services in the total estimate.
51. If your firm is selected, how would you propose we transition the account?

Legislative / Compliance

52. Describe your firm's legal research capabilities, and how you communicate Federal and State legislative updates to your clients.
53. Do you have in-house legal advisors who provide counsel to your clients?
54. Describe methods you employ to disseminate information about current trends and legislation (Federal and state). Provide examples.
55. Do you assist clients in filing their Form 5500s?

Other

56. Are there any conflicts of interest between your firm and the Community Relations-Social Development Commission? If "yes" please elaborate.
57. Has your firm or anyone that will be working on the CR-SDC ever been cited by a professional or regulatory governing body for disciplinary reasons? If "yes" please elaborate.

Please review the following important information prior to submission:

- **Non-discrimination:** Any agency or organization receiving funding from CR-SDC agrees not to discriminate against any employee, client, or applicant for employment or services on the basis of age, race, religion, color, disability, physical condition, sex, national origin or ancestry, arrest or unrelated conviction record, sexual orientation, military/veteran status or

military participation. This provision shall include, but not be limited to all employment situations and selection for services.

Insurance Requirements

The successful applicant(s) will be required to procure and maintain at their own expense, during the entire period of performance as listed in this RFP, the following minimum insurance, insuring all operations related to the awarded program: **General Liability** of at least \$1,000,000/per occurrence, \$2,000,000 annual aggregate, including \$1,000,000 per occurrence of Personal Injury, \$1,000,000, Fire Legal Liability, and Products Completed Operations, and \$5,000 per occurrence for Medical payments. Owned Auto Liability and/or Non-Owned/Hired Auto Liability of \$1,000,000 per occurrence; Workers Compensation, \$500,000/\$500,000/\$500,000; Umbrella/Excess Liability \$1,000,000 per occurrence; and Professional Liability of \$1,000,000 per occurrence.

V. INSTRUCTIONS

Cover Sheet

The enclosed Cover Sheet is the first page of the application. Use the form on page 15 or replicate the form ensuring all information is provided. A signature is required to qualify the applicant for consideration.

Statement of Qualifications

This section should include relevant details in response to the Broker/Consultant Qualifications Questions (IV Contract Specifications).

Fees

- 1) Describe your proposed form of compensation (e.g., commission, annual retainer, fee-for-service, etc.).
- 2) If you charge fees for consulting and employee communication, please indicate the basis of your charges (hourly, by project, etc.) and what typical charges might be.

References

Applicants will provide the names and contact information of at least three (3) business-related references. The references should include Organization Name, Contact Person, Title, Address, Phone, and E-mail address. Provide a list of nonprofits, corporations, community-base organizations where services were rendered. This list is not counted in the page limitation and should be attached to all copies.

Minority Certification (If applicable)

* CR-SDC intends to use EBE/DBE'S (Small, Minority and Women) vendors whenever practical, in accordance with the agency's mission. CR-SDC will endeavor to bid to EBE/DBE's whenever and wherever possible. Bids can possibly be awarded to these vendors if they come within 5% of the lowest bidder and if the quality of the service or goods supplied is of at least equal quality compared to the other vendors. EBE/DBE's vendor must be certified to receive this 5% preference (the State of Wis., City of Milw.EBE. or Wis. Unified Certification Program). **Certification documentation must be attached to all copies to qualify for points.**

Proposals must be received no later than **2:00 pm on September 5, 2018**. Proposals **will not be accepted via-email or fax**. Proposals will be opened on **September 5, 2018 at 2:05 PM**. Late proposals will not be accepted. Please do not include material other than that requested. Additional materials will be discarded.

VI. IMPORTANT DATES

Formal RFP Issued: August 3, 2018
Questions Due Date: August 10, 2018, 2:00pm
Mandatory Bidder's Meeting: August 14, 2018, 2:30pm
Proposal Submission Due Date: September 5, 2018, 2:00pm
Closing Date: September 5, 2018, 2:05pm
Estimated Start Date: October, 2018

VII. FOR ADDITIONAL INFORMATION OR CLARIFICATION

All correspondence regarding this RFP must be conducted through e-mail and must be received by 2:00 pm, **September 5, 2018**.
Contact for information or clarification:

Terri Eckels-Nikoo
Purchasing Coordinator
tnikoo@cr-sdc.org
414.906.2803

If any updates to this RFP become available, interested parties will be notified by email.

VIII. BASIS FOR AWARD OF CONTRACT(S)

A decision will be rendered by staff and management from the CR-SDC. Decision factors will include, but are not limited to, budget, and ability to communicate appropriately with the Director. Proposals will be judged on completeness of response and be numerically scored and qualitatively assessed. In the event that proposals receive similar scores after the assessment process, potential vendors may be required to meet with CR-SDC staff for a brief interview to

clarify various points-of-interest. Incomplete proposals will not be reviewed. Certified minority-owned and women vendors are strongly encouraged to apply. All applicants will be notified of the funding decision.

IX. GRIEVANCE PROCEDURE

Once a vendor has been selected pursuant to the agency's competitive proposals process, an unsuccessful applicant or bidder may raise any question, challenge or appeal with respect to the selection process in the following manner:

1. Any complaint or challenge to the selection process must be communicated in writing to the individual or program that issued the RFP within five (5) business days of the date that notice of selection/non-selection was received.
2. The individual or program responsible for the RFP shall provide a written response to the complainant within five (5) business days of receipt of the written complaint.
3. If after the review of the response described in step 2, above, the complainant remains unsatisfied with the process, the complainant may file a grievance with the CEO. The grievance must be in writing, must clearly set forth the grounds or basis for the grievance, and must be filed within 10 business days after receipt of the response described in step 2, above. The CEO will review the grievance and may convene the Executive Committee to discuss the complaint. The Committee may consult with persons necessary to determine the following issues:
 - A. Did the selection process violate any policy or procedure of the agency?
 - B. Did the selection process violate any Federal, State or local law?

The CEO shall communicate a written decision to the complainant within 30 calendar days of receiving the written grievance. The written decision of the CEO shall be final.

Criteria Review

1) STATEMENT OF QUALIFICATIONS – Based upon Section IV, Contract Specifications, Broker/Consultant Qualifications Questions

- 1) Firm Experience (25 points)*
- 2) Firm Practice (15) points)*
- 3) Firm Expertise (15 points)*
- 4) Legislative/Compliance (15 points)*

Maximum 70 Points

2) FEES

- a. *Describe your proposed form of compensation (e.g., commission, annual retainer, fee-for-service, etc.). (10 points)*
- b. *If you charge fees for consulting and employee communication, please indicate the basis of your charges (hourly, by project, etc.) and what typical charges might be. (10 points)*

Maximum 20 Points

3) REFERENCES /MINORITY-OWNED VENDOR

- *References - The applicant has provided the names and contact information of three business-related references and a list of nonprofits, corporations, and community-based organizations where services have been rendered. (5 points)*
- *Minority-Owned Vendor - The applicant is a certified minority-owned vendor. Certification documentation must be attached to proposal to qualify for points. (5 points)*

Maximum 10 Points

• **PROPOSAL CHECKLIST** •

- Cover Sheet with signature – Original and five (5) copies. The cover sheet should be the first page of the proposal.
- Statement of Qualifications – Original and five (5) copies.
- Fees – Original and five (5) copies.
- Reference List – One (1) page attached to all copies. Three (3) references listing the Organization Name, Contact Person, Title, Address, Phone, and E-mail address.
- Minority Vendor Certification (if applicable) – One (1) copy of certification documentation must be attached to original in order to qualify for bonus points.
- Mailing Envelope – All materials should be sealed in one (1) envelope. **All responses must have**

Benefits Broker Consultant Services

RFP# 08-0318

Printed on the front of the envelope and must be physically received by 2:00 pm on September 5, 2018 (no faxes or e-mails will be accepted).

**REQUEST FOR PROPOSAL 08-0318
COMMUNITY RELATIONS – SOCIAL DEVELOPMENT COMMISSION
Benefits Broker Consultant Services**

COVER SHEET

Organization Name: _____
Contact Person: _____
Title: _____
Phone: _____ Ext: _____ Fax: _____
Street Address: _____
City: _____ State: _____ Zip: _____
Website: _____ E-mail: _____
Social Security or Federal ID Number: _____ Total Proposed Budget if applicable: _____

Certified Minority Vendor* YES _____ NO _____ Certified EBE YES ___ NO__
Certified Woman Vendor* YES _____ NO _____ Certified DBE YES ___ NO__
Certification documents attached YES ___ NO _____

* CR-SDC intends to use EBE/DBE'S (Small, Minority and Women) vendors whenever practical, in accordance with the agency's mission. CR-SDC will endeavor to bid to EBE/DBE's whenever and wherever possible. Bids can possibly be awarded to these vendors if they come within 5% of the lowest bidder and if the quality of the service or goods supplied is of at least equal quality compared to the other vendors. EBE/DBE's vendor must be certified to receive this 5% preference (the State of Wis., City of Mil.w.EBE.or Wis. Unified Certification Program). **Certification documentation must be attached to proposal to qualify for points.**

Statement of Certification

The proposed activities, qualifications, dates, availability of resources, staff, cost, and all statements made are true and correct.

Authorization Name/Title: _____ (Print)

(Date) (Signature)

Debarment and Suspension

Signature below acknowledges vendor identified on application has not been suspended, debarred, declared ineligible, or voluntarily excluded from eligibility by any Federal department or agency.

Vendor's Authorized Representative Signature and Title
