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CITY OF LEBANON

RFP 21-1847

CITY OF LEBANON HEALTH INSURANCE BROKERAGE AND CONSULTANT SERVICES

SEPTEMBER 2021

1. **Project Description**

The City of Lebanon, Ohio is requesting that health qualified insurance brokerage and consulting firms or agents respond to this RFP if interested in providing consulting services to the City. Lebanon is a full service municipality with 155 full-time staff members and 4 collective bargaining units. Full-time staff members are eligible for health, dental, vision, and life insurance. The City is currently self-insured and uses the services of a broker to solicit proposals for the administration of the City’s plan on our behalf, acquire stop loss insurance, make health insurance and wellness plan design recommendations, and coordinate with the City’s third party administrator. It is the City’s intent through this RFP to ensure that it receives the best quality services for the brokerage fees paid.

An information packet outlining the City’s current health insurance plan and wellness inducement plan is available from Ms. Pam Stotts, Deputy City Auditor, at 228-3115 or via email at [pstotts@lebanonohio.gov](mailto:pstotts@lebanonohio.gov) Questions regarding the RFP should be directed to Ms. Stotts.

5 copies of the proposals are due to the City Building, 50 S. Broadway Ave., Lebanon Ohio no later than 2:00 p.m. on Friday, October 1, 2021.

Interested parties will need to provide the following information:

1. Name of the agency or brokerage

2. Address of Firm

3. Number of years in business

4. Number of Ohio employees

5. Up to 5 client references similar in nature to Lebanon

6. Fee Proposal to provide requested services

1. **Scope of Work**

The desired brokerage firm will have experience in providing municipal health insurance consulting services to clients. The following is a brief listing of the services that the selected consultant may be expected to provide:

* + 1. Solicit, evaluate, and negotiate bids from qualified insurance and prescription drug providers, stop loss insurers, and third party administrators and make recommendations to the City’s management team.
    2. Assist in the development of strategic plans for the provision of health insurance.
    3. Perform detailed and timely analysis of plan performance, and recommend plan design changes.
    4. Evaluate and make recommendations regarding the effectiveness of the City’s wellness program.
    5. Attend and participate in the open enrollment and information meetings for City Staff.
    6. Attend the City’s Health Insurance Committee meetings (Approx. 6 per year).
    7. Coordinate with the Third Party Administrator to solve complex, difficult claims issues as necessary.
    8. Provide updates on health insurance industry and legal trends to the management team.
    9. Reporting of claims

Describe your experience working with self-insured public sector and private sector employers. The Consultant shall demonstrate their experience in the municipal health insurance field by providing the following information:

* 1. The number of years of insurance experience for each individual within the brokerage or agency that will be working directly with the City of Lebanon. List specifically how many years of municipal insurance experience these individuals have.
  2. A listing of professional designations that the above individuals possess.
  3. A listing of all municipalities that are currently served by the firm. Identify your current client retention rate.
  4. List all other qualifications that you have which are related to all forms of health insurance consulting services.
  5. Briefly explain the methods employed to assist the City of Lebanon in managing their insurance risk and reducing their cost.
  6. Describe the scope of services and resources you have access to on a regional and national level. Please include access to local/national markets and benchmarking data directly relevant to the government and municipal sector.
  7. If you were selected as the City’s insurance broker/consultant, would you be willing to sign an affidavit stating that you receive no commissions, rebates, or other compensation related to your work with the City other than the contracted fee amount paid by the City?
  8. Describe your corporate philosophy regarding well programs and disease management. What programs are offered by your firm?
  9. Provide a brief case study documenting specific cost savings that your company realized for a client within the past 3 years. This case study should include the area of deficiency that you identified; the specific recommendations you made to correct the deficiency; and the specific cost savings you were able to achieve for the client.

1. **General**
   1. The contracting officer for this project is the City Manager, City of Lebanon, Ohio.
   2. All sub-consultants shall have approval of the City Manager. It shall be the Consultant's responsibility to assure the qualifications of the sub-consultants and the quality of their work.
   3. The City of Lebanon will furnish and/or make available all associated records currently on file. The City of Lebanon does not guarantee the accuracy or completeness of the information. The Consultant shall verify all records and data used for completeness and accuracy.
   4. RFP responses submitted to and received by the City of Lebanon shall impose no obligation upon the City of Lebanon, which reserves the right to request further responses at its discretion. The City of Lebanon reserves the right to reject any and all RFQ responses, and to waive any and all irregularities. The City reserves the right to select those brokers and agents which in its judgment are most favorable to the City.
   5. All agents and brokers submitting RFP responses will also provide evidence of insurance agent errors and omission coverage with limits of at least $1,000,000.
   6. Consultant shall submit 5 copies of the RFP response to the City.

All proposals will be rated and scored based on the overall quality of proposal, similar project experience, professional personnel qualifications, associated fees, and reference checks. Said proposal shall include an annual fee to provide requested consulting services.

RFP responses shall be submitted to the Lebanon City Building at 50 S. Broadway Avenue, Lebanon Ohio 45036, to the Attention of the City Manager. Responses must be submitted by 2:00 p.m. on Friday, October 1 to be considered. Please include the RFP number and description on the outside of the envelope.