



**REQUEST FOR PROPOSALS
For
HEALTH INSURANCE BROKER SERVICES**

FOR THE COUNTY OF BALDWIN, AL

**TO SELECT AN AGENT OF RECORD AND BROKER FOR HEALTH INSURANCE
AND RELATED ANCILLARY PRODUCTS**

INVITATION

Baldwin County Commission is soliciting proposals from insurance brokers/consultants qualified to perform and interested in providing Employee Benefit brokerage and consulting services for Baldwin County Commission.

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

Please note that CLIENT NAME is not asking for, nor authorizing your soliciting quotes from insurance carriers.

SUBMISSION PROCEDURES, REQUIREMENTS

One original and five (5) copies of the proposal must be received by the County prior to **2:00 P.M., (Central Standard Time) on December 21, 2023**. All copies of the proposal must be under sealed cover and plainly marked. **No emailed or faxed proposals will be accepted.**

Proposals should be delivered or mailed to:

Wanda Gautney, Purchasing Manager
312 Courthouse Square, Suite 15 (mailing address)
257 Hand Avenue (physical address)
Bay Minette, AL 36507
Phone: (251) 580-2520

INQUIRIES AND QUESTIONS

Inquiries and questions should be submitted by email only to Wanda Gautney, Purchasing Manager, at wgautney@baldwincountyal.gov no later than **2:00 P.M., Central Standard Time, on December 6, 2023**. All questions that are submitted will be consolidated and answered and posted to the County website by 4:30 P.M., Central Standard Time, on December 13, 2023.



BACKGROUND ON BALDWIN COUNTY COMMISSION

Baldwin County Commission employs approximately 700 employees and the Baldwin County Sheriff's Department employees approximately 350 employees. Baldwin County is currently a fully funded health insurance provider to their employees.

BALDWIN COUNTY COMMISSION CURRENT PROGRAMS

- Health Insurance
- Dental Insurance (Self-funded)
- Long-Term Disability
- Short-Term Disability
- Life Insurance and AD & D (\$30,000)
- Voluntary Life Insurance
- Vision Insurance
- Deferred Compensation 457
- Flexible Spending Account
- Employee Assistance Program

SCOPE OF SERVICES

Baldwin County Commission is seeking a broker/consultant to perform the full range of services related to the design, implementation, maintenance, communication, and improvement of Baldwin County Commission's group insurance programs. This includes, but not limited to:

- Assisting the Personnel Department in administering all group insurance plans, responding to questions from and providing information to staff, and providing other consulting services during the course of the plan year.
- Assist Baldwin County Commission in complying with laws and regulations related to employee benefits.
- Review claims experience, claim service, and claim administration to ensure maximum benefit to Baldwin County Commission.
- Determine and recommend the most economical funding methods for the benefit programs and strike a balance between cost and comprehensiveness of the programs.
- Develop a solicitation/negotiation strategy and participate with Baldwin County Commission in all negotiations with providers on all issues including those related to premiums, benefit levels, plan design, and special terms and conditions.



- Meet and provide reports to various Baldwin County Commission representatives including Finance.
- Assist Baldwin County Commission with the implementation and communication of new programs or changes to existing programs, which will include attending and presenting information at Open Enrollment meetings.
- Research any new developments in the law and employee benefit programs on an ongoing basis.
- As requested by Baldwin County Commission, prepare bid specifications and solicit proposals from insurance markets which specialize in group insurance plans as needed. Evaluate bids and bidders, including administration, coverage, claim payment procedures, customer service, networks, reserve establishment policies, financial soundness, and identify the most cost-beneficial package from among the various bidders.
- Interface with insurance carriers as needed to assist Baldwin County Commission in the resolution of problems associated with benefits programs.

SCHEDULE FOR THE RFP

- RFP distributed November 21, 2023
- Responses to RFP Due December 21, 2023
- Appropriate committee review responses
- Conduct interviews with selected broker/consultants
- Select broker/consultant

FINAL EVALUATION AND SELECTION

Based on a review of the written response, Baldwin County Commission will select a short list of candidates who may be asked to make an oral presentation to be arranged at a mutually convenient time at Baldwin County Commission offices in Bay Minette, AL. This presentation is expected to confirm proposal representations; supplement information obtained through the proposal process and give Baldwin County Commission the opportunity to meet the individuals who would be assigned to our account.

Each selected finalist will be evaluated with consideration given to how they best meet the needs of the Baldwin County Commission and the basis of capabilities described in their written



proposal and oral presentation. The organization that best matches Baldwin County Commission's objectives will be selected.

GENERAL INFORMATION

All proposals and related materials become the property of Baldwin County Commission and may be returned only at its option.

Baldwin County Commission is not obligated to accept any proposal or to negotiate with any proposal. All transactions are subject to the final approval of Baldwin County Commission who reserves the right to reject any or all proposals without cause of liability.

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

PRIME VENDOR RESPONSIBILITIES

Service Provider will assume responsibility for delivery of services and application performance, regardless whether or not the Service Provider subcontracts any of these items and services. The Service Provider will be the sole point of contact regarding contractual matters, including performance of services and the payment of any and all charges resulting from contract obligations. Service Provider will be totally responsible for all obligations outlined under this RFP.

HOLD HARMLESS PROVISION

The vendor shall at all times indemnify and save harmless the County and its Departments, their County Commissioners, officers and employees, against all liability, claim of liability, loss, cost or damage, including death, and loss of services, on account of any injury to persons or property, occurring from any cause whatsoever in the work involved in the contract, and will at his expense defend on behalf of the County and its departments, their officers and employees, either or all, any suit brought against them or any of the arising from any such cause.

SERVICE PROVIDER QUALIFICATIONS

All bidders, to the best of their knowledge and belief, must be in, and remain in compliance with all applicable Federal, Alabama State, County and municipal laws, regulations, resolutions and ordinances. In particular, and without limitation, all bidders must be licensed and permitted in accordance with The Code of Alabama Title 10, concerning corporations doing business within Alabama, Title 34, dealing with licensing for businesses, Title 40, concerning licenses and taxation, unless otherwise exempt. All bidders should be prepared to timely submit to the County non confidential evidence or documentation demonstrating that the fact they are



presently licensed and permitted under Alabama law. Such non confidential evidence or documentation is encouraged to be submitted with the Bid Package.

All vendors, contractors and grantee are required to comply with the Alabama Immigration Law under Sections 31-13-9 (a) and (b) of the Code of Alabama. Forms and documents will be included with award documents. Information and forms can be found on the Baldwin County Commission's Purchasing website under E-Verify at www.baldwincountyal.gov

All vendors must provide proof of proper certification of authority, and any required registration, to transact business in this State, in order to perform work for the Baldwin County Commission. Bidder's Registration Number shall be provided on the Bid Response Form. The phone number for the Alabama Secretary of State is (334) 242-5324, Corporate Division.

CONTRACTORS AND SUBCONTRACTORS AND INSURANCE

The Contractor shall not commence work under this contract until all the required insurance has been obtained. Such insurance has not been approved by the County, nor shall the Contractor allow any Subcontractor to commence work on his subcontract until the insurance required of the Subcontractor has been so obtained and approved.

COMPENSATION INSURANCE

The Contractor shall procure and shall maintain during the life of this contract Workmen's Compensation Insurance for all of his employees to be engaged in work on the project under his Contract, and, in case of any such work sublet, the Contractor shall require the Subcontractor similarly to provide Workmen's compensation Insurance for all of the latter's employees to be engaged in such work unless such employees are covered by the protection afforded by the Contractor's Workmen's Compensation Insurance. In case a class of employees engaged in hazardous work on the project under this contract is not protected under the Workmen's Compensation Statute, the Contractor shall provide and shall cause each Subcontractor to provide adequate employer's general liability insurance for the protection of such of his employees as are not otherwise protected. The Baldwin County Commission, its Departments and its employees shall be named as additional insured.

CONTRACTOR'S PUBLIC LIABILITY AND PROPERTY DAMAGE INSURANCE

The Contractor shall procure and shall maintain during the life of this contract a Comprehensive Liability Policy providing bodily injury and property damage coverage on an occurrence basis including damages arising from blasting explosion or collapse, mechanical equipment digging in streets or highways, and including completed operations, independent contractors and contractual general liability. Insurance shall be contractual general liability \$500,000.00 per occurrence bodily injury and property damage; \$5,000 per person medical payments or medical expense; \$500,000.00 per occurrence bodily injury and property damage; \$5,000 per person medical



payments or medical expense; \$500,000.00 personal and advertising injury; \$50,000.00 fire damage (any one firm); \$1,000,000.00. The Baldwin County Commission, its' Departments and its employees shall be named as additional insured.

QUESTIONS

COMPANY OVERVIEW

1. Briefly describe your organization, including number of locations and employees.
2. Briefly describe your organization's history.
3. What are your organization's core values?
4. Provide your organization's Dun & Bradstreet number.
5. Provide your most recent audited financial statements, and if applicable, those of your parent company, along with your annual report.
6. Describe how your organization complies with Sarbanes-Oxley.
7. Provide proof your company carries Errors and Omission (E&O) insurance coverage.
8. Please indicate if you had any claims files against your for Errors and Omissions in the last five years and provide a short description of such claims.
9. Provide certification of ISO accreditation.
10. Describe your organization's policy around maintain client records in a HIPAA secure environment.
11. Describe your organization's policy and/or practices with using diverse suppliers.

THE TEAM

12. Provide a brief overview of your firm and how it differs from your competitors.
13. Provide the name and contact information of the primary contact, as well as other key consulting staff who will be assigned to our account. Describe their relevant work experience, credentials, and the role they will play on our account.

EXPERIENCE AND REFERENCES



14. What is your client retention rate?
15. What size client does your organization generally support?
16. Provide at least three references of equivalent clients (similar employee size, industry, geographical dispersion, complexity and or programs offered). Include the contact name, address, phone number, email, and the number of years you have provided consulting services to this client.
17. Your firm's relationship to insurance underwriters, wholesalers, reinsurance companies, and any other insurance activity.

BROKERAGE AND CONSULTING SERVICES

18. Please provide an overview of your Brokerage and Consulting Services related to our health and welfare plans.
19. Describe how you propose to transition our account to your organization, should your organization be selected.
20. Describe your services for program renewals and marketing, including Request for Proposal (RFP), Proposal Analysis, Carrier Selection and Implementation.
21. How do you monitor the performance of carriers and vendors?
22. Describe how your firm can support us in evaluating and/or selecting a private exchange solution.
23. What can we expect for the day-to-day servicing of our account?
24. Describe how your organization tracks objectives and activities associated with our organization.
25. Provide an overview of your reporting and analytics capabilities.
26. Describe any services you offer around employee focus groups and/or employees surveys.

SUBJECT MATTER EXPERTISE

27. What types of Subject Matter Experts do you have and what types of services do they provide?



28. What types of communication strategies can your organization provide to engage our employees, educate their families and drive action?
29. What type of HR consulting and expertise can your organization provide?
30. Does your organization offer compensation consulting?
31. Describe your organization's services to directly assist our organization in maintaining compliance with Federal regulations related to health and welfare plans.
32. Describe how your organization will provide strategic and actionable support around Health Care Reform.
33. Describe your organization's resources and/or approach to wellness and health outcomes with regard to both an individual's health and our organization's cost.
34. How does your organization update clients on HR and benefit trends, regulations and best practices?

ADDITIONAL SERVICES AND EXPERTISE

35. Please provide an overview of additional services and expertise you have available to control our health care cost and manage our programs.

OUTSOURCING AND PARTNERSHIP SERVICES

36. What services do you provide through integrated partner solutions?

FEES AND SERVICE LEVEL AGREEMENTS

37. What is your overall philosophy regarding compensation arrangements?
38. Please describe your company's philosophy on contingency fees.
39. What is your commission/fee structure?



REQUEST FOR PROPOSALS RESPONSE FORM

Health Insurance Broker/Consultants Services

Date: _____

Out of State _____ or _____ If yes, _____
Yes No Certification of Authority Registration Number

Company Name: _____

Address: _____

Printed name & title of company representative submitting proposal:

Signature of company representative submitting proposal:

Contact Phone Number: _____

Contact Email Address: _____

Please include this page with your RFP response package