

**LOUDON COUNTY GOVERNMENT
REQUEST FOR QUALIFICATIONS #2015-334
INSURANCE BROKER FOR HEALTH, DENTAL AND LIFE INSURANCE
OPENING DATE: FEBRUARY 12, 2015 2:00PM**

The purpose of this Request for Qualifications (RFQ) is to solicit offers from qualified firms to provide brokerage and consulting services to the Loudon County Government health programs. Such services will include, but not be limited to: (1) reviewing and advising on appropriate insurance coverage; (2) marketing and placement of insurance, including issuance of requests for proposal, as required; (3) participating in joint management benefits meetings; (4) acting as a liaison and an advocate for Loudon County Government with insurance companies; and (5) developing and producing communications materials.

Report of qualifications will be accepted until February 12, 2015 at 2:00pm (EST), local time. Qualified responders should have experience and expertise in the insurance marketplace with the ability to make cost control and customer service recommendations and demonstrate market strength.

Immediately following the deadline for the receipt of the report of qualifications the names of those submitting responses will be publicly acknowledged. Statements of qualification with original signature and six (6) additional copies should be submitted to the Purchasing Office.

**Loudon County Purchasing
100 River Road, Box 110
Loudon, TN 37774**

Statements/RFQ received after the closing time will be returned unopened. Statements/RFQ must be clearly marked "Qualifications Statement/RFQ for Health, Life and Dental Insurance for Loudon County Employees". The person or firm who submits Qualifications that is the most beneficial to Loudon County will be selected agent services representative/employee benefits broker to Loudon County Government with regard to group health insurance, group life insurance and group dental insurance.

REPRESENTATIVE/PROFESSIONAL EMPLOYEE BENEFITS BROKER SERVICES FOR GROUP HEALTH INSURANCE, GROUP LIFE INSURANCE, AND GROUP DENTAL INSURANCE

SCOPE OF WORK AND DELIVERABLES

Loudon County Government wishes to retain a professional and/or insurance firm to serve as agent services representative/employee benefits broker to Loudon County Government with regard to group health insurance, group life insurance and group dental policies. Responsibilities will include but not limited to the following:

1. Serve as designated Broker of record for Loudon County Government health, life and dental Benefits
2. Negotiate and recommend placement of employee insurance plans
3. Analyze insurance proposals and present the results of such analysis to the County.
4. Negotiate all insurance renewals, including meeting directly with insurance company underwriters and place insurance as directed.
5. Analyze claim experience/financial development for all insurance coverages.
6. Prepare annual reports, in any reasonable annual format, for each line of coverage. This would include analyzing financial developments, network utilization, insurer cost structures, etc., and making recommendations regarding changes, modifications and/or benefit enhancements.
7. Make recommendations regarding various insurance plans, insurance carriers, health maintenance organizations, administrators and service providers.
8. Review all insurance, benefit and administrative service documents for accuracy and adherence to prior agreements (but not perform a legal review).
9. Provide open enrollment support, including, but not limited to, developing timeline, assisting with the development of open enrollment materials, and coordinating and participating in open enrollment meetings as reasonably requested.
10. Assist with budget projections on future costs of benefit programs.
11. Review contracts with providers for accuracy in rates, benefits, eligibility and coverage definitions.

12. Review evidences of coverage (EOC) for accuracy, make recommendations regarding changes, modifications and/or benefit enhancements, and negotiate changes with carriers.
13. Assist with claims and billing issues as requested. Provide point of contact for assistance with claims processing and coverage options for plan participants.
14. Assist with the implementation/transitioning of carriers/administrators.
15. Alert the Loudon County Government of legislative mandates and assist with compliance.
16. Attend meetings of the County staff and/or employees as requested.
17. Develop, produce and coordinate benefits communication materials to employees.

REQUEST FOR QUALIFICATIONS

Statement of Qualifications is to be submitted in 8 1/2 x 11 sizes, typed and, if submitted in paper form, bound with a simple method of fastening. Lengthy narratives are discouraged; presentations should be brief and concise and not include extraneous or unnecessarily elaborate promotional material. Proposer should use the following outline in organizing the contents of their proposals.

Signature Page

The letter of transmittal shall, at a minimum, contain the following:

1. Identification of the Proposer, including business name, address and telephone number;
2. Name, title, address, telephone number, fax number, and email address of a contact person during the period of proposal evaluation;
3. A statement that the proposal shall remain valid for a period of not fewer than ninety (90) days from the due date of proposals;
4. Identification of any information contained in the proposal which the Proposer deems to be, and establishes as, confidential or proprietary and wishes to be withheld from disclosure; and
5. Signature of a person authorized to bind the offering firm to the terms of the proposal.

Qualifications, Related Experience and References

Overview: This section should establish the ability of the Proposer (and its subcontractors, if any) to satisfactorily perform the required work by reasons of:

1. demonstrated competence in the services to be provided;
2. the nature and relevance of similar work currently being performed or recently completed;
3. competitive advantages over other firms in the same industry;
4. strength and stability as a business concern;
5. and supportive client references.

Information should be furnished for both the Proposer and any Subcontractors included in the offer.

A. Furnish background information about your firm, including date of founding, legal form (i.e., sole proprietorship, partnership, LLC, corporation/state of incorporation), number and location of offices, principal lines of business, number of employees, days/hours of operation and other pertinent data.

B. Disclose any conditions (e.g., bankruptcy or other financial problems, pending litigation, planned office closures, impending merger) that may affect the Proposer's ability to perform contractually. Certify that the firm is not debarred, suspended or otherwise declared ineligible to contract by any federal, state or local public agency.

C. Describe your firm's most noteworthy qualifications for providing the required services to Loudon County Government. Specifically highlight those qualifications that distinguish you from your competitors.

D. Identify at least three (3) current or former clients that Loudon County may contact as references and who can independently evaluate the Proposer's expertise in this area. Describe the work performed and include the name, job title, address and telephone number of a contact person for each reference.

E. Identify all lost or terminated accounts within the past three (3) years. For each account, identify the account's line of business, describe the services your firm provided, and state the reasons for the end of your working relationship.

F. Describe other lines of business in which your firm is engaged. If your organization is a subsidiary or division of a parent firm, provide similar background information on the parent company and identify any other affiliated companies.

G. Describe your firm's policy on accepting contingent commissions, or any other sources of income, revenue, consideration, compensation or overrides, in connection with services provided to your clients. Describe the firm's disclosure policy. Disclose the Commission % or fee that your company will receive from the Insurance provider for Loudon County.

H. Disclose any existing or potential conflicts of interest between the scopes of work required by Loudon County Government and your firms other business activities.

I. Furnish certificates of insurance showing the types and amounts of insurance carried by your firm.

STAFFING AND PROJECT ORGANIZATION

Overview: This section should discuss the staff who would be assigned to service for Loudon County Government account, their projected levels of work, and their reporting relationships.

Identify the key personnel from your firm who would be assigned to this project. Include a brief description of their qualifications. Designate a principal of the firm who would be ultimately responsible for the relationship and an Account Manager who would provide day-to-day direction of the required work. Furnish brief resumes (not more than one page long) for all key personnel; include these as an appendix, not in the body of the proposal.

LENGTH OF CONTRACT

The duration of the contract is anticipated to be for (1) year to be automatically renewed for up to (5) years if agreed upon by both parties. However, Loudon County Government reserves the right to terminate the contract at any time with thirty (30) days notice.

AWARD OF CONTRACT EXECUTION

A pre-determined selection committee shall review the proposals and a recommendation will be made to Loudon County Commission for approval. The Purchasing Committee will select the most qualified firm/individual based solely on the statement of qualifications, and other information gathered by Loudon County.

NUMBER OF COPIES REQUIRED

One (1) original and six (6) copies shall be submitted in one proposal package.

EVALUATION OF PROPOSALS

All proposals received in accordance with these RFQ instructions will be evaluated to determine if they are complete and meet the requirements specified in this RFQ. An award will be made to the Proposer whose offer is judged to be the most advantageous to Loudon County Government.

Proposals shall be further evaluated and a selection made using the following criteria:

1. Composition and Qualifications of staff
2. Reputation and experience of the firm with respect to providing employee insurance services in the following areas: health, life, and dental insurance.
3. Work plan and technical approach
4. References from other municipalities and customers who have contracted this individual or firm for similar work in the past.