

CITY OF PANAMA CITY BEACH



REQUEST FOR QUALIFICATIONS

EMPLOYEE HEALTH INSURANCE AND RELATED BENEFITS

BROKER/CONSULTANT SERVICES

Sealed Proposal Due Date: Tuesday May 1, 2018 – 10am



**REQUEST FOR QUALIFICATIONS
EMPLOYEE HEALTH INSURANCE BROKER/CONSULTANT SERVICES**

April 13, 2018

On behalf of the City of Panama City Beach, I invite you to furnish a proposal in accordance with the General Requirements and Proposal Format requirements as documented herein. Carefully read the attached documents and follow the procedures as outlined in order to be considered for selection for this project.

Sealed Proposals: All proposals are to be submitted as outlined. To be considered for the award of contract, vendors will deliver (1) original and (6) hard copies to the following address:

Attn: Lori Philput, Risk Manager

City of Panama City Beach

110 South Arnold Road

Panama City Beach, FL 32413

By 10:00am on Tuesday, May 1, 2018

All proposals shall be delivered in a sealed envelope clearly marked "SEALED PROPOSAL – Employee Health Insurance Broker/Consultant Services".

The proposal shall include the entire response to this Request for Qualifications document and any amendments which may subsequently be issued.

Proposals received after the above stated time will be considered a late quote and will not be opened or considered.

Please direct questions regarding the proposal package to Lori Philput, Risk Manager, at 850-233-5100 or lphilput@pcbgov.com.

Sincerely,

A handwritten signature in blue ink, appearing to read "Lori Philput", with a stylized flourish at the end.

Lori Philput, Risk Manager

I. INTRODUCTION

The City of Panama City Beach is requesting Statements of Qualifications from professional insurance agents who have significant experience in the public entity insurance market. The City will be reviewing these qualifications and selecting a licensed qualified Agent to provide specified services related to selection and placement of employee health and welfare benefits, including but not limited to, employee health, dental, vision, short and long term disability, and life insurance coverage.

The City prefers to place health and welfare benefits insurance coverage through one Agent and to establish a close working relationship with that Agent. Our intent is to obtain not only reasonable premiums, but also stable and financially sound insurers, as well as the most responsible and competent Agent to service our account.

The Agent selected will need to be available to advise, instruct and educate the City on all insurance matters related to health and ancillary policies for our employees. The selected Agent will work with the Insurance Specialist and other City staff on a daily basis to assure that the most effective and efficient health insurance program is operating on behalf of the City of Panama City Beach.

II. INSTRUCTIONS TO PROPOSERS

1. All proposals must be submitted to:

Lori Philput, Risk Manager
City of Panama City Beach
110 South Arnold Road
Panama City Beach, FL 32413

All questions regarding the proposal shall be directed in writing to (e-mail accepted):

Lori Philput, Risk Manager City of Panama City Beach
110 South Arnold Road
Panama City Beach, FL 32413
E-mail: lphilput@pcb.gov

The City in its sole discretion will decide whether to provide any supplemental information. If an answer is given, an effort will be made to provide copies of the

question and answer to all persons who have either requested in writing either a copy of this RFQ or to receive any supplemental information. Failure of the City to furnish such supplemental information shall not be grounds to contest the City's selection.

2. All responses to this RFQ must be delivered in a sealed envelope clearly labeled **"RFQ Employee Health Insurance Broker/Consultant Services."** All proposals must be received by 10:00am on Tuesday May 1, 2018. One (1) original and six (6) hard copies of your response must be submitted. Proposals arriving after the deadline will not be opened or considered.
3. Proposals should be prepared simply and economically, providing a straight forward, concise description of provider capabilities to satisfy the requirements of the RFQ. Emphasis should be on completeness and clarity of content.
4. An authorized representative of the firm must complete and sign the proposal.
5. The City Manager or his representative will notify the appropriate Agents if the City wishes to interview them and will establish the timeline for those interviews.
6. Failure to comply with any part of the RFQ may result in rejection of the proposal as non-responsive.
7. By submitting qualifications, the applicant acknowledges and agrees that the City of Panama City Beach reserves the right to accept any qualifications, to reject any and all qualifications, to revise and re-issue the RFQ, and to waive any irregularities or informalities which are in the best interest of the City of Panama City Beach.

III. MINIMUM QUALIFICATIONS/REQUIRED INFORMATION

The City is seeking a state licensed, experienced, capable, customer service focused firm to assist with the procurement and other administrative aspects of employee health and welfare benefits. The City encourages proposals from all insurance Agents meeting the minimum qualifications: (verification of these qualifications is attested through completion of this RFQ.)

1. Licensed as an insurance Agent in the State of Florida.
2. Minimum of three years' experience with public entities.

3. Experience with public entities with an annual health insurance premium in excess of \$1.5 million.
4. Experience in providing Agent services similar to those outlined in this RFQ.
5. Experience with self-funded plans.
6. An overview of the firm including historical background, length of time in existence and structure of Company. If the firm has operated under a different legal name, please also provide a history for that firm.
7. Key personnel assigned to the City of Panama City Beach account. The proposal should include a brief description of the background, professional qualifications and experience of at least three (3) key personnel, as well as an explanation of each identified person's role and responsibilities for the firm.
8. List of references including client name; contact name, address and title, phone number and email; and estimated employee group size and time period served. This list should include at least three active clients whose insurance needs are similar to the City's, and at least one reference from a former client.
9. List of carriers with whom you have had a relationship and the duration of each.
10. Be able to provide, upon request, proof of firm's coverage for General Liability, Employers Liability, Workers' Compensation and Errors and Omissions in form satisfactory to City.
11. Ability to recognize and report conditions in the insurance market which are pertinent to the City of Panama City Beach and suggest alternatives.
12. Ability and commitment to provide continuous professional daily service.
13. Fee schedule and narrative on how your firm expects to be compensated. If additional brokerage fees will be expected of the City, or if your firm offers additional fee-supported services which are supplemental to your proposal, please clearly outline all costs and services.
14. Any other items or available services your firm wishes the City of Panama City Beach to consider in evaluating your firm's qualifications.

IV. TERMS AND CONDITIONS

1. The City reserves the right, at its sole discretion, to terminate this process at any time, or reject any and all proposals without penalty, prior to the execution of a contract acceptable to the City. Final selection will be based on the proposal which best meets the requirements set forth in the RFQ and are in the best interest of the City of Panama City Beach.
2. The City reserves the right to short list applicants, in its sole discretion, and to request clarification of information submitted and to request additional information of one or more short listed applicants.
3. The City shall not be responsible for any costs incurred by the firm in preparing, submitting, or presenting its response to the request for qualifications.
4. **THIS INVITATION TO SUBMIT A STATEMENT OF QUALIFICATIONS IS NOT AN AUTHORIZATION TO APPROACH THE INSURANCE MARKETPLACE OR SERVICE AGENCIES ON BEHALF OF THE CITY. THE CITY SPECIFICALLY DIRECTS THAT NO CONTACT OR SOLICITATION OF INSURANCE MARKETS, OR MARKET RESERVATION, BE MADE ON BEHALF OF THE CITY. FAILURE TO COMPLY WITH THIS CONDITION WILL BE GROUNDS FOR DISQUALIFICATION.**

V. SELECTION CRITERIA

The City will screen all proposals and generally evaluate them on the criteria outlined below:

1. **Responsiveness:** The City will consider the material submitted by the proposer to determine whether the proposer is in compliance with the RFQ.
2. **Responsibility:** The City will consider the material submitted by the proposer and other evidence it may obtain to determine the firm's demonstrated ability to market and administer a program for a city the size of Panama City Beach with similar scope of activities, and together with its ability to serve as a client advocate in resolving issues between a client's insured member and insurance administrators.
3. The accuracy of the firm's perception of the City's needs in the health insurance and areas of related employee benefit plans, and the firm's proposal(s) for meeting those needs.

4. The overall professional and ethical reputation of the firm as well as the qualifications, experience and familiarity with local government risk management issues of the service team to be assigned to the City's account.
5. Satisfactory local government experience and references.
6. The basis of compensation, i.e. commission, fee based, etc.
7. The availability of technology, tools or other related support services and the value added services provided by the firm that will increase benefits to the employees and the City of Panama City Beach.
8. Any proprietary products that will be available to the City.
9. Any other information that the City deems valuable.

VI. BACKGROUND INFORMATION

The City currently employs 278 full time employees. It currently has health insurance coverage through Blue Cross and Blue Shield of Florida. Current enrollment is as follows: single employee coverage 245, family coverage 3, employee/children 19, employee/spouse 11 and retirees 25. Additionally, the City provides dental and life insurance coverage through Guardian Insurance Company. Optional voluntary insurance programs which City employees may select and participate in at their own expense are available through AFLAC. Specific enrollment information in these voluntary programs may be obtained upon request from the City's HR/Risk Manager, Lori Philput.

The policy making body is the five 5 member City Council. The City's fiscal year is from October 1 through September 30. Most of the City's current insurance coverage is for the period January 1 through December 31.

VII. SCOPE OF SERVICES DESIRED

Services in advising and coordinating with the City include, but are not limited to the following:

1. Assist the City with negotiating favorable contracts with the City's existing and future insurance carriers for health, major medical, prescription, dental, life,

disability, accident, cancer and any other appropriate ancillary coverage. This would include analyzing existing coverage to identify and develop cost-saving alternative benefit strategies and plans.

2. As directed by the City, prepare Requests for Proposal (RFPs) for Employee Insurance plans. Evaluate proposals received from the RFPs for accuracy and make specific recommendations. Negotiate rates from respondents to the RFPs and secure the most competitive quotes.
3. Clearly communicate to City staff and/or the City Council the results of the various RFPs.
4. Provide the City with creative ideas on an ongoing basis as new products and services become available.
5. Assist the City with the development of health benefit plans and cost matrices as required by the City.
6. Assist the City with plan design changes or options to reduce or contain health insurance cost.
7. Assist City employees in settling claims or grievances relating to insurance benefits issues.
8. Assist the City with health benefit plan administration, wellness and preventative insurance management and provide advice and guidance on new laws, regulations and procedures in the area of health benefit administration.
9. Assist the City, upon request, with developing information for employees regarding health insurance cost history as well as past, current and future medical trends. This would include the development and design of informational materials, surveys, payroll stuffers and employee meetings to promote understanding of City benefits.
10. Assist the City's personnel in processing of enrollments, terminations, changes, COBRA notification process and applications, and other forms for administration and claims.
11. Provide City administration with reasonable preliminary renewal figures during the budget process.

12. 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.
13. Provide service for day-to-day contact on insurance matters.
14. Provide other services that are normally and customarily required of a public entity Insurance Agent such as GASB 45 filing and F.S. 112.08 Annual Filings.