

WALTON COUNTY SCHOOL BOARD

**RFP 2122-01 – GROUP HEALTH INSURANCE**

May 11, 2022

REQUEST FOR PROPOSAL  
FOR GROUP HEALTH INSURANCE

SUBMISSIONS DUE

9:00 A.M. CST, Tuesday, May 31, 2022

# GROUP HEALTH INSURANCE

Although every effort was made to ensure such, Walton County School Board does not vouch for the accuracy of the information provided by existing insurance companies.

## INFORMATION AND REQUIREMENTS

The Walton County School Board (WCSB) is seeking proposals for the following coverages/services as further described in this Request for Proposal (RFP). All interested insurance companies licensed in the State of Florida are invited to submit proposals for providing a fully insured group health plan to eligible employees and retirees.

### BACKGROUND

The WCSB insures approximately 1500 insured employees and retirees.

### SUBMISSION DUE DATE

One (1) original and eight (8) copies of proposal responses shall be submitted in a sealed package clearly marked **RFP 2122-01 – GROUP HEALTH INSURANCE** and delivered in person or by mail to Stephanie Hofheinz, Chief Financial Officer, 145 Park Street, Bldg. 3, DeFuniak Springs, FL 32435 by 9:00 a.m., CST, May 31, 2022.

All proposals must be date and time stamped by designated WCSB staff. Proposals will be opened in the Board Room immediately following the deadline for receipt of proposals. Any proposal received after the deadline indicated above will be date and time stamped and will not be opened. It is the proposer's responsibility to ensure that the proposal is properly received at the correct location prior to the deadline. Alterations written on the outside of a bid or proposal will not be accepted. RFPs will be publicly opened and evaluated by the Insurance Committee. The Insurance Committee will review the proposals and determine the proposal which meets specifications suitable to District needs with consideration given to terms of service and past performance of the vendor. All RFP's submitted shall become public record upon an announcement of a recommended award or thirty (30) days after the opening date, whichever occurs first.

### ADDITIONAL INFORMATION

Requests for additional information must be submitted via email to Stephanie Hofheinz, Chief Financial Officer, at [hofheinzs@walton.k12.fl.us](mailto:hofheinzs@walton.k12.fl.us).

### WAIVER/REJECTION OF SUBMISSIONS

WCSB reserves the right to waive formalities or informalities in the proposals, to reject any or all submissions, to accept any submissions deemed to be in the best interests of WCSB and to negotiate or not negotiate with and/or interview or not interview any or all submitting carriers. WCSB may reject any or all proposals. WCSB does not discriminate on the basis of race, color, National origin, sex, religion, age, handicap/disability or marital status in employment or provision of service.

### EX PARTE COMMUNICATION

Please note that to assure proper and fair evaluation of proposals, after proposals are received WCSB prohibits ex parte communication initiated by the proposer to any WCSB official or

employee prior to the time a decision has been made.

Communication between a proposer and WCSB will be initiated by the appropriate WCSB personnel in order to obtain Information or clarification needed to develop a proper and accurate evaluation of the proposal. Ex parte communication may be grounds for disqualifying the offending submitter from consideration or award of the proposal then in evaluation or any future proposal.

### **PUBLIC ENTITY CRIMES**

A person or affiliate who has been placed on the convicted vendor list following a conviction for a public entity crime may not submit a proposal on a contract to provide services to a public entity, may not be awarded or perform work as a contractor, supplier, subcontractor, or consultant under a contract with any public entity, and may not transact business with any public entity in excess of the threshold amount provided in Section 287.17 for Category Two for a period of 36 months from the date of being placed on the convicted vendor list.

### **ACCESS TO RECORDS AND RECORDS RETENTION**

The Proposer agrees that the Board, the Federal Grantor Agency, the Comptroller General of the United States of America, and the Auditor General of the State of Florida or their duly authorized representatives shall have access to any books, documents, papers, and records of the Proposer, Contractor or subcontractor which are directly pertinent to this specific contract for the purpose of making audit, examination, excerpts, and transcriptions. All Contractors and subcontractors must retain all records pertaining to this contract for three years after the Board makes final payments and all other pending matters are closed.

### **CONFIDENTIAL, PROPRIETARY OR TRADE SECRET MATERIAL**

The Board takes its public records responsibilities, as provided under Chapter 199, F.S. and Article I, Section 24 of the Florida Constitution, very seriously. If Respondent considers any portion of the documents, data or records submitted in response to this solicitation to be confidential, trade secret or otherwise not subject to disclosure pursuant to Chapter 199, F.S., the Florida Constitution or other authority, Respondent must also simultaneously provide the Board with a separate redacted copy of its response. This redacted copy shall contain the Board's solicitation name, number, and the name of the respondent on the cover, and shall be clearly marked "redacted copy". The redacted copy shall be provided to the Board at the same time Respondent submits its response to the solicitation and must only exclude or obliterate those exact portions which are claimed confidential, proprietary, or trade secret. Respondent shall be responsible for defending its determination that the redacted portions of its response are confidential, trade secret or otherwise not subject to disclosure. Further, Respondent shall protect, defend, and indemnify the Board for any and all claims arising from or relating to Respondent's determination that the redacted portions of its response are confidential, proprietary, trade secret or otherwise not subject to disclosure. If Respondent fails to submit a redacted copy with its response, the Board is authorized to produce the entire documents, data or records submitted by Respondent in answer to a public records request for these records.

### **LAWS AND REGULATIONS**

Proposers will comply with all applicable Federal, State and Local laws, statutes and ordinances including, but not limited to the rules, regulations and standards of the Occupational Safety and Health Act of 1970, the Federal Contract Work Hours and Safety Standards Act, and the rules and regulations promulgated under these Acts.

Proposers agree not to discriminate against any employee or applicant for employment because of race, sex, religion, color, age or national origin. All agreements as a result of an award hereto and all extensions and modifications thereto and all questions relating to its validity, interpretation, performance or enforcement shall be governed and construed in conformance to the laws of the State of Florida.

### **CONFLICT OF INTEREST**

Any award under this RFP is subject to the provisions of Chapter 112, F.S. All Proposers must disclose with their proposal the name of any officer, director, or agent who is also an employee of the School Board. Further, all Proposers must disclose the name of any School Board employee who owns, directly or indirectly, an interest of five percent (5%) or more in the Proposer's firm or any of its branches.

### **LICENSES AND PERMITS**

The Proposer shall obtain and pay for all necessary licenses, permits, and related documents required to comply with the RFP specifications. The Proposer shall save and hold harmless the Board as a result of any infraction of the aforementioned.

### **E-VERIFY**

- A. Pursuant to Fla. Stat. § 448.095, Contractor shall use the U.S. Department of Homeland Security's E-Verify system, <https://e-verify.uscis.gov/emp>, to verify the employment eligibility of all employees hired on or after January 1, 2021 during the term of this Agreement.
- B. Subcontractors
  - i. Contractor shall also require all subcontractors performing work under this Agreement to use the E-Verify system for any employees they may hire during the term of this Agreement.
  - ii. Subcontractors shall provide Contractor with an affidavit stating the subcontractor does not employ, contract with, or subcontract with an unauthorized alien, as defined by Fla. Stat. § 448.095.
  - iii. Contractor shall provide a copy of such affidavit to the School Board upon receipt and shall maintain a copy for the duration of the Agreement.
- C. Contractor must provide evidence of compliance with Fla. Stat. § 448.095. Evidence may consist of, but is not limited to, providing notice of Contractor's E-Verify number.
- D. Failure to comply with this provision is a material breach of the Agreement, and School Board may choose to terminate the Agreement at its sole discretion. Contractor may be liable for all costs associated with School Board securing the same services, inclusive, but not limited to, higher costs for the same services and rebidding costs (if necessary).

### **PROPOSAL PREPARATION COSTS**

Neither the School Board nor its representatives shall be liable for any expenses incurred in connection with the preparation of a response to this RFP.

### **RFP SUBMISSION REVIEW**

Review of responses to this RFP will be conducted by WCSB on May 31, 2022 immediately following the 9:00 a.m. CST submission deadline in the School Board Meeting Room at 145 Park Street, DeFuniak Springs, FL 32435.

## **TERMS OF AGREEMENT**

All subsequent agreements as a result of an award hereunder, shall incorporate all terms, conditions and specifications contained herein, and in response hereto, unless mutually amended in writing.

## **NARRATIVE: HEALTH INSURANCE**

WCSB is accepting proposals from companies that are capable of providing competitive rating structures, adequacy of provider networks, advanced administration services, superior quality of care management and overall exceptional value.

The current WCSB plans are with Florida Blue, are fully insured and have no downside risk to WCSB. Employees and retirees currently have the option to choose either the Florida Blue BlueChoice 328 Plan (low plan) or Florida Blue BlueOptions 3769 Plan (high plan). Both plans offer two (2) benefit tier options: Single or Family Coverage. Employees who decline health insurance coverage are offered an alternative option that includes hospital indemnity, life insurance and accidental death and dismemberment, dependent life and short-term disability.

Benefit Summaries are attached that further outline the details of the current plans and alternative options. Prospective companies are encouraged to offer similar plan designs in addition to other plan options they believe would be considered by and beneficial to the district. WCSB is interested in exploring adding a plan option that would provide intermediate coverage between the low and high plans. Please provide the current 2-tier structure as well as rates for a 4-tier structure (Employee Only, Employee & Spouse, Employee & Children, Family) for all proposed health insurance plans.

The successful proposer will agree to offer a program in compliance with all known laws and regulations, including the Affordable Care Act.

Monthly rates for the past two years may be found on the attached worksheet. As detailed above, WCSB requests 2-tier rates for both active employees and retirees. Please also provide 4-tier rates (Employee Only, Employee & Spouse, Employee & Children, Family) for active employees and retirees. Please keep in mind that current rates are monthly rates.

Proposers should also provide a GeoAccess report for their network specific to WCSB and surrounding areas.

## **CONTRACT SPECIFICATIONS AND REQUIREMENTS**

### **FINANCIAL ARRANGEMENT**

At this time WCSB is considering proposals for fully insured plans.

### **CONTRACT DURATION**

The anniversary date is currently set at October 1<sup>st</sup> of each year. The minimum duration for rate guarantees for the health plan is one (1) year.

### **NOTICE REQUIREMENTS**

WCSB may cancel these contracts off-cycle with a 30-day written notice. Contracted companies will agree to provide WCSB with renewal rates by June 1<sup>st</sup> for the following contract year.

## **EMPLOYEE ELIGIBILITY**

Employees are currently eligible for health insurance on the 1<sup>st</sup> of the month following 60 days of their date of hire. This includes all full-time employees working 20 or more hours per week and those otherwise eligible for FMLA, COBRA, or other legislated coverage requirements. Eligible dependents may also participate in the programs. WCSB would like to receive proposals allowing employees to be eligible for health insurance on the 1<sup>st</sup> of the month following 30 days of their date of hire.

In accordance with Florida Statutes, retirees may participate in a health insurance program.

## **ACTIVELY AT WORK WAIVER**

All full-time employees (as deemed by WCSB) will be eligible for health insurance coverage.

## **ADMINISTRATION**

### **CUSTOMER SERVICE**

1. Provide support to District staff for any claims or billing issues requiring intervention on behalf of the employee/retiree.
  - Monitor and process all escalated appeals as needed and communicate to District personnel.
  - Coordinate and conduct insurance meetings as requested by the Board.
  - Support District staff in the servicing of day-to-day administrative issues.
  - Provide a qualified contact person for District personnel to contact directly to assist with claims issues and other insurance related questions.
  - Assist the Board in preparation of defense if any litigation should result from benefits contracting and testify in court if needed.
2. Provide onsite support on a regular basis to assist employees and District staff with open enrollment, claims and policy and coverage questions.

### **MATERIALS AND IMPLEMENTATION**

Companies awarded the contract are expected to build in the costs for implementation and on-going materials and customer support. This is to include, but is not limited to, benefit summaries; certificates; ID cards; enrollment forms; claims forms and billing.

### **REPORTING**

- Obtain and communicate all claims reports including the benefits cost analysis. The data must be customized to provide the data as requested by the Board. Provide reports on a quarterly basis or as requested.
- Provide other reports as needed.
- Assist the Board in budget development by providing an estimate of expected insurance premiums, renewal costs and other costs for the upcoming fiscal year.

### **EDUCATION**

- Provide educational and communication tools to increase awareness and help contain costs.
- Assist with communications and preparation of presentations outlining the plans to all employees and retirees for open enrollment.

## **ELECTRONIC SUBMISSION OF ENROLLMENT**

The successful proposer(s) will agree to accept electronic submission of enrollment from the benefit administration system.

## **OPEN ENROLLMENT**

- Provide training for open enrollment to designated District personnel to educate them on the various plans and benefit options so they will be able to assist employees and retirees during onsite meetings.
- Provide onsite support regularly during open enrollment.

## **BILLING AND ONGOING ENROLLMENT**

- Provide information cards, Summary Plan Descriptions, and other required documentation and necessary forms for all insurance benefits plans.
- Review and respond to online enrollment discrepancy reports sent from District personnel.
- Provide designated District personnel reconciliation assistance for health insurance benefit plans.

## **WELLNESS**

- Work with District personnel to assist with the administration of the employee wellness program.
- Provide best practice knowledge, tools and resources to support the Board with a sustainable wellness program which fits the specific culture, needs and budgetary constraints of the organization.
- Assist in analyzing data from wellness programs and report findings.

## **TERMS AND CONDITIONS OF PROPOSAL**

- Rate proposed must be final based on the census and information submitted.
- Please provide proposal for current tiers (Single and Family) and for four (4) tiers (Employee Only, Employee & Spouse, Employee & Children, Family).
- Rates proposed will be guaranteed until September 30, 2023 and not adjusted based on participants added during open enrollment.
- Proposals must be valid through the effective date of the contract.
- Proposals must be signed by an official authorized to bind the proposal to the subsequent agreement, if any.
- Proposals must indicate underwriting assumptions, enrollment requirements and any terms and conditions associated with the prospective contract.
- Proposals must indicate any exceptions or deviations from the RFP specifications. All deviations must be clearly identified separately, and all exceptions must include a written explanation as to the scope of the exception, any ramifications to the WCSB and any advantages/disadvantages to the WCSB as a result of the exception.
- Each proposing company's benefit program must comply with all applicable Florida and U.S. laws pertaining to mandated benefits.

WCSB is under no obligation to award this contract to the firm whose proposal offers the lowest rates. Contract awards will be based on cost, coverage/plan design, provider network, and service reputation/capability. WCSB reserves the right to negotiate further terms and conditions, including rates, with the highest ranked proposer. If an agreement cannot be reached with the highest ranked proposer, WCSB reserves the right to enter into negotiations with the next highest ranked proposer and continue the process until an agreement is reached or reject all

proposals if a satisfactory agreement cannot be reached. WCSB may award an agreement based on initial proposals without further discussion or negotiation if deemed in the best interest of WCSB as determined by the Insurance Committee during the evaluation process.

**EVALUATION CRITERIA**

The proposal received will be reviewed by the Insurance Committee. The selection will be based upon the criteria below. The Insurance Committee may conduct simultaneous negotiations with vendors regarding qualifications, quality, price and plan alternatives, prior to making a recommendation to the WCSB. The contract will be awarded to the responsible firm whose proposal is most advantageous to WCSB based on the Evaluation Criteria detailed below. Any negotiations will be in accordance with 286.0113, Florida Statutes.

<b>CRITERION</b>	
1	<u>Cost</u> Although cost will be a major consideration in evaluation proposals, it will not be the only consideration. Cost will include disclosure of rates/premiums, services/administration costs, any cost guarantees (if applicable) and all other cost components.
2	<u>Coverage/Plan Design</u> The ability to administer benefits as is or to exceed current coverage options to include the amounts and breadth of coverage, extent of deductibles, co-payments, coinsurance, restrictions, or exclusions.
3	<u>Provider Network</u> The number and types of providers, including but not limited to: <ul style="list-style-type: none"> <li>• The number of hospitals and physicians in the proposed network</li> <li>• The number of physicians in the network who will accept new patients</li> <li>• The number of current top providers listed in the proposed network.</li> <li>• For pharmacies, the extensiveness of the pharmacy network and pharmacy mail order.</li> </ul>
4	<u>Service Reputation/Capability</u> The service reputation and administration capabilities of proposers. This includes such items as enrollment assistance, service responsiveness, and communication with WCSB Staff on program administration, quality of billings, and online access and support.

Adherence to Specifications	5%
Cost & Coverage/Plan Design	45%
Provider Network	40%
<u>Service Reputation/Capability</u>	<u>10%</u>
<b>Total:</b>	<b>100%</b>

**PROPOSER RULES FOR WITHDRAWAL**

Proposals may be modified or withdrawn by an appropriate document duly executed (in the manner that a proposal must be executed) and delivered to the place where proposals are to be submitted at any time prior to the opening of the proposals.

**IRREVOCABILITY OF PROPOSAL**

Each Proposer agrees that proposals shall remain open until the effective date of coverage, October 1, 2022, not be subject to revocation, and shall be subject to the School Board’s acceptance.



## RFP 2122-01 – GROUP HEALTH INSURANCE

I/We certify that I/we have carefully read all instruction pertaining to this Request for Proposal and that my/our bid proposal complies, without exception, with all instructions and specifications.

\_\_\_\_\_  
Company Name

\_\_\_\_\_  
Authorized Representative

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Title

\_\_\_\_\_  
Address

\_\_\_\_\_  
City

\_\_\_\_\_  
State

\_\_\_\_\_  
Zip Code

Contact Numbers:

Business Number: (\_\_\_\_\_)\_\_\_\_\_

Cell Number: (\_\_\_\_\_)\_\_\_\_\_

Fax Number: (\_\_\_\_\_)\_\_\_\_\_