



**CROWDER
COLLEGE**

Request for Proposal (RFP)

Employee Benefits Broker

Crowder College invites you to respond to a Request for Proposal (RFP) for a Missouri licensed health care benefits broker. It is Crowder College's objective to seek a health care benefits broker who can provide a systematic, integrated, comprehensive, best-practices team approach to cost containment, employee/dependent health and decision making all while providing excellent customer service to Crowder administration and Crowder employees. This approach includes all health care plan or program administration including, but not limited to, the primary medical plan third party administrator, medical claim review partners, plan network administrators, wellness program administrators, and member service support. The broker will be expected to provide oversight of the interaction and effectiveness of this approach.

The broker team will assist and partner with Crowder College benefits' personnel in educating employees and their dependents in making optimal healthcare choices that positively affect individual health and minimize cost.

Crowder is seeking a broker with an innovative, creative healthcare vision, excellent customer service and communication, day to day management assistance, risk, and the ability to manage the process around pricing and market sophistication.

Full and complete transparency with regard to all vendor fees and compensation is required.

We know completing an RFP can be a difficult task; we are very grateful for the time and the effort it requires to complete the entire process. Thank you for your response.

Table of Contents

1.0	Company Overview
2.0	Broker Role
3.0	Broker Business Information
4.0	Broker Team, Account Management and Networks
5.0	Scope of Work
6.0	Data Analysis and Reporting
7.0	Wellness/Health Risk Management
8.0	Compliance
9.0	RFP Process
10.0	Contract

1.0 Crowder College Overview

Crowder College is a community college located in Southwestern Missouri employing approximately 300 full-time and part-time employees. Our current benefits package includes: medical, dental, vision, term life, short-term disability, critical illness, cancer, accident, and Section 125 medical flex and dependent care. Our open enrollment period is in early November for a January effective date. Our benefits plan year runs from January 1, through December 31. Our Stop/Loss runs July 1 to June 30th.

2.0 Broker Role

Crowder College seeks a licensed health insurance and employee benefits broker to take an active role in a partnership approach to managing benefit costs and ensuring employee satisfaction with Crowder Colleges' benefit plan offerings. The broker must be able to offer advice to Crowder College from an objective perspective, without conflicts of interest, with the intention of being transparent and unbiased.

In general terms, the selected broker will:

- Provide expertise to Crowder College in selecting and managing employee benefit plan products and administrators.
- Present creative, innovative and thoughtful approach possibilities to the benefit plan design and management.
- Exemplify outstanding customer service and customer management to Crowder College employees and Crowder benefits administration.
- Provide both aggressive and realistic recommendations to achieve employee wellness as well as cost containment.
- Ensure that the plans being offered are structured in the most efficient and effective manner in compliance with all relevant federal and state laws.
- Accept responsibility for the outcomes related to its role; continue to make adjustments/recommendations that are in the best interest of Crowder College.
- Provide and/or has access to a complimentary web-based enrollment system for Crowder employees to utilize with the assistance of a benefits representative who will offer ongoing support and training beyond the enrollment period.

3.0 Broker Business Information

3.1 Basic Data

Provide the following information:

1. Name and address of company/doing business as:
2. Primary contact for this RFP and contacts information:

3. Number of years in the employee benefits business:
4. Description of who will have a role of the daily management of Crowder College contract.

3.2 Company Background and Team Structure

Provide the following information:

1. Provide a brief history of your firm, particularly your employee benefits experience. Indicate your company culture and service model through your core values and mission.
2. How many employees in your company work directly with employee benefits? Generally, what are their job categories (i.e., management, sales, technical, customer service, etc.?)
3. If selected, who will be the team lead? Who will work directly with Crowder College on administrative issues, problem solving and provide the customer experience? Please provide the roles and qualifications of key persons. What is your company's current process of handling service failures and/or customer concerns with a TPA?
4. How many clients do you currently work with on a broker basis? Of those clients, how many are in the higher education category? Of those, how many are community colleges in Missouri?

3.3 Organizational Support and Resources

1. Identify the resources that will be made available to the Crowder College designated administration and how these resources will enable you to continuously deliver contracted services according to Crowder College requirements and specifications.
2. How will you support the competitive marketing and placement of our plans, including development of marketing specifications, identification of market conditions, evaluation of proposals, negotiations, and placement of insurance contracts for renewal?
3. Describe or provide evidence of your commitment to transparency and a non-bias approach when recommending vendors.
4. How are plan design recommendations and changes handled? How often would we expect to hear from you regarding strategic meetings to discuss changes and/or recommendations?

4.0 Broker Team, Account Management and Networks

4.1 Claim Processing/Medical Management Vendor Team

1. What is the process and/or approach in selecting vendors?

2. Explain how your team will deliver on all aspects of the delivery of Crowder College healthcare plans including cost containment, large case management, utilization review, wellness programs, disease management, customer service and employee communications.
3. How do you customize, personalize a plan?
4. Name the vendors (and their locations) you have experience with that may be able to serve Crowder College.
5. What incentives and performance criteria do you recommend for vendors?

4.2 Account Management

1. What is your process for ensuring customer satisfaction?
2. Do you provide employee communication services for your client's employees? If so, please provide a general description of your capabilities. Please provide a sample of employee communications materials that you have distributed to other clients.
3. How can you assist in facilitating employee meetings?
4. How would you facilitate annual open enrollments?
5. What web-based enrollment management system would we be using? Please explain if there is a cost to utilizing this enrollment management system during and beyond open enrollment.
6. How would you act as an advocate for Crowder College with the vendor team?

4.3 Networks

1. How do you determine what network discounts are competitive and managed correctly?

5.0 Scope of Work

5.1 Timing of Renewals

Crowder College intends to engage the selected Broker to assist in choosing medical, dental, and flexible spending account benefit plan administrators for a 01-01-2023 renewal date.

Benefit Plan	Renewal Date
Medical Plan	01-01-2023
Dental Plan	01-01-2023
Vision Plan	01-01-2023
Medical Flexible Spending	01-01-2023
Dependent Care Flexible Spending	01-01-2023
COBRA Administration	01-01-2023
Voluntary Plans	01-01-2023

5.2 Core Services

Please describe your ability and willingness to perform the following core functions:

1. Research, analyze and recommend healthcare and employee benefit vendor partners that meet Crowder College needs and will complement/add-to the philosophy and approach described in this RFP.
2. Ensure contract arrangements remain competitive. Provide a functional continuous improvement model for services, service levels and/or price/productivity performance throughout the term of all contracts.
3. Analyze proposals and present the results in a clear manner with recommendations.
4. Manage performance of all health care and employee benefit vendors that serve Crowder College.
5. Act as a liaison and an advocate for Crowder College with selected vendors.
6. Review all benefit plan and administrative documents for accuracy and adherence to legislation.
7. Provide detailed claim and utilization review data on the frequency basis agreed upon by the partner and Crowder College determined by Crowder College. Provide analysis of that data and any resulting recommendations in plan design or approach.
8. Assist in managing and implementing changes and employee enrollments, as requested.
9. Work closely with Crowder College as a proactive partner to recommend plan design and issue resolution.
10. Act as the subject matter expert in the health care arena to ensure Crowder College complies with all federal and state laws and regulations.

6.0 Data Analysis and Reporting

1. What resources do you use to analyze medical and pharmacy claims? How will you ensure Crowder will have access to view this data?

3. What types of plan and benefit reports do you provide? Please provide (2) recent examples.

7.0 Wellness/Health Risk Management

1. Can you provide examples of effective approaches and tools you have used or would endorse in a vendor?
2. What is your process for measuring the success or failure of a wellness program?

8.0 Compliance

1. Do you have an in-house benefits attorney? If no, do you use an external benefits attorney?
2. How does your firm stay current with federal and state regulations?
3. How will your firm provide timely information to Crowder College regarding federal and/or local laws and regulations that would affect us? What is your specific role in assisting us in customizing or interpreting notices that must be sent?
4. Explain what steps you have taken to remain HIPAA compliant?

9.0 RFP Process

This RFP is posted to allow interested brokers to respond to Crowder College's needs. Proposals must be received via email, mail, or in person by 4:30PM on May 20, 2022. Bids will be opened at 1PM on Monday May 23, 2022. Decisions will be made after final board approval. Please email, mail, or drop off your response to the following address:

EMAIL: HR@Crowder.edu

ADDRESS: ATTN: Human Resources
601 Laclede Ave
Neosho, MO. 64850

Electronic copies of the response are encouraged. With your email submission please use the subject line: CROWDER COLLEGE EMPLOYEE BENEFITS RFP.

Any additions and/or deletions received after the proposal closing time will not be accepted by Crowder College.

9.1 Proposal Submission Requirements

The broker shall adhere to the following requirements when submitting the proposal to Crowder College. Failure to comply with any of these requirements may render the broker's proposal non-responsive. Crowder College will not provide any warnings to any broker prior to disqualifying its proposal.

- Administrative requirements are to be completed in accordance with the directions herein and provided within each requirement.
- The proposal cover letter must be signed by the principal authorized to bind the broker to its provisions and shall be subject to acceptance by Crowder College for a period of six (6) months after all proposals have been opened.

Crowder College will NOT accept any responsibility for failure to receive or the inability to read any submission for any reason including technical issues, data corruption or failure for any other reason.

9.2 Proposal Response

All requests for information in all sections of this document must be answered as concisely as possible and with minimal marketing literature. Requirements that cannot be satisfied by the broker should be clearly identified in the RFP response. All pages and sections in the proposal must be clearly numbered.

9.3.1 Changes in Scope of Services

During the RFP process, Crowder College reserves the right to change, add to, or delete any part of this RFP. Additions, deletions or modifications to the original RFP could result in RFP addenda, which will become an integral part of the RFP and/or broker proposal.

9.3.2 Other Requirements and Assumptions

This RFP does not obligate Crowder College to commit or accept any proposal, negotiate with any broker, nor award a contract in response to this RFP. Crowder College reserves the right to contract with any of the brokers that submit a response to this RFP based solely upon its judgement of the qualifications and capabilities of that firm(s) and may waive technical defects as the interests of Crowder College. Crowder College may consider proposals that contain provisions which deviate slightly from the requirements in this RFP, if the deviation(s) are not considered material. However, if the originator of such a proposal is awarded the contract, the broker will be expected to perform in full compliance with the objectives described herein.

In addition, other requirements or assumptions are:

- Crowder College reserves the right to accept or reject any proposal without further consideration for any reason.
- The broker must deliver complete proposals on or before the due date of May 20, 2022.

- All proposals (and related materials), once submitted, become the property of Crowder College.
 - By submitting a proposal, the broker licenses Crowder College to reproduce the whole or any portion of the proposal, notwithstanding any copyright or other intellectual property right.
 - Crowder College intends to proceed if it can enter into an agreement with a broker that meets the objectives stated in this RFP. However, any change in governmental considerations or other requirements may result in the termination of the project. Crowder College also reserves the right to enter negotiations with more than one broker.
 - Crowder College will not be responsible for (nor provide reimbursement for) any costs incurred by the broker in the preparation of its proposal(s), presentations, demonstrations, due diligence or negotiation of an agreement whether or not finally awarded. Such proposals and business development costs shall not be included in the cost basis of services to be provided to Crowder College.
1. Describe any other facets of your organization and your firm's experience that are relevant to this proposal which have not been previously described and that you feel warrant consideration.

10.0 Contract

1. Please clearly describe your proposed forms of compensation (i.e., commission, fixed fees, annual retainer, fee-for-service) for each of the products contained in section 5.0.
2. If you charge additional fees not outlined in #1, please indicate for what services, the basis of your charges (hourly, by project, etc.) and what typical charges might be.
3. Please provide an example of the contract that you would intend to enter into with Crowder College. Please provide a detailed fee schedule for services, including Flex Spending and Cobra Administration.

Authorized Signature _____

Printed Name _____

Firm/Group _____

Address _____

City _____ State _____ Zip _____

Date _____ Telephone _____ Fax _____