



Hamilton County School District

RFP# 23-102

“Health Insurance”

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HAMILTON COUNTY SCHOOL DISTRICT

"HEALTH INSURANCE"

INVITATION TO BID RFP #23-102

The Hamilton County School District is requesting Health Insurance proposals from qualified proposers for their Employee Benefit Program.

Questions will be due by Wednesday, June 21st, 2023. Sealed responses will be due by Wednesday, July 5, 2023 at 2:00pm and received by the Hamilton County School District, Director of Business Services, 5686 US Highway 129 South, Ste 1, Jasper, FL 32052. Please note that receipt of response means DELIVERED AND DATE/TIME STAMPED RECEIVED IN THE HAMILTON COUNTY SCHOOL BOARD ADMINISTRATIVE OFFICE. Responses must be delivered in a SEALED package with the RFP name, RFP number, and opening date/time clearly marked on the outside of the package.

Responses will not be accepted or considered after the specified time and date listed above. Bids shall be properly and completely executed on the bid proposal form. Bid documents for RFP #23-102 may be obtained from the District Web Site at the following link:

www.hamiltonfl.com/bids

Hamilton County District Schools reserve the right to reject any or all bids, to waive any defects or irregularities in bids and to accept any bid which is deemed most advantageous to the public interest. Questions should be directed in writing to April Perez, Director of Business Services at the contact information below.

April Perez
Director of Business Services
Hamilton County School Board
April.Perez@Hamiltonfl.com

Background

The Hamilton County School District's fully insured health plan includes pharmacy benefits with Florida Blue. The School District has a strong commitment to health and wellness and continues to adopt plans to encourage healthy behaviors and outcomes. Hamilton County School Board currently employs approximately 260 employees, of which approximately 95% are eligible to participate in the group benefits. Hamilton County School Board also offers coverage to eligible retirees.

Effective Date

October 1, 2023

RFP Contact

April Perez

Director of Business Services

Hamilton County School Board

April.Perez@Hamiltonfl.com

Broker Information:

Agency: Acentria Public Risk

Agent: Daniel Tillman

RFP Delivery

Hamilton County School District, Director of Business Services, 5686 US Highway 129 South, Ste 1, Jasper, FL 32052. Due to the timing of mail service, the School District cautions respondents to assure actual delivery of proposals to the School District prior to the deadline set for receiving proposals. Proposals received after the established deadline shall not be considered. Proposals received in any form other than that identified herein shall be rejected. All proposals will be opened publicly, and the names of all Respondents shall be read aloud. The School District reserves the right to reject any or all proposals or parts of proposals, if it is in the best interest of the School District.

SUBMISSION REQUIREMENTS:

Notice to Proposers:

Responses will not be accepted or considered after the specified time and date listed on page 6. Each Response envelope/box shall be sealed and identified as specified below.

PLEASE FILL OUT THE LABEL ON THE NEXT PAGE AND ATTACH IT TO YOUR RFP REPLY PACKAGE(S).

Cut out label and tape to outer sealed envelope(s) or package(s).

DO NOT OPEN - SEALED RESPONSE - DO NOT OPEN	
RFQ NO: #23-102	RFQ Title: Health Insurance
TO BE OPENED: July 5, 2023 @ 2:00pm	
LATE RESPONSE WILL NOT BE ACCEPTED	
<u>FROM</u> Name of Firm:	
Contact Name:	Email Address:
Telephone No.:	Fax No.:
Deliver To:	Hamilton County School District, Director of Business Services, 5686 US Highway 129 South, Ste 1 Jasper, FL 32052

Schedule/Project Timeline

June 14, 2023 2:00pm EST	RFP# 23-102 Published
June 21, 2023 2:00pm EST	Lat Day for Questions
July 5, 2023 2:00pm EST	Response Due by 2:00pm / Bid opening at 2:15pm
July 11, 2023 2:00pm EST	Insurance Committee meeting to review proposals and make recommendation
July 18, 2023 6:00pm EST	Board Meeting to approve plan designs and proposals.

INSTRUCTIONS TO PROPOSER

1. Upon the issuance of this RFP, all contact with HCSD must be made through the Director of Business Services. The Proposer must limit communication with the designated contact to the means specified in this document. Other employees and representatives of HCSB and the participating agencies are instructed not to answer questions regarding the RFP or otherwise discuss the contents of the RFP with the Proposer or its representatives. Any contacts made with other employees and representatives of HCSB will be reported and forwarded to the Director of Business Services. Proposer shall not, under the penalty of law, offer any gratuities, favors or anything of monetary value to any officer or employee of HCSB in connection with this competitive procurement.
2. Proposer to this Response or persons acting on their behalf shall not contact Board of Trustees, members, staff, Committee Members or Broker/Consultant during the course of the Response and Selection process. All procedural matters shall be directed to the Director of Business Services. Evaluation Committee members or other School employees shall not be contacted or approached by representatives of any potential Proposer to this RFP. Contact or communication initiated by any responding firm may result in rejection of the Response.
3. Upon award recommendation or thirty (30) days after opening, whichever is earlier, any material submitted in response to this RFP will become a public record and shall be subject to public disclosure consistent with Chapter 119, Florida Statutes (Public Records Law). Proposers must claim the applicable exemptions to disclosure provided by law, in their response to the RFP, by identifying materials to be protected and must state the reasons why such exclusion from public disclosure is necessary and legal. HCSB reserves the right to make any final determination of the applicability of the Public Records Law.

4. Posting Of Tabulations/Recommendation. RFP tabulations with recommended awards will be posted for review by interested parties. Visit www.hamiltonfl.com/bids. Results will remain posted for a period of 72 hours. Failure to file a Notice of Intent to Protest within the time prescribed in Section 120.57(3) b, Florida Statutes, shall constitute a waiver of proceedings under Chapter 120, Florida Statutes. If the tabulation with the recommendation of award is not posted by said date and time, the Chief Financial Officer will endeavor to post a "Notice of Delay of Posting" to inform all Proposers of the delay and anticipated posting date and time.
5. Bid Protests: Any person who believes they are adversely affected by any specification in this Bid or RFP or any decision or intended decision concerning this Bid or RFP and who wishes to protest such specification, decision, or intended decision shall file a Notice of Intent to Protest in accordance with section 120.57(3), Florida Statutes. A formal written protest must be accompanied by a bond payable to HCSB in an amount equal to one percent (1%) of the total value of the proposed contract. Security shall be in the form of a bond, a cashier's check, or money order. Failure to file a protest within the time prescribed in section 120.57(3), Florida Statutes, or failure to post the bond or other security within the time frame set forth in section 287.042(2)(c), Florida Statutes, shall constitute a waiver of proceedings under Chapter 120, Florida Statutes.
6. Any Proposer in doubt as to the true meaning of any part of this RFP or related documents may submit a written request for clarification to April Perez at the email address april.perez@hamiltonfl.com by 2pm on June 21, 2023. Any interpretation to a Proposer shall be made only by amendment duly issued. All Amendments will be posted and disseminated on the **Hamilton County School Board public website**.
 - a. Questions must be received before 2:00 PM **Eastern Standard Time** on June 21, 2023. Questions not received by this date and time will not be considered.
 - b. Prior to submitting the response, it shall be the sole responsibility of each Proposer to determine if addenda were issued and, if so, to download such addenda from www.hamiltonfl.com/bids for attachment to the response.

Evaluation of Responses

Responses shall be reviewed and evaluated by the District's Insurance Committee .

The selection process to evaluate the responses under this RFP shall be conducted in accordance with the evaluation procedure as described in this section. The Insurance Committee shall evaluate accepted responses. The HCSB, in collaboration with the District's Insurance Committee, shall be the sole judge as to which response is best and, in ascertaining the best response, shall take into consideration the financial resources, reputation, fit of proposed solution, and experience in performing similar work, as generally described below.

HCSB shall generally follow the above shown process; in doing so, HCSB at its will, reserves, at a minimum, the following rights:

- a. The award shall be made to the Proposer that best meets HCSB needs.
- b. HCSB also reserves the right to waive minor irregularities in responses if that action is in the best interest of HCSB. If the Proposer is awarded the contract, such a waiver shall in no way modify the

requirements stated in this RFP or excuse the Proposer from full compliance with the specifications stated in this RFP or resulting contract;

- c. HCSB reserves the right, before awarding the contract, to require Proposer to submit additional evidence of qualifications or any other information the District may deem necessary:
 - i. HCSB reserves the right to further negotiate any response, including price, with the highest rated Proposer. If a contract cannot be reached with the highest rated Proposer, the District reserves the right to negotiate and recommend award to the next highest Proposer or subsequent Proposers until a contract is reached;
 - ii. HCSB shall not be under any requirement to complete the evaluation by any specific date and reserves the right to suspend or postpone the evaluation process should the need arise due to budget constraints, time constraints or other factors as directed by HCSB;
 - iii. HCSB, at its sole discretion may waive the requirement to have demonstrations or interviews;
 - iv. HCSB, at its sole judgment, will award or reject any or all responses as is in the best interest of HCSB and the decision shall be final.

HCSB is requesting Health Insurance Proposals.

Please provide the following Plan Options with your proposal:

- 1. Four plan options similar to current to include a High Deductible with HSA plan
- 2. Alternate triple plan options
- 3. Health Insurance pricing. Currently the School District has their employee group health insurance program with Florida Blue. All proposals should include 2.5% broker commission.
- 4. What are your network discounts for: (See page 14)
 - a. Family Doctor
 - b. Specialist
 - c. Hospital
- 5. GEO Access Report (See page 14)
- 6. Telemedicine services
- 7. Wellness Allowance of \$25,000
- 8. Implementation and/ or online enrollment credit of \$25,000

Evaluation Criteria

Criteria No.	Main Criteria Description	Points
Criteria No. 1	Qualifications, Experience of Team members	25
Criteria No. 2	References	10
Criteria No. 3	Questionnaire	35
Criteria No. 4	Proposed Fee	30

RFP Submission

Response Order: To ensure comparability and consistency in review and evaluation of responses, all responses shall be organized as specified below. Avoid any elaborate promotional materials and provide only information that is required. All supporting materials should clearly reference the portion of the RFP to which they pertain. Please submit **one (1)** unbound original (clearly marked as such) and five (5) exact duplicates for a total of six (6) physical copies. **One electronic copy on USB flash drive is also required** for document management purposes. To create the electronic copy, scan the entire response and save it as one (1) pdf document. Responses not meeting the requirements below may be determined to be non-responsive, non-responsive responses will receive no further consideration.

Tab 1 Table of Contents

Tab 2 Cover Letter - Provide a cover letter indicating your company's understanding of the requirements/scope of services of this specific response. The letter must be a brief formal letter from the Proposer that provides information regarding the company's interest in and ability to perform the requirements of this RFP. Clearly demonstrate your familiarity with the RFP. Unless specific exceptions are noted in the response to this package, all terms and conditions contained in the response are considered to be accepted by the proposer. A person who is authorized to commit the Proposer's organization to perform the services included in the response must sign the letter. Please provide a list of all persons authorized to give presentations. Please provide all names, titles, addresses, telephone numbers (including facsimile numbers), and e-mail addresses. The prospective Proposer hereby certifies, by submission and signature of this letter, represents complete and unconditional acceptance of the requirements, terms and conditions of this solicitation and all appendices and any Addendum released hereto

Tab 3 Qualifications, Experience of Team Members and References:

Summarize the qualifications of the Proposer's project team. Provide a profile of your organization:

- a. Provide a core contact with name, title, email, address, phone, and fax
- b. Describe your support and quality assurance resources.
- c. Company website

Tab 5 Questionnaire – Please see page 11 - 15 and respond to each section and question of the questionnaire and provide your answers in the table that is provided.

Attachments To the RFP:

- Census – Please request via email to April.Perez@Hamiltonfl.com
- Census will be provided in excel format and will be sent via secure email.
- Benefit Summaries
- 3 years of renewal history

Retiree Coverage

There are retirees on the plan. Section 112.0801, Florida Statutes, provides in part: "Any state agency, county, municipality, special district, community college, or district school board which provides life, health, accident, hospitalization, or annuity insurance, or all of any kinds of such insurance, for its officers and employees and their dependents upon a group insurance plan or self-insurance plan shall allow all former personnel who have retired prior to October 1, 1987, as well as those who retire on or after such date, and their eligible dependents, the option of continuing to participate in such group insurance plan or self-insurance plan. Retirees and their eligible dependents shall be offered the same health and hospitalization insurance coverage as is offered to active employees at a premium cost of no more than the premium cost applicable to active employees. For the retired employees and their eligible dependents, the cost of any such continued participation in any type of plan or any of the cost thereof may be paid by the employer or by the retired employees."

Questionnaire

Plan Administration:

Please confirm the following and if you are not able to comply, please explain

Service Requirements	Yes/No/ Explain
Proposer must be able to administer all the benefits offered by HCSD accurately and timely	
Proposer must provide benefit summaries and plan documents in English and Spanish	
ID Cards are required to be mailed to the employees and retirees home addresses	
Advise your digital resources for member plan management (i.e., claims, digital ID cards, account balances, etc.)	
HCSD requires a representative be present for annual open enrollment, annual health fairs, and quarterly claims reviews.	

Customer Service:

Please confirm the following and if you are not able to comply, please explain.

Service Requirements	Yes/No/ Explain
HCSO requires a dedicated account manager for the HR team to contact with any issues. Please confirm that your proposal includes this and provide the hours in which the dedicated account manager can be reached, guaranteed response times to emails and phone calls, and the method in which HCSO can request a change in account managers should their needs not be met.	
Please describe your customer service department, specifically: a. Hours and days of operation b. Staffing c. Languages spoken, specifically is Spanish available d. How are after-hours calls handled? e. Is there a user-friendly cell phone app or online access for employee use?	
What additional team members will be provided to HCSO (i.e., Implementation, billing, banking, eligibility) for customer service?	

Reporting:

Please confirm the following and if you are not able to comply, please explain.

Service Requirements	Yes/No/ Explain
List and describe any claim/management reports you are able to provide regularly at no additional charge and the frequency with which this information can be provided. Provide samples of each report.	
Do you have the ability to customize reporting by division/ branch?	
Describe your capability to produce ad hoc reports? Is there an additional charge?	
Does your system provide web-based reporting tools that allow the client to view and print their reports?	

Wellness:

Please confirm the following and if you are not able to comply, please explain.

Service Requirements	Yes/No/ Explain
Describe your health promotion and wellness programs you offer as a standard service, including health risk appraisals, influencing lifestyle diseases (e.g., asthma, COPD, coronary artery disease, diabetes, heart failure, high blood pressure, and obesity), depression screenings and tobacco cessation programs.	
Please disclose the annual wellness contribution that you will make to the HCSD's wellness fund.	
Is there a wellness app or portal for employees to access?	

Network Access & Savings:

Please confirm the following and if you are not able to comply, please explain

Service Requirements	Yes/No/ Explain
What network(s) are you proposing?	
Please provide a GEO Access Report	
What is your standard process and advance notification timeframe to notify the employers and participants of major network changes such as a hospital or major provider group going out of network?	
How often are contracts renegotiated? Do you anticipate renegotiating any large provider network contracts in the next 12 to 24 months?	
What are your network discounts for: a. Family Doctor b. Specialist c. Hospital	

Pricing

<u>HEALTH PLANS:</u>	(1) <u>HSA</u>	(2) PPO Plan 1	(3) PPO Plan 2	(4) PPO Plan 3
Employee	_____	_____	_____	_____
Employee/Spouse	_____	_____	_____	_____
Employee/Children	_____	_____	_____	_____
Employee/Family	_____	_____	_____	_____

ALTERNATE HEALTH PLANS

	(4)	(5)	(6)
Employee	_____	_____	_____
Employee/Spouse	_____	_____	_____
Employee/Children	_____	_____	_____
Employee/Family	_____	_____	_____