

ESCAMBIA COUNTY (FLA.)

PURCH

Purchasing - Professional Services
- Bids, Proposals and Specifications
V-F

BOARD OF COUNTY COMMISSIONERS
ESCAMBIA COUNTY, FLORIDA

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P.O. BOX 1591
PENSACOLA, FL 32597-1591
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February 13, 1992



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COUNTY ADMINISTRATOR

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George Gills
Information Services
Prima
1117 North 19th St., Suite 900
Arlington, Virginia 22209

Dear George:

I am enclosing another version of our RFP for group health/life consulting. The one I previously sent left something to be desired and was not what I had submitted. When others left their mark it changed and I regret not having objected to its appearance.

This version was my original; it only omits the boiler plate. My preference would be to dispose of the version I previously sent because there are a number of paragraphs which are confusing.

Sincerely,

Grey Jewett
Grey Jewett, Risk Manager

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REQUEST FOR PROPOSALS (RFP)

CONSULTING SERVICES

FOR

GROUP MEDICAL/DENTAL, LIFE AND
ACCIDENTAL DEATH AND DISMEMBERMENT

**BOARD OF COUNTY COMMISSIONERS
OF ESCAMBIA COUNTY**

P. O. BOX 1591
PENSACOLA, FLORIDA 32597
904-436-5659

JANUARY 1992

Joe A. Flowers, Comptroller
J. M. McCoy, CPPO, Administrator, Purchasing Services

REQUEST FOR PROPOSALS (RFP)CONSULTING SERVICESESCAMBIA COUNTY EMPLOYEES
GROUP MEDICAL, DENTAL, LIFE, AD & D

1. Organization. The Board of County Commissioners contracts for group health, life and accidental death and dismemberment for those County departments and offices wishing to avail themselves of the benefits of large group contracting. Currently, the Escambia County group consists of the following numbers:

a. Board of County Commissioners:	1,144
b. Civil Service Board:	21
c. Clerk of Court:	109
d. Comptroller:	88
e. Property Appraiser:	52
f. Santa Rosa Island Authority:	61
g. Supervisor of Elections:	16
h. Tax Collector:	70
i. Retirees:	112
j. Retirees (life ins. only):	303
k. COBRA:	8

Total	1,984
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(1) HMO enrollment:	1,234
(2) PPO point of service:	420
(3) Life/AD & D only:	330

Total	1,984
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The above does not include University Hospital which closes on January 31, 1992. The Sheriff's Department, with approximately 400 employees, insures employees benefits outside of the above group. Under certain circumstances of cost and benefit attractiveness, the Sheriff's Department might rejoin the County group in the future.

2. Statutory Guidelines. Group benefits are provided in accordance with Florida Statute 112.08. Under the same statute, the County desires to contract with a consultant for services to negotiate the best alternative plan of benefits available.

3. Desired Consultant Qualifications. Below are the qualifications expected of those presenting proposals for consideration.

a. Qualifications.

- (1) Experience in work with governmental entities and group health/life benefits. Provide a list of

entities for whom work has been performed, including reference names and telephone numbers with particular emphasis on Florida governmental entities.

- (2) A firm with underwriting resources. Provide resumes of individuals providing this service.
- (3) A firm with actuarial resources. Provide resumes.
- (4) Experience negotiating with group health carriers, providers and administrators. Consultant shall provide reference names and telephone numbers.
- (5) The ability to review contracts and claims experience to determine fairness of rates, rate projections and contract language.
- (6) Consultant staffed with related certifications, experience and education, e.g., CEBS, CLU, FAC. Provide resumes of staff.
- (7) Experience to recommend contract changes to enhance plan cost effectiveness and attractiveness.
- (8) Experience with conflict resolution.
- (9) Florida licenses or certifications required by law.

4. Contract Requirements.

- a. Review County Employees Self-Insured Group Health and Life plan, claims experience and contract.
 - (1) Evaluate for effective cost containment, actuarial soundness of established reserves for IBNR and fairness of contract terms/language. Evaluate plan to determine if innovations to benefits will enhance cost and attractiveness.
 - (2) Evaluate for reasonableness of administrative charges.
 - (3) Assess renewal rates offered for present plan. Renewal rates will be available no later than July 1, 1992.
 - (4) Negotiate for improved renewal rates, contract language or other terms, if in the consultants judgement this is the best course to follow.
- b. Alternatively, write RFP for Group Health, Life and AD/D for advertising by County. RFP may allow for options or combinations of HMO, PPO, point of service PPO, open-ended HMO, self insured and fully insured. Dental and vision benefits may be optional or standard.
 - (1) Consultant will be expected to make a judgement regarding renewal versus an RFP for proposals, and which alternative will provide the most cost effective benefits plan.
 - (2) Review proposals, negotiate lowest rates and rank proposals. Negotiate for three year contract.
 - (3) Complete negotiations by July 30, 1992, at the absolute latest. Board action shall be during August, leaving September 1992 for enrollment, employee communication and payroll data entry.

- Consultant contract shall conclude by October 1, 1992.
- c. Consultant will be expected to work with the Group Benefits Committee (eleven members representing various elected officials), the Risk Manager and the Proposal Review Committee (PRC). The PRC will be comprised of representatives from the Comptroller, Group Benefits Committee and the County Administrator. The Proposal Review Committee uses the American Bar Association's Model Procurement Guide in the review process. All negotiation will be the responsibility of the contract consultant.
 - d. The consultant will be available at public meetings of the Board of County Commissioners Finance Committee, Committee of the Whole and full Board when the recommendation is on the agenda for approval (August 1992). The recommendation shall present the three best alternatives for group benefits: Medical, Dental, Life and AD & D. Final authority is that of the Board of County Commissioners.
 - e. It is desired that the Group Benefits will continue to be an attraction for qualified applicants for County employment, balanced with cost containment, fairness and without deterioration of current benefits.
 - f. If self insurance is to remain a group option, the consultant shall present to the Group Benefits Committee and the Board of County Commissioners, recommended self insured premium levels at which the County and employees will contribute in order to fund the plan of benefits. Alternative premium levels should be presented, e.g., the first being premiums for single and family membership at the experience rated level and the second being options where the County may choose to subsidize the dependent premium to an artificial level.
 - g. The consultant shall provide the following insurance during the term of the contract:
 - (1) Florida Statutory Workers' Compensation and Employers Liability with limits of \$500,000.
 - (2) Commercial General Liability with \$300,000 combined single limits, including the coverage parts of bodily injury, property damage, personal injury, contractual liability, independent contractors and products and completed operations.
 - (3) Professional Liability with limits of \$2,000,000.
 - (4) Excess Liability with limits of \$3,000,000 above the underlying limits.
 - (5) The Board of County Commissioners shall be an additional insured on public liability during the term of the contract. Certificates of insurance shall be provided which reflect additional insured status with the Board being named as the certificate holder. Carriers shall be admitted to

business in the State of Florida and be "A" rated with a financial size of VI or higher, according to A. M. Best.

- (6) Variations in the above insured limits will be considered.

5. RFP Cost Proposals.

- a. Consultant proposals shall provide the following separate cost elements:
- (1) Expenses, e.g., including air fare, overnight lodging, etc.
 - (2) Hourly rates for various levels of professional/clerical personnel performing under the contract.
 - (3) The number of hours by category of personnel performing under the contract.
 - (4) Total cost of the contract.

6. General Information.

- a. Proposals are due on Monday, March 2, 1992, no later than 3:00 PM CST.
- b. Six copies of the Proposal shall be delivered to:
- Office of the Deputy Clerk
Board of County Commissioners
Room 219, County Courthouse
223 Palafox Place
Pensacola, Florida 32501
- or mailed to:
- Deputy Clerk
Board of County Commissioners
P. O. Box 1111
Pensacola, Florida 32595-1111
- c. Proposals shall be marked, "RFP, Group Benefits Consulting."
- d. Proposers will be allowed to present their proposals to the Proposal Review Committee (PRC) at times to be scheduled for March 4, 5, (Wednesday/Thursday). Presentations will be limited to 15 minutes, exclusive of questions and discussion. Presentations will be before the PRC only and will not be public. Once all proposers have completed this phase, they will be individually recalled for negotiation of the "final and best offer". Presentations will begin at 9:00 AM, CST, Wednesday, March 4 and continue through the afternoon. On March 5 presentations will begin at 1:00 PM, if additional time is necessary. Presentations will take place in the Conference Room off of Board Chambers, Third Floor, Courthouse, 223 Palafox Place, Pensacola, Florida.
- e. The Proposal Review Committee (PRC) is established by the County Purchasing Ordinance and is comprised of representatives from the Escambia County Comptroller and the County Administrator. The PRC will use the American

Bar Association Model Purchasing Guide in conducting negotiations.

- f. Proposer representatives shall have the authority of their respective organizations to negotiate "final and best offer" at the time of their presentations on March 4, 1992. Proposals being submitted shall bear the signature of an officer of the corporation or partnership.
- g. Proposals will be reviewed based upon the following points, which are not listed in priority order.
 - (1) Quality and completeness of proposal.
 - (2) Presentation and communication.
 - (3) Total time required to perform work.
 - (4) Total cost of project.
- h. The County reserves the right to waive formalities or informalities or any portion of the RFP, to reject any or all proposals or portions of proposals deemed to be in the best interest of the County. Proposers are cautioned to maintain the confidentiality of their proposal since the County reserves the right to enter into negotiations.
- i. Requests for information/clarification of RFP may be directed to:

Grey Jewett, Risk Manager
Board of County Commissioners
P. O. Box 1591
Pensacola, Florida 32597
904-436-5659

A:CONSULT January 9, 1992