



Request for Qualifications (RFQ)
Insurance Broker/Consultation Services
Housing Commission of Anne Arundel County Employee Benefits Plan

I. GENERAL INFORMATION/PUBLISHING

The Housing Commission of Anne Arundel County (HCAAC) is accepting "Qualification Statements" from licensed Insurance Brokers and/or Agents (hereafter "Broker/Agent") for the purpose of providing professional insurance brokerage and consulting services for the employee benefits plan. The Broker/Agent must have a proven track record of successfully providing the outlined "Scope of Services" for employers of comparable size and complexity and will work directly with the HCAAC Human Resources staff in administration and delivery of the employee benefits plan.

The employee benefits plan year is January 1 through December 31. This RFQ is being done with the objective of evaluating our current Broker/Agent relationships relative to other interested parties and their ability to provide the outlined "Scope of Services."

The anticipated duration for the initial Broker/Agent services is for a period not to exceed two (2) years. The duration may be reviewed from year to year at HCAAC's sole discretion, and HCAAC may further extend the relationship on an annual basis. Conversely, HCAAC reserves the right to terminate the relationship at any time should it be determined that the Broker/Agent is not fulfilling the "Scope of Services" as expected. The Broker/Agent relationship is expected to commence immediately following the selection process, to include fulfilling all service requirements for a smooth open enrollment in the Fall of 2019, for the plan year beginning January 1, 2020. The final selection is subject to approval by the HCAAC selection committee. Resume's/Qualifications/Letters of Intent may be emailed to:

HCAAC Attn: Brandy Merson

blmerson@hcaac.org

II. CURRENT EMPLOYEE BENEFITS PLAN

It is not a primary objective of this RFQ to solicit new or different insurance carriers or coverage; the intent is focused on reviewing Broker/Agent services for the benefits offerings identified in this section. However, in the event HCAAC determines it is in the best interest of the benefits plan to consider other carriers or coverage, Broker/Agents submitting "Qualification Statements" must be able and willing to handle these solicitations and negotiations on behalf of the HCAAC if selected.

The HCAAC Employee Benefits Plan covers approximately 65 employee's maximum.

Employee Benefits Plan Broker/Agent RFQ

Our current Broker of Record is responsible for servicing the following core Employee Benefits Plan products:

- Medical Insurance
- Basic Life Insurance/AD&D
- Dental
- Vision
- Prescription Drug Plan
- Short Term Disability
- Long Term Disability
- Employee Assistance Program
- Employee contact for benefits assistance and resolution
- Administration and Compliance services
- Recommendations of additional programs and services to benefit the HCAAC Program.

III. SCOPE OF SERVICES

At minimum, the selected Broker/Agent will be expected to provide the following services:

- 1)** Prepare an Annual Stewardship Report, including complete accounting of fees and/or commissions earned on the account, observations on relevant changes in the insurance market, view on loss exposures facing HCAAC, loss control activities and insurance policy summaries.
- 2)** Solicit and negotiate plan proposals and rate quotes from existing and alternate insurance carriers for annual renewals.
- 3)** Provide thorough analysis and recommendations for both cost saving and benefit enhancement options, to include scope of plan design changes (new and non- traditional approaches), impact on plan cost, value added services, etc.
- 4)** Conduct annual open enrollment benefits meetings, onsite, for all employees, including preparation and presentation of annual benefits plan status report.
- 5)** Maintain an active and ongoing relationship with the service providers/insurance carriers to ensure smooth operation and delivery of benefits as well as facilitating prompt review and resolution of plan and claims administration issues.
- 6)** Make regularly scheduled visits to the HCAAC to respond to questions, solve problems, and assist with benefit administration.
- 7)** Provide plan design and financial management performance updates quarterly, via in person meetings including a detailed analysis, review, and evaluation of costs, claims, and trends.
- 8)** Development and design of year-round informational materials, employee meetings, Annual Health Fair, etc. to maximize employees' knowledge and understanding of how to be the best consumer of the employee benefits plan.
- 9)** Be knowledgeable of all Federal and State benefits laws (including but not limited to: COBRA, HIPPA, FMLA, etc.) and serve as a resource to HCAAC Human Resources staff on same.
- 10)** Inform HCAAC Human Resources of changing legislation and legal decisions affecting employee benefits. Advise on and discuss methods to comply with these changes.
- 11)** Provide compliance and governmental administration services internally or via third party, for COBRA, ACA, and other benefit related compliance as needed, including applicable notification obligations, premium collection, and documentation/reporting of same.
- 12)** Coordinate provision of Administration services internally or via third party to include an electronic enrollment process. Experience with ADP Workforce Now is advantageous.
- 13)** Upon request, perform related tasks reasonably associated with the "Scope of Services" as outlined above.

IV. "QUALIFICATION STATEMENT" RESPONSE REQUIREMENTS

Interested Broker/Agents must submit a "Qualification Statement." This submission must be responsive to the following items and may also include supplemental material that further supports the Broker/Agent's ability to provide the "Scope of Services" outlined in Section III. Failure to provide complete and/or adequate responses to the following will be grounds for rejecting the Broker/Agent from further consideration.

- 1) An overview of the Broker/Agent's firm, including at minimum: historical background, location(s), length of time in existence, structure of the firm, annual agency revenues, and certificate of firm's E&O coverage.
- 2) A listing of known complaints regarding Broker/Agent from the last ten (10) years that have been filed with the State Insurance Commissioner's Office, including the nature of the complaint and disposition.
- 3) A listing of the person(s) who will be assigned (and readily available) to HCAAC's account and their specific role(s) in servicing the account. This listing must include details regarding professional experience of same, including: resumes, licenses, certification, etc.
- 4) A list of current benefits clients (preferably at least 100 employees) and scope of what coverage (medical, dental, term life, disability, AD&D, cancer, universal life, etc.) you service for these clients and what carriers are utilized.
- 5) Three (3) references (preferably of similar size and demographics to HCAAC) that you currently provide Broker/Agent services to. Include in this submittal: organization name, address, contact name and title, phone number, period served, and scope of coverage and carriers.
- 6) One (1) reference (preferably of similar size and demographics to HCAAC) of a client from the last three (3) years that you no longer represent due to their decision to change Broker/Agent. Include in this submittal: organization name, address, contact name and title, phone number, period served, and scope of coverage and carriers, and explanation of why the organization changed Broker/Agent.
- 7) Provide work samples that demonstrate your ability to meet and exceed expectations as outlined in "Scope of Services". At minimum, this must include examples of the following:
 - a. Annual Stewardship Report,
 - b. Analytical Reporting completed by your staff (not copies of carrier reports),
 - c. Recommendations for plan design changes and associated costs and/or savings,
 - d. Open enrollment report to employees,
 - e. Year-round benefits communication materials.

- 8) List of insurance carriers with whom you have ceased your working relationship within the last three (3) years, and why you did so. Include the duration of each and the primary products you offered through them (medical, dental, term life, short and long term disability, AD&D, cancer, universal life, etc.)
- 9) Provide examples/explanations of your firm's value added approaches and services that you feel distinguish you from other Broker/Agents.
- 10) Disclose any known existing or prior business relationships (within the last five years) with HCAAC Officials or employees.
- 11) Any other supplemental items that you feel should be brought to our attention and given consideration in evaluating your qualifications. Please feel free to elaborate on examples that substantiate your ability to provide the expected "Scope of Services".

Please note that during the "Qualification Statement" review process, further information may be requested by HCAAC for more in-depth evaluation.

V. RFQ QUESTIONS AND CLARIFICATIONS

All inquiries regarding the RFQ must be submitted in writing to **BRANDY MERSON, HCAAC**. Written responses to such inquiries will be made available to any requesting party, in accordance with the Open Records Act.

Any information given to a Broker/Agent will be furnished to all prospective Broker/Agents as an addendum if such information is necessary or if the lack of such information would be prejudicial. Receipt of addendum should be acknowledged in the "Qualification Statement." Although the Finance Division will take effort to send any addendum to known Broker/Agents, it is the Broker/Agent's ultimate responsibility to ensure that they have all applicable addenda prior to submitting the "Qualification Statement".

From the date of distribution of the RFQ through the date of selection of a Broker/Agent by HCAAC, Broker/Agents may not initiate or continue any verbal or written communications regarding this RFQ with any HCAAC employee or other HCAAC representative. Such communications are expressly forbidden except with the written foreknowledge to and permission of the HCAAC Administrator. Violations will be reviewed by the HCAAC Administrator. If determined that such communication has compromised the competitive process or is otherwise deemed to be disruptive, inappropriate or unacceptable conduct, the RFQ submitted by the Broker/Agent may be disqualified from further consideration.

VI. REVIEW OF “QUALIFICATION STATEMENTS” AND SELECTION CRITERIA (100 points)

“Qualification Statements” will be evaluated on, but not limited to, the following criteria:

1. The Broker/Agent’s demonstrated qualifications and expertise in performing the “Scope of Services” required (as demonstrated by a review of current and historical client base, carrier relationships, work samples, references, etc.) including qualification and experience of the staff directly assigned to the HCAAC account. Professional and Ethical reputation of the firm will be considered alongside past performance and quality of work provided to comparable clientele. (30 points)
2. Local representation (within Maryland, DC, Virginia). (10 points)
3. Administrative Services provided to HCAAC leadership for the day to day administration of the Benefit Programs. (10 points)
4. Administrative services provided to HCAAC employees including but not limited to problem resolution for claims, enrollment questions, life events, change in status, etc for all Benefit Programs. (20 points)
5. “Ben-Admin” services for benefit administration via electronic file and visual review and audit, including a single bill solution. (10 points)
6. Rate/Pricing. (20 points)

VII. ANTICIPATED TIME LINE

- June 26-July 10, 2019 – Advertise RFQ.
- July 15, 2019 – Selection of Lead RFQ.

Time line is subject to change at the sole discretion of HCAAC. No individual extensions will be granted for the “Qualification Statement” deadline.

VIII. ADDITIONAL SUBMITTAL AND RFQ DETAILS

1. "Qualification Statements" must be delivered and received by HCAAC no later than July 10, 2019 at 3 PM.
2. "Qualification Statements" must be submitted to: **HCAAC, Attn: BRANDY MERSON at blmerson@hcaac.org**
3. Respondents must submit electronically via email.
4. HCAAC shall not be responsible for the loss, non-delivery, or physical condition of documents sent by postal or courier/parcel service.
5. Documents received after the deadline will not be considered.
6. False statements and/or incomplete submittals are grounds for rejection.
7. The HCAAC may choose to reject a "Qualification Statement" from a Broker/Agent who is in default on the payment of taxes, licenses or other monies due to the HCAAC.
8. Please note that all information received in this process becomes property of HCAAC and is public information after the selection process is completed (subject to disclosure in accordance with the Open Records Act).
9. HCAAC reserves the right to amend this RFQ up to the deadline. Notification of any amendments will be posted to the HCAAC's website and will be distributed via email to all parties who have requested same by providing a valid email address. In the event such an amendment would require significant changes in the scope of work, HCAAC reserves the right to adjust the deadline accordingly to allow respondents to revise their responses.
10. HCAAC reserves the right to: request additional information from any or all parties at any point in the process, waive any irregularities in any response, cancel this RFQ in whole or part, reject any or all proposals, and/or proceed at any time with the Broker/Agent(s) determined to be the best suited for providing the "Scope of Services" as outlined.
11. Prior to the submittal deadline, "Qualification Statements" may be modified or withdrawn by the respondent's authorized representative in person. If proposals are modified or withdrawn, the authorized representative shall make his identity known and shall sign a receipt for the proposal.
12. It is the Broker/Agent's responsibility to carefully examine all components of the RFQ, his/her ability to meet the expectations outlined, and to respond accordingly. Failure to do so shall not be grounds for any declaration that the respondent did not understand the conditions and requirements of the RFQ.
13. In the event of default of the successful respondent, or the successful respondent's failure to meet the "Scope of Services," HCAAC reserves the right to proceed with any other respondent.
14. From the date of distribution of the RFQ through the date of selection of a Broker/Agent by the HCAAC Council, Broker/Agents may not initiate or continue any verbal or written communications regarding this RFQ with any HCAAC employee or other HCAAC

representative. Such communications are expressly forbidden except with the written foreknowledge to and permission of the HCAAC CEO. Violations will be reviewed by the HCAAC CEO. If determined that such communication has compromised the competitive process or is otherwise deemed to be disruptive, inappropriate or unacceptable conduct, the RFQ submitted by the Broker/Agent may be disqualified from further consideration.

- 15.** Failure to observe any of the instructions or conditions in this RFQ may constitute grounds for rejection of the Broker/Agent's "Qualification Statement".