

REQUEST FOR PROPOSALS

for

Group Health Insurance Broker and Consulting Services

For the

**HAGERSTOWN HOUSING AUTHORITY
35 WEST BALTIMORE STREET
HAGERSTOWN, MARYLAND 21740**

Sean Griffith, Executive Director



May 13, 2024
Due Date: July 1, 2024

GENERAL INTRODUCTION

I. Background

The Housing Authority of the City of Hagerstown MD., (The Authority) was formed in 1949 and is a non-profit organization operating under the laws of the State of Maryland to provide housing to low-income families within the City of Hagerstown. Our mission is to provide quality, affordable housing in a safe environment. Through partnerships with our residents and other groups, we will provide opportunities for those we serve to become self-sufficient.

II. Overview

The Authority strives to provide employee benefit programs that best meet employees' needs while endeavoring to maintain budget constraints of funding provided by the Department of Housing and Urban Development. All full-time employees (30 + hours per week) and their dependents are eligible to enroll in the groups company benefits. New employees become eligible for coverage on the 1st of the month following their date of hire. Elections remain in effect and cannot be changed until the next open enrollment period unless a qualifying life event occurs.

The Authority currently employs seventy-one (72 full-time employees of which fifty-six (56) are eligible to be enrolled in this group along with their dependents. Employees live in Maryland, Pennsylvania and West Virginia. Retirees and employees under the union bargaining contract are not eligible for coverage under this group. The Authority currently handles COBRA administration in-house.

The Authority requests proposals from qualified licensed brokers to provide insurance brokerage services and consulting for group medical (including prescription coverage), dental and vision benefits.

The Authority seeks a broker that is well versed in the benefits market, experienced in advising comparable size groups and works well with various levels of staff and management. Submitted proposals must meet all requirements of the Qualified Health Insurance Plan that meets minimum essential coverage guidelines according to the Affordable Care Act (ACA), and other requirements set forth in this Request for Proposal (RFP).

Benefitted employees and their dependents are eligible to receive the below levels of benefits. These plans have an annual renewal date of October 1st.

A. Medical– Eligible full-time employees and dependents have selected from one of two medical plans in the past. HMO or PPO/POS plan with integrated prescription drugs

	In-Network	Out of Network
HMO	\$ 3,000/\$6,000	N/A
PPO/POS	\$3,000/\$6,000	\$6,000 - \$12,000

- Offering of an IRS approved tax-advantaged financial account is considered as bonus points
- Offering of a simple employee managed Wellness Program considered as bonus points

B. Dental - A comprehensive dental plan is offered to employees and dependents A greater benefit utilizing network providers.

Preventive	100%
Basic	90%
Major	80%
Orthodontic	50% of covered services

C. Vision - A comprehensive vision plan is offered to employees and dependents Plan included routine eye examinations, eyeglasses, or contact lenses. Greater benefit utilizing network providers (Once every twelve months)

Exam	100%
Lenses	100%
Frame	Retail allowance
Contacts	In lieu of up to \$150 retail

III. Scope of Services

The Authority is seeking to name a Broker of Record for the employee’s group insurance benefits and is looking for continuity of services in a rapidly changing area of employee benefits. The Authority is interested in a broker who can offer creative, innovative approaches, with a proven track record that allows the Authority to maintain quality programs and contain or reduce costs.

The selected broker will perform a full range of benefit program services to include attainment, communication, training, and implementation of the benefits and shall provide services including but not limited to the following:

A. Analysis and Reporting

1. Analyze existing coverage and identify or develop cost-saving alternative benefit strategies and plans.
2. Assist in the development of long-range goals and strategies, including making projections of potential savings. Consider trends and health-care practices to make long term projections
3. Provide and present various cost analysis reports and reviews of self-funded and fully insured plans for the Authority's group
4. Act as liaison between the Human Resource Administrator and the insurance providers
5. Provide timely customer service and assistance to the Human Resource Administrator and to the employees in regards to provider billing, claims, advocacy for services/disputes, and interpretation of services, changes and general troubleshooting.
6. Attend as needed or requested, to present content of proposals to the Authority Board of Commissioners, management meetings, and facilitate on-site or virtual open enrollment meetings with staff to review plans for a smooth transition and to ensure no disruption of services to Authority employees or billing cycles.

B. Compliance

1. Assist with ongoing plan administration to ensure that programs comply with State and Federal legislation or impact benefits.

C. Annual Renewal Process and Evaluation

1. Review and make cost-saving recommendations regarding the modification of plan design, benefit levels, and premiums
2. Provide annual estimates in April, of renewal rates to assist the Authority in the preparation of operating budgets
3. Negotiate premiums and compare benefit summary's proposals. Prepare specifications and compile data of obtained quotes and benefits
4. Recommend appropriate plans and premium rates to ensure quality and cost-effective benefits are provided by the plans

5. Fulfill obligation with Authority and representatives from the Authority's web based HRIS system to support on-line enrollments and changes, to assist in reducing related administrative demands
6. Attendance at and assistance with coordination of annual benefits open enrollment meetings, if requested.
7. Create and provide an electronic copy of the Employee Benefit Summary brochure that provides an overview of health, vision and dental plan benefits along with data reflecting employee contribution per enrollment tier

IV. Minimum Qualifications

1. Proposers firm shall have at least ten (10) consecutive years of experience in Maryland providing brokerage and benefits consulting services. The firm shall have provided such services to similar same size groups.
2. The Proposer must be legally authorized to do business in the state of Maryland and shall meet all licensing and other requirements imposed by State and Federal laws and regulations.
3. The Proposer shall have experienced staff of five (5) years working knowledge of applicable laws and benefits administration and client management experience with high level of communication with client and client employees

V. Timetable

The following table outlines the planned schedule of major activities related to the RFP distribution, response submission, evaluation and selection processes. The Authority reserves the right to amend the below schedule as necessary

RFP Date	May 13, 2024
Questions from providers	May 24, 2024
Response to provider questions	May 31, 2024
Proposal Due	July 1, 2024
Contract Award	July 11, 2024
Open Enrollment with Staff	August 30, 2024 effective October 1, 2024

*All questions must be received on May 24, 2024 and shall be directed to Sherry Buhman via email: sbuhrman@hagerstownha.com . A response to all questions will be answered via response on May 31, 2024

VI. Proposal Format Submission

A. Submission of Proposals

Insurance brokers licensed in the state of Maryland are invited to submit proposals outlining their qualifications, competence and capability to provide group health insurance products and how compensated for services provided. The purpose of this process is to choose a Broker of Record to represent the Authority in matters concerning medical (including prescription coverage), dental and vision benefits for a period of twelve (12) months, commencing October 1, 2024.

Submit electronic proposal submitted by 4:00 PM to:

Sbuhrman@hagerstownha.com
Sherry Buhman, HR Administrator

Late proposals will not be accepted. There will be no public opening of proposals. The names of the proposers will not be released until the announcement of award is made.

The Authority specifically request that no contract, agreement or survey be made on behalf of the Authority, in the marketplace.

B. Withdrawal of Proposal

A proposer may withdraw its proposal at any time before 4:00 p.m on July 1, 2024 by written request for withdrawal to the Contracting Officer listed above.

C. Rights of the Authority

This RFP is not in any way to be construed as an agreement, obligation or other contract between the Authority and any person or firm submitting a proposal, nor does it obligate the Authority to pay for any costs incurred in preparation and submission of proposals or in anticipation of a signed contract.

Proposals submitted in response to this request become the property of the Authority. The Authority may investigate the qualifications of any proposer under consideration, and require confirmation or evidence of qualifications to perform the services described in this RFP. Contract award will be made at the sole discretion of the Authority, based on the evaluation of

all responses, applying all criteria and determination of best qualified to perform the scope of services. The Authority's decision to select a Broker of Record is final.

The Authority reserves the right to:

1. Obtain clarification of any point in a proposer's response or to obtain additional information necessary to properly evaluate a response.
2. Reject any or all proposals
3. Cancel the Request for Proposal in part or in its entirety without explanation to the proposers
4. Issue subsequent Request for Proposals
5. Negotiate with any, all or none of the proposers
6. Accept other than the lowest offer
7. Award a Broker contract to one (1) proposer

ATTACHMENT B
Staffing Proposal

List of proposed staff to be dedicated to the Authority's contract and their responsibility to meet the Authority's needs based on the scope of work.

Proposed Staff Name and Title: _____

Years of Experience and Qualification: _____

Brief Description of Responsibility: _____

PROPOSAL EVALUATION FACTORS AND AWARD CRITERIA

The Housing Authority of the City of Hagerstown in reviewing and evaluating all cost proposals received for final award selection will be using the following point method of evaluation:

EVALUATION AND SCORING Evaluation Criteria	Maximum Points
Qualification of Firm	35
Dedicated Staffing and Years of Experience/Professional Qualifications	25
Cost and Price	25
Bonus Points for MBE/WBE/Section 3 Participation	5
Bonus Points of employee managed Wellness Program	5
Bonus Points of IRS approved tax-advantaged account	5