



## **I. PURPOSE OF REQUEST**

The purpose of this Request for Proposal (RFP) is to solicit proposals from qualified licensed brokers to provide consulting and insurance brokerage services for the Central Ohio Health Care Consortium's (COHCC's) current and future employee health and welfare benefits, including group medical (including prescription coverage), dental, vision, life, accidental death and dismemberment, voluntary life, short-term disability, an employee assistance program (EAP), stop loss coverage for self-insured benefits, and other ancillary related benefits such as flexible spending accounts. The COHCC seeks a consultant and broker who is well-versed in the employee benefits market, experienced in advising comparable governmental consortiums, and works well with multiple entities participating in the same health and welfare benefit arrangements. Submitted proposals must meet all requirements outlined herein.

## **II. THE CENTRAL OHIO HEALTH CARE CONSORTIUM**

The COHCC is a group of Ohio political subdivisions that joined together in 1992 to create a joint self-insurance program under Ohio Revised Code ("ORC") Section 9.833 to provide health care benefits for their employees. The COHCC also provides other health and welfare benefits to the members entities' employees. In order to provide cost-effective, high-quality health and welfare benefit solutions for the COHCC entity members' employees, the COHCC has the following goals:

- Pool risk
- Administer claims effectively and efficiently
- Retain any unused premium dollars to offset future claims and premium increases
- Optimize healthcare and other health and welfare benefit purchasing decisions and provider relations

The COHCC has 11 member entities covering over 900 lives. Member entities include: Canal Winchester, Gahanna, Granville, Grove City, Madison Twp., New Albany, Obetz, Pataskala, Powell, Washington Court House and Worthington. The COHCC is operated by a Board of Directors (Board) with each member entity having one director on the Board. The COHCC operates in three-year terms – the current term is January 2025-December 2027. The COHCC member entities enter into a Joint Self-Insurance Agreement for each term.

Currently, the COHCC offers eligible employees and their qualified dependents benefits as outlined, below. The current provider/vendor or insurer for each benefit plan and program is also listed. Most of the policies or arrangements for the plans and programs have an annual renewal date of January 1 except the life and accidental death and dismemberment ("AD&D") and disability insurance plans.

- Medical Self-Insurance—UMR (PPO, HSA and HRA plans). There are currently four (4) medical plan options and each COHCC member entity has the discretion to determine which option(s) it will offer to its employees.
- Prescription Self-Insurance—RxBenefits-Express Scripts.

- Dental Insurance—Delta Dental of Ohio.
- Vision Insurance—VSP.
- Life and AD&D Insurance (basic and voluntary/supplemental) —Standard Insurance.
- Short Term Disability Insurance — Standard Insurance.
- Employee Assistance Program (EAP)—Bronson HelpNet EAP

COHCC also currently has a stop loss insurance-contract with Sun Life and the COHCCC member entities have wellness programs that are unique to each entity. Common wellness program providers currently include OSU and Mount Carmel.

### **III. SCOPE OF SERVICES**

The selected broker will perform a full range of benefit program services related to the requisition, acquisition, implementation, maintenance, administration, communication, and improvement of the COHCC's employee benefits offerings. A focus will also include the long-term sustainability and health of the COHCC. The COHCC is particularly interested in a broker who can offer a creative, innovative approach, with a proven track record of providing reliable and excellent customer service for groups similar to the COHCC to maintain quality employee benefit plans and programs and contain or reduce costs. The selected broker shall provide services, including, but not limited to, the following:

#### **A. Analysis and Reporting**

- i. Analyze existing coverage and identify or develop cost-saving alternative benefit strategies, ratings, plans and programs.
- ii. Assist in the development of long-range goals and strategies, including making projections of potential savings.
- iii. Provide analysis and recommendations based on utilization and performance reports, statistical and/or financial reports, and plan-specific data.
- iv. Assist the COHCC in monitoring and analyzing experience trends and providing timely alerts on changing patterns and appropriate recommendations; provide monthly updates on claims, costs, stop loss, prescription spend, etc.
- v. Provide, maintain, and update comparison reports of other public and private companies' benefit plan and program offerings and costs to determine their competitiveness with the COHCC plans and programs.
- vi. Provide financial and/or performance reviews of self-funded and fully insured plans and programs.
- vii. Be available to provide various types of reports as needed, such as cost analysis for benefit changes, and other statistical, financial, forecasting, trend, labor negotiations or experience reports.
- viii. Prepare and present reports on trends, new products, and audits, as requested.
- ix. Regularly monitor, report on, and evaluate performance measures and guarantees for benefit providers/vendors.
- x. Maintain full and accurate records concerning all matters and services provided to the COHCC and on behalf of the COHCC benefit plans and programs.
- xi. Provide the COHCC Board members or officials with all spreadsheets, assumptions and calculations upon completion of any project performed on behalf of the COHCC's benefit plans and programs.
- xii. Propose strategies for addressing emerging healthcare trends.

#### **B. Liaison and Problem Intervention**

- i. Act as a liaison between the COHCC and its member entities and benefit providers/vendors with claim issues, negotiation of contracts, etc.
- ii. Provide day-to-day consultation on benefit plan and program interpretation and problem resolution.
- iii. Provide high-quality customer service to the COHCC members entities' employees and their dependents and assistance to each COHCC member entities' staff with issues involving billing, claims, provider/vendor service issues/problems, advocacy for services, disputes, interpretation of contracts and services, changes, and general troubleshooting.
- iv. Assist in the appeal process with providers/vendors and/or the COHCC's appeal process according to the benefit plans and program and Joint Self-Insurance Agreement.
- v. Attend meetings, as needed with the COHCC Board and COHCC member entities' staff and/or employees to facilitate and assist in the management of the employee benefit plans and programs including preparation of open enrollment material and communication with employees regarding open enrollment.
- vi. Advise on appeals from and by covered individuals on unresolved provider/vendor issues if needed; provide advice to enforce the employees', COHCC's, or their dependents' rights.
- vii. Assist the COHCC in proactively mitigating negative impacts or disruption of services to employees from benefit and/or provider/vendor changes.

#### C. Compliance

- i. Assist with ongoing plan administration and ensuring that the COHCC and its plans and programs comply with applicable State and Federal laws and regulatory guidance thereunder, including, but not limited to, ORC Section 9.833, the Internal Revenue Service Form 1094-C and 1095-C preparation, filing and distribution requirements and other Affordable Care Act requirements.
- ii. Provide training to the COHCC Board, as needed, regarding statutory and regulatory updates and/or best practices for the effective administration of the COHCC benefit plans and programs.
- iii. Review and disseminate information on new or revised State and Federal legislation and regulatory guidance that impacts employee benefit plans and programs; assist with renewal of successor Joint Self-Insurance Agreements as needed.
- iv. Assist the COHCC Board with an annual audit to ensure compliance with all mandated reporting and posting/notice requirements for the COHCC benefit plans and programs.
- v. Develop and/or assist in developing communication materials and tools for conducting dependent verification audits.
- vi. Comply with and assist the COHCC with ensuring that each provider/vendor complies with all applicable cyber-security laws, including, but not limited to the HIPAA Security Rule, and cyber-security best practices with respect to health and welfare benefit plans and programs.

#### D. Annual Renewal Process and Evaluation

- i. Establish a strategy for benefits, both annually and three to five (5) years in the future, to promote long-term stability and success of the COHCC. Consider finances of the COHCC, required reserves, trends, union negotiations, prospective legislation and regulatory guidance, and new delivery systems to make long-term projections.

- ii. Review and make cost-saving recommendations regarding the modification of plan design, benefit levels, premiums, communications, and quality of current benefit plans and programs.
- iii. Recommend appropriate premium rates and reserves, preliminarily at least five (5) months before plan year-end, to maintain the viability of the COHCC to ensure that quality and cost-effective benefits are provided.
- iv. Provide ongoing evaluation and estimates of annual renewal rates and cost trends to assist the COHCC Board in the preparation of budget figures.
- v. Conduct thorough and applicable market research in preparation for contract renewals.
- vi. Prepare specifications and facilitate the RFP process on behalf of the Board including compiling data, obtaining quotes and proposals, negotiating rates, and analyzing and comparing proposals.
- vii. Present to the Board monthly or more frequently when needed on various topics, including, but not limited to, premiums, benefit levels and plan design, performance measures and guarantees, contractual terms and conditions, and quality assurance standards.
- viii. Make recommendations for items of negotiation with providers/vendors, including, but not limited to, benefit levels and plan design, premiums, quality of service, performance measures and guarantees, and return on investment, where applicable.
- ix. Review rate proposals and negotiate with providers/vendors to ensure underlying assumptions are appropriate and accurate for the COHCC.
- x. Develop annual open enrollment communications for each COHCC member entity, that include information regarding new benefit offerings and/or changes to the existing benefit offerings; assist COHCC member entities with employee benefits communications.
- xi. Assist the COHCC member entities in creating efficiencies for employee enrollments.

E. Education/Communication/Human Resources Support

- i. Attend monthly Board meetings; distribute Board meeting summaries/action items following monthly meetings.
- ii. Assist the COHCC member entities in developing and implementing of all benefits-related initiatives, including wellness programs.
- iii. Provide support to the human resources function of each COHCC member entity to assist with elevated employee claims issues, HSA/HRA/FSA administration, and provide expertise related to COBRA and Medicare/Medicaid.
- iv. Work with the COHCC's law firm/legal services representative as needed.
- v. In conjunction with the providers/vendors for the dental and vision plans and COHCC's self-insured medical and prescription drug benefit plans, review overall claims experience, claims service and claims administration.
- vi. Recommend and help develop enhancements and improvements for communications specific to the needs of the COHCC member entities, including, but not limited to, brochures, pamphlets, matrices, comparison charts, summaries, electronic communications, forms, employee handbooks, and employee orientation materials.
- vii. Provide timely research and responses to technical questions posed by the COHCC member entities.

- viii. Provide regular and timely communications for the effective administration of the COHCC employee benefit plans and programs.
  - ix. Provide guidance and recommendations on items such as, but not limited to, trends in benefits plans, methods for improving cost containment, financial arrangements, and administration.
  - x. Assist with the content of presentations for labor and management meetings and/or legislative body meetings.
  - xi. Provide access to published benefit-related survey information.
  - xii. Develop and/or assist in developing and evaluating employee needs and satisfaction surveys.
  - xiii. Work collaboratively with the COHCC Board and member entities.
  - xiv. Manage employee benefit plan and program changes and provider/vendor transitions.
  - xv. Review and evaluate current administrative processes related to enrollment and billing; recommend and assist with administrative process enhancements for the COHCC member entities.
  - xvi. Recommend process improvement or technology to enhance service delivery of benefits and open enrollment including dashboards or automated compliance tracking.
- F. Sales/Marketing
- i. Lead a sales and marketing effort to market the COHCC to prospective local government entities to expand the number of covered lives. Facilitate the proposal process with a prospective entity, and evaluate the risk/reward profile for prospective member entities.

#### **IV. SUBMISSION OF PROPOSALS**

**All proposals must be submitted electronically by 4:00 p.m. ET on Friday, February 21, 2025, to:**

**[lrasey@newalbanyohio.org](mailto:lrasey@newalbanyohio.org) and [jnahvi@cityofpowell.us](mailto:jnahvi@cityofpowell.us)**

**Hard copies of proposals, while not required, may be mailed to the attention of:**

Lindsay Rasey  
COHCC of New Albany  
99 W. Main St.  
PO Box 188  
New Albany, OH 43054

**Questions must be received by 9:00 a.m. ET on Tuesday, February 18, 2025. All questions must be submitted in writing to:**

Lindsay Rasey  
**[lrasey@newalbanyohio.org](mailto:lrasey@newalbanyohio.org)**

Ownership of all data, materials, and documentation originated and prepared pursuant to this RFP shall belong exclusively to the COHCC. Firms are not asked to provide any confidential or trade secret information in submitted proposals. Provided, however, if the proposing firm believes it is necessary to provide confidential or trade secret information in submitted proposals, the proposing firm shall identify the specific items of information for which such identification is claimed by marking with the following (or its reasonable equivalent) upon submission: "This section of the response/proposal contains records or

information relating to secret processes or secret methods or the release thereof is otherwise prohibited by state or federal law;" thereafter, the COHCC will evaluate accordingly.

## **V. CONTENT OF RESPONSES**

In order to evaluate a firm's qualifications, the proposing firm is instructed to follow the outline below in responding. Firms are encouraged to be succinct in their responses and not include incidental marketing or ancillary materials about their firm that are not responsive to the RFP.

### Statement of Qualifications, Experience and Understanding of Work:

- A. Provide an organization chart and a brief history and overview of your firm's background, how long your organization has been in operation and an outline of the proposed organizational structure you would put in place to support the COHCC. Please include the name, resume and background of all key individuals, affiliates, and sub consultants/subcontractors to be associated with providing the required services to the COHCC.
- B. Identify the proposed team your firm would establish to provide the required services directly to the COHCC, including each key personnel's name, qualifications, education, relevant experience, and length of service with the firm, noting which individuals are full-time and part-time. Disclose if you or any member of your team has been involved in any transaction in which it defaulted on a government contract or was suspended or debarred by a government agency.
- C. Please provide the following regarding the firm's information security policies and procedures:
  - A copy of your information security policies, procedures, guidelines, and standards, including your business resiliency program addressing business continuity, disaster recovery, and incident response.
  - Do you conduct an annual risk assessment?
  - Do you have an annual third-party audit of your security controls and, if so, who conducted your most recent third-party audit?
  - How often do you conduct cybersecurity awareness training?
  - How do you ensure that any assets or data stored in a cloud or managed by a third party service provider are subject to appropriate security reviews and independent security assessment?
  - Do you encrypt all sensitive data, stored and in transit? If so, how? If not, when do you not encrypt sensitive data?
  - Have you experienced past security breaches? If so, please provide us information regarding the breach(es) and your response.
- D. Specimen Contract: Please provide a specimen/template services contract or agreement. The contract or agreement should include provisions regarding assignment, indemnification, insurance, non-waiver of rights, relationship of the parties as independent contractors, compliance with applicable law and termination for convenience.
- E. References: Please provide a list of five (5) public sector references with health care consortiums or similar organizations for which your firm provides a scope of services similar to that requested in this RFP. Reference information should include:
  - Contract duration, including dates.

- Services performed.
  - Name, address and telephone number of contracting agency which may be contacted for verification of all data submitted.
- F. Statement of Authority: The proposal shall be signed by an official authorized to bind the proposer and shall contain a statement that the proposal is a firm offer for a ninety (90) day period.
- G. Pricing: Provide proposed pricing that clearly defines what services are included in the proposal and what types of services would be proposed separately if any. Indicate whether pricing is based on an annual fee, fee for service, commission, or a combination of two or more. Include any and all commissions and fees that the firm would expect to receive from any third parties and existing programs for services requested herein, as well as additional services that are being recommended. Identify any split commission or joint marketing arrangements with other agents, brokers, firms, or associations. With this description, please include an explanation as to how the firm would provide the COHCC with the best price at the time of negotiations. The COHCC reserves the right to review and/or audit any records of the selected firm related to commissions, fees, etc. related to the COHCC's account.

#### Description of Services to be Provided

- A. A complete description of services to be provided. Include both services outlined Section III of this RFP, as well as additional recommended services and any and all unique brokerage or consulting services the firm will offer the COHCC. Please specify if these services are to be provided by the firm's staff or through an affiliate or subcontractor of the firm.
- B. A description of the group medical, prescription drug, dental, vision, life, accidental death and dismemberment, short- and long-term disability, and EAP premium volume handled by the firm and by the specific team to which the COHCC's account would be assigned.
- C. A list of the principal insurance markets or providers/vendors utilized by the firm in the order of premium volume placed with each market or provider/vendor. This listing should be categorized by line of coverage: medical, prescription drug, dental, vision, life, accidental death and dismemberment, short- and long-term disability, stop loss, and EAP.
- D. A description of technical or professional support available through the firm, such as legal counsel, customer service, communications, and technology support.

## **VI. GENERAL STATEMENT REGARDING EVALUATION OF RESPONSES**

The COHCC will use a sub-committee comprised of member entities' representatives to review and evaluate proposals. For each decision point in the process, the sub-committee will evaluate a variety of quantitative and qualitative criteria and will then elevate a select number of firms to participate in the next level of the RFP process. Proposals not received by 4:00 p.m. on February 21, 2025 will not be considered by the sub-committee.

The lowest price proposal will not necessarily be selected. The sole purpose of the proposal evaluation process is to determine which firm can provide the best value to the COHCC (highest level of service and desired deliverables in the most cost-effective manner that most closely meets the COHCC's needs). The evaluation process is not meant to imply that one firm is superior to any other, but rather that the selected firm can best support the COHCC, based on the information available and the COHCC's best efforts of determination.

**Evaluation Criteria-** The proposal evaluation criteria should be viewed as standards that measure how well a firm’s approach meets the desired requirements and needs of the COHCC. The criteria that will be used to evaluate proposals may include but are not limited to the following:

- **Responsiveness** – The degree to which the firm’s overall proposal has responded to the RFP’s purpose and scope; included in this criterion is conformance in all material respects to this RFP.
- **Experience & Qualifications** – The firm’s experience in providing services and deliverables as requested in this RFP; including, but not limited to, reference checks.
- **Capability & Project Approach** – The firm’s capability, flexibility and skill to meet the COHCC’s requirements and perform the work identified in the RFP; including but not limited to, approach to business processes, project management, service methodologies, creative alternatives and value-added services.
- **Value** - During initial evaluation phases, value is scored relative to the lowest response and scores associated with cost represent no more than 10 percent of the overall points. Scored by quantitative analysis.

Selected firms will be invited make presentations to the COHCC Board or sub-committee. Representative(s) attending/hosting these presentations must be qualified to respond to questions related to any component of the proposal.

The COHCC will use the following anticipated timetable\*, which should result in the commencement of services by the selected firm by July 1, 2025.

Issue RFP/Announcement	February 13, 2025
Deadline to submit written questions	By 9:00 a.m. ET on February 24, 2025
Responses to submitted questions	February 26, 2025
Deadline for submission of proposals	By 4:00 p.m. ET on February 28, 2025
Firms notified of COHCC’s intent to move forward with the interview or presentation process	March 10, 2025
Interviews or presentations from selected firms to COHCC Board	March 26, 2025
Anticipated contract awarded	June 1, 2025

\*\*Timetable is subject to change.

## **VII. QUESTIONS**

Please direct any questions regarding this RFP to Lindsay Rasey, HR Officer for the City of New Albany, Ohio. Questions must be by written email to [lrasey@newalbanyohio.org](mailto:lrasey@newalbanyohio.org) and received by 9:00 a.m. ET on February 24, 2025.

## **VIII. MISCELLANEOUS**



A. Limitations and Reservation of Rights

This RFP does not commit the COHCC to award a contractor to procure or contract for services or supplies.

The COHCC reserves the right, in its sole discretion, to (a) waive any non-substantive requirement contained herein, (b) reject any or all proposals received as a result of this RFP, (c) cancel, in part or in its entirety, this RFP when it is determined by the COHCC to be in the best interest of the COHCC to do so, (d) make no award as a result of this RFP, (e) request modifications to initial proposals, (f) accept a proposal and award a contract as a result of this RFP, which will be in the best interest of the COHCC, (g) make partial or multiple awards as a result of this RFP, (h) obtain other supplemental information concerning the firms that respond to this RFP, and (i) excuse technical defects in a proposal. In addition, the COHCC may award a contract based on initial proposals received in response to this RFP, without discussion of such proposals.

B. Award of Contract

The contract for consulting and insurance brokerage services to which this RFP applies may be awarded as soon as practicable after the proposal opening unless otherwise stated, but generally not before thirty (30) calendar days from the proposal opening.

C. Disqualification of Proposing Firm and Proposal

A contract will not be awarded to any person, firm or company in default of a contract with the COHCC, State of Ohio or the Federal Government. This includes default upon the payment of any financial obligation.

D. Compliance

The responders to this RFP and any firm awarded a contract in connection with this RFP (Contractor) shall observe and comply with all applicable laws, ordinances, and the rules and regulations of all authorities having jurisdiction over the COHCC's contract. The Contractor shall comply, when applicable, with the U.S. Department of Labor, Safety and Health Regulations identified as Chapter XVII of Title 29, Code of Federal Regulations (CFR) Parts 1910 and 1926 and subsequent amendments thereto. The Contractor agrees that in the hiring of employees and subcontractors for the performance of work under the COHCC's contract or any subcontract, none of the Contractor, a subcontractor, or any person acting on the Contractor's behalf shall, by reason or race, color, religion, sex, national origin, age, familial status, disability, pregnancy, sexual orientation, gender identity, or gender expression, or any prohibition provided by federal or state law, discriminate against any citizen of the State of Ohio in the employment of labor or workers who are qualified and available to perform the work to which the employment relates, nor shall the Contractor, a subcontractor, or any other person acting on the Contractor's behalf, in any manner, discriminate against or intimidate any employee hired for the performance of work under the COHCC's contract on account of race, color, religion, sex, national origin, age, familial status, disability, pregnancy, sexual orientation, gender identity, or gender expression, or any prohibition provided by federal or state law.

E. Expense of Preparing a Response

The COHCC accepts no responsibility for any costs or expenses incurred by the responders to this RFP, including costs and expense associated with the preparation of RFP responses and presentations. Such costs and expenses are to be borne exclusively by the responders.

## **IX. PRIVACY & SECURITY**

The COHCC expects the successful firm to have sufficient systems and processes in place to protect the COHCC's and its member entities' confidential information and safeguard the privacy and security of its employees and their dependents. Firms should also have a method of staying up to date with changing security threats.

## **X. SELECTION**

The COHCC is responsible for the negotiation and award of the contract for consulting and insurance brokerage services. Consulting and insurance brokerage services are anticipated to begin July 1, 2025, for an initial period of one year, with an option to renew for one or more additional years.