

# Request for Proposals (RFP)

For evaluation and development of a regional health insurance collaborative for municipal employees in participating groups in the Western Connecticut Planning Region.

## Announcement

The Western Connecticut Council of Governments (“WestCOG”), an association of 18 cities and towns in Western Connecticut (the “Western Connecticut Planning Region”) is interested in evaluating the potential for cost savings through the creation of a regional/interlocal health insurance collaborative (the “Collaborative”), as enabled by Connecticut Public Act 10-174, which allows municipalities and boards of education to join together to purchase employee health insurance.

WestCOG is seeking proposals from qualified, licensed Insurance Brokerages and/or Agents (hereafter “Proposer”) for the purpose of providing professional insurance, brokerage, and consulting services for an employee benefits plan. The Proposer must have a strong knowledge base and experience with health insurance collaborations and/or associations. A proven track record with at least 3-5 years of successful experience within health insurance collaborations and/or associations will be required. Please include references. The Proposer will be responsible for the outlined “Project description” below for each employer group alongside a potential future Plan Administrator.

## Scope of services

At minimum, the selected Proposer will be expected to provide the services enumerated below. Proposers may propose and explain modifications to the structure, order, or content of the scope of services, provided justification is given. However, WestCOG is not bound to accept any such changes. Furthermore, WestCOG may adjust or amend the project at its own discretion for any reason.

1. Identify groups interested in participating in a Collaborative, collect relevant information on existing insurance arrangements. These include but may not be limited to past, present, and expected future data on benefits, costs, membership, service levels, and contractual obligations.
2. Propose, review, analyze, and evaluate models for a Collaborative. These should include consideration of successful and, as applicable, unsuccessful models in use in Connecticut (e.g., ECHIP, CREC, The Connecticut Partnership Plan) as well as models, practices, and options from other, comparable locations.

The review, analysis, and evaluation should be comprehensive and should provide all necessary information to enable fully informed decisions on the part of interested groups

about the viability and value proposition of establishing a Collaborative and, furthermore, about the benefits, costs, opportunities, risks, and prognosis to them individually and jointly for joining and participating in a Collaborative.

3. Work with interested groups to establish governance for a Collaborative, including development, execution, and management of the processes to establish the Collaborative and for it to begin operations, enroll members, and become self-sustaining.

## Application process

### Format

Each application should include the following components:

1. Cover page with project title; proposing firm; and name, telephone number, and e-mail address for the project manager.
2. Approach. This should explain the proposer's concept of and method for the scope of work (i.e., what steps will the proposer take to satisfy each task? How will the analysis be conducted, and how will success be measured?) Timing, duration, and cost should be specified for each task in the scope of work.
3. Work history. Examples of similar or relevant work conducted by proposer in the past, with information on project outcomes and client references. Name, title, employer, relationship to the project, telephone number, and e-mail address should be given for each reference.
4. Statement of qualifications. Directory of, task assignments, and resumes for key staff on project. Professional licenses and certifications should be included. The total hours each staff person is expected to spend on each task should be documented.
5. Corporate background. Include the history, location(s), length of time in existence, and structure of the firm; documentation of relevant insurance coverage; and demonstration of the capacity of the firm to carry out the project.
6. Signature of a representative of the firm having legal authority to contract on behalf of the firm.
7. A listing of known complaints regarding the proposer from the last ten years that filed with the State Insurance Commissioner's Office, including the nature of the complaint and disposition.
8. A completed Organizational Conflict of Interest Statement that either warrants that there are no relevant facts or circumstances that could give rise to organizational conflicts of interest, and/or, as applicable, gives a full, written disclosure of any organizational conflicts of interests, including description of the action(s) the proposer has taken or will take to avoid or mitigate such conflict.

The Narrative may not exceed 5,000 words. Other components have no word limit.

Material submitted in response to this RFP and received by WestCOG may be subject to the provisions of the Connecticut Freedom of Information law (CGS §1-200 et seq.)

## How to apply

Proposals are due by the end of the application period, Sunday, February 24, 2019 at 11:59 PM ET. Submissions should be directed to: Mr. Francis R. Pickering, Executive Director at [insurance@westcog.org](mailto:insurance@westcog.org).

Submissions should be provided in PDF format, as a single file. The file may be attached to the e-mail, or, in case of a large submission (larger than 10 megabytes), linked in the e-mail. Recipients should enable delivery and read receipts in their e-mail client. No other confirmation will be given.

## Review and contracting

WestCOG will evaluate proposals received after close of the application period. At this point, WestCOG may invite additional information from selected proposers, including but not necessarily limited to, samples of other work or an in-person interview.

Should WestCOG determine to proceed with a proposal, WestCOG will begin contract negotiations, including on scope and fee, with the respective proposer. Should WestCOG and the selected proposer be unable to come to an agreement, WestCOG may terminate negotiations with that firm and revisit other proposal submitted.

It is expected that proposers will be notified of decisions on their submission by March 31, 2019. WestCOG may award the project in part or in full to one or more proposers, and to cancel or to reissue this RFP. Any award will not be final until a contract has been negotiated and executed.

## Communications

### Location of posting

This RFP may be found online at <https://westcog.org/about/rfps-grant-opportunities/> until March 31, 2019. It is the responsibility of interested parties to retrieve and store a copy of the RFP beyond this date.

### Pre-bid meeting

A pre-bid meeting will be held Wednesday, January 30, 2019 at noon ET at the WestCOG offices and by phone at 712-432-0360, access code 500386#. Attendance, by phone or in person, is optional and is not required in order to respond to this RFP.

### Inquiries

Proposers may submit questions on this RFP by Wednesday, February 6, 2019 at 11:59 PM ET. Questions should be directed to Mr. Francis R. Pickering, Executive Director at [insurance@westcog.org](mailto:insurance@westcog.org). Answers will be posted online where WestCOG posted this RFP on a rolling basis until the close of business on Friday, February 8, 2019.

No questions will be accepted by other forms of communication.

Information about WestCOG can be found at <http://westcog.org>.

## Addenda and supplements

Should WestCOG amend or adjust this RFP, such changes will be posted online where WestCOG posted this RFP. It is the responsibility of proposers to check for changes to the RFP.

## Conditions

### Legal requirements

Contracts awarded as a result of this RFP are subject to all applicable federal and state laws, including those concerning civil rights, nondiscrimination, and equal opportunity. Any responses to this RFP, as well as any work resulting from it, are subject to freedom of information.

### Insurance requirements

To be considered, proposers must maintain insurance coverage as required by federal and state law.

### Consortia, joint ventures, and teams

Proposals from consortia, joint ventures, and teams (“groups”) will be accepted. In such cases, a lead firm must be identified for contracting purposes. A work history and statement of qualifications (as described under *Format***Error! Reference source not found.**, #4 and #5) must be provided for each member of the group.

In designating a lead firm, groups should consider the following:

1. The lead firm should have sufficient experience and expertise to perform or supervise all facets of the project, and must have sufficient resources to carry out the contractual responsibilities of the group.
2. The lead firm will be legally responsible to WestCOG for the performance of, and must perform at least 51% of, the total work awarded under any contract issued as a result of this RFP.
3. Firms that are subsidiaries may not rely on the experience, expertise, or resources of its parent firm to meet these requirements.

### Disadvantaged Business Enterprises (DBE)

DBE firms are encouraged to respond to this RFP.

If a DBE firm is proposed, the proposal must clearly identify the DBE firm, the role the DBE will play in the project, and the tasks assigned to the DBE. Proof of Connecticut DBE certification must be submitted with the proposal. Responses that fail to give proof of DBE certification and description of project involvement will not be identified as including DBE participation.

### Nonreimbursement of proposal costs

Costs associated with responses to this RFP, including proposal development and participation in a selection process, are the sole responsibility of the respondent firms. WestCOG will not reimburse firms for such costs, nor will any selected firms be permitted to negotiate such costs as part of a contract with WestCOG.

### Conflicts of interest

All relationships that may pose a conflict of interest, and actions that shall be taken to avoid or mitigate these conflicts, shall be disclosed as part of the response to this RFP.