

**REQUEST FOR PROPOSAL/QUALIFICATIONS
FOR
EMPLOYEE HEALTH CARE BENEFIT BROKER**

**Issued by the
Township of Middletown**



Date Issued: November 9, 2016

Responses Due by: November 28, 2016

Opening of Proposals

REQUEST FOR PROPOSALS

Notice is hereby given that the Township of Middletown will receive proposals from qualified person(s) or firm(s) interested in providing services as an independent Employee Health Care Benefit Broker.

Proposal packets with all specifications can be obtained at the Middletown Township Municipal Center, Monday through Friday between 8:30 AM and 4:30 PM or by calling (215) 750-3800, Ext. 141. Packets can be downloaded from the Township website, www.middletownbucks.org.

Prospective bidders are required to submit an original and 8 exact copies of the proposal in envelopes marked "**EMPLOYEE HEALTH CARE BENEFIT BROKER**" to the Township Manager, Middletown Township, 3 Municipal Way, Langhorne, PA 19047 on or before 11:00 AM, prevailing time, November 28, 2016.

**REQUEST FOR PROPOSAL & QUALIFICATIONS (RFP)
FOR
EMPLOYEE HEALTH CARE BENEFIT BROKER**

I. PURPOSE AND INTENT

Through this Request for Proposal & Qualifications (RFP), the Township of Middletown (hereinafter the “Township”) seeks to engage a vendor as (position) for the 2017 Township year commencing February 1, 2017, or upon appointment, whichever is later. This contract will be awarded through a fair and open process.

II. PROPOSAL SUBMISSION

An original, clearly marked as the “ORIGINAL” and eight (8) full, complete and exact copies of each proposal shall be submitted in sealed envelopes and must be marked with “**Employee Health Care Benefit Broker**” and addressed to:

Stephanie Teoli Kuhls, Township Manager
Township of Middletown
3 Municipal Way
Langhorne, PA 19047

The proposal must be received no later than **Monday, November 28, 2016** at 11:00 a.m.

Faxed proposals will NOT be accepted.

Any inquiry concerning this RFP should be directed in writing to:

Stephanie Teoli Kuhls, Township Manager
Township of Middletown
3 Municipal Way
Langhorne, PA 19047

All documents/information submitted in response to this solicitation shall be available to the general public. The Township will not be responsible for any costs associated with the written and/or oral presentation of the proposals. The Township reserves the right to reject any and all proposals, with or without cause, and waive any irregularities or informalities in the proposals. The Township further reserves the right to make such investigations as it deems necessary as to the qualifications of any and all vendors submitting proposals. The Township reserves the right to re-solicit proposals.

III. GENERAL INFORMATION ON THE TOWNSHIP OF MIDDLETOWN

The Township of Middletown is located in Bucks County, Pennsylvania, and operates under the Second Class Township Code form of government, with a five (5) member Board of Supervisors and a Township Manager. The Township is approximately 19.4 square miles, has approximately 45,000 residents, an annual General Fund budget of \$16.5 million and approximately 200 employees (approximately 100 who are full time, the remainder part-time or seasonal). The Board of Supervisors meets the first and third Monday's of each month as well as special meetings on an as needed basis.

IV. MINIMUM QUALIFICATIONS

Middletown Township is currently enrolled in the Independence Blue Cross Personal Choice HDHP program. Contractual obligations require the Township to administer a benefit package to employees which includes deductible and RX funding arrangements for both the uniform and non-uniform employees. The broker selected must be able to not only provide traditional broker services as identified in Section a, but also be able to handle all aspects of manual claims processing as stated in Section b in order to meet our contractual requirements. Detail in your response to this RFP exactly how you intend to provide TPA duties, and what the cost, if any, for this service will be on a monthly and annual basis. Details for both programs are attached.

a. BROKER SERVICES

Included Services. Broker shall perform the following services as an independent Broker for Middletown Township (collectively "Broker Services"):

- Meet annually with Middletown Township to analyze its insurance renewal requirements;
- Shop insurance carriers to determine the most affordable coverage with the best coverage;
- Handle billing and enrollment issues both at the carrier level and at the township level;
- Enroll Middletown Township employees and explain coverage;
- Assist Township in determining the proper benefits package;
- Update Township regarding healthcare reform issues;
- Keep current with existing laws (FMLA, PPACA, etc.);
- Evaluate Medicare coordination of benefits rules;
- Assess Township's employee base to determine what subsidies will be available both on the exchanges and off the exchanges;
- Determine penalties applicable under existing and renewing healthcare law;
- Keep Township's employees informed of their rights and responsibilities; act as Employee Benefit consultant to the Township and its employees.

b. TPA MANUAL CLAIMS PROCESSING

Included Services. Broker shall perform the following services as an independent TPA for Middletown Township ("TPA ACCOUNT MANAGEMENT Services"):

- Manual Claims Processing Services
- Direct communication with member, assistance in gathering necessary claims documentation, i.e. provider statements, receipts, explanation of benefits preparing a claim to be submitted for payment.
- Review of claim documentation and issue resolution when necessary. Direct communication with member, insurance carrier and provider. Facilitate resolution of issues regarding coverage, payment and services provided / billed.
- Submission of reviewed claims to third party administrator.
- Consistent follow-up and weekly review of claims in process. Direct communication with 3rd Party Administrator's Client Services and member regarding member account and claim payment. Generate weekly reports and follow-up systems.
- Direct communication, consistent follow-up and personalized service from onset of claim preparation to resolution and provider payment.
- Provide weekly claims & deductible reimbursement reporting to Township Manager.
- Provide RX Claims co-pay billing for all employees including prepaid stamped envelopes.
- Administer pre & post-retirement benefit counseling for both Union & Non-Union employees.
- Provide and manage Cobra Benefit Administration to all employees.
- Provide designated account representative for employee benefit & claims questions 24/7.

c. ACA REPORTING

Included Services. Broker shall perform the following services as an independent TPA for Middletown Township. Includes retrieving and inputting client payroll and enrollment data for employees and dependents. (“ACA REPORTING Services”):

SETUP PHASE:

- Pay History Data Requirements
- Uploading Pay History Information
- Scheduling a Pay History Upload
- Setting Up Medical Plan ACA Indicators
- Setting Up the Lookback Report
- Setting Up ACA Eligibility Job Class Mappings

MAINTENANCE PHASE:

- Running & Scheduling Lookback Reports
- Reviewing the Lookback Report/Uploading Eligibility Changes

YEAR END FILING PHASE:

- Setup of 1094/1095 Forms
- Running the Pre-Form Excel Report
- Running Of the 1094/1095 Forms

- IRS Filing of the 1094/1095 Forms

The Broker's response must address the services identified in the three sections above.

V. MANDATORY CONTENTS OF PROPOSAL

In addition to demonstrating an ability to meet all minimum qualifications outlined above, the firm must also include and address the following:

- 1) Contact Information: Provide the name and address of the firm; the name, telephone number, fax number, and e-mail address of the individual responsible for the preparation of the proposal and the principal professional assigned to the Township.
- 2) Costs: Please indicate if there are any costs associated with any services listed in sections IV.a, b and c. Also indicate if there are any additional costs that the township may be subjected to for services provided.
- 3) An executive summary of not more than two (2) pages, identifying and substantiating why the vendor is best qualified to provide the requested services.
- 4) A staffing plan listing those persons who will be assigned to the engagement if the vendor is selected, including the designation of the person who would be the vendor's principal professional responsible for all services required under the engagement. This portion of the proposal should include the relevant resume information for the individuals who will be assigned. This information should include, at a minimum, a description of the principal's relevant professional experience, years and type of experience, and number of years with the vendor.
- 5) A description of the vendor's experience in performing services of the type described in this RFP. Specifically identify client size and specific examples of work within the scope of services required under this RFP in **similarly sized municipalities. It is imperative to show experience in similarly sized municipalities.**
- 6) The location of vendor's office, if other than the vendor's main office, at which the vendor proposes to perform services required under this RFP. Describe your presence in Pennsylvania and any familiarity your firm has with the Bucks County area.
- 7) Five (5) references, including at least three (3) municipal clients, including three (3) current clients for whom services have been provided for at least three (3) years and two (2) former clients for whom services have been provided within the past seven (7) years. Provide the contact names, titles and phone numbers.
- 8) If the vendor or any principal therein has been engaged as a defendant in any litigation involving a sum of \$100,000 or more and/or has been subject to any professional disciplinary action over the last three (3) years, the bidder must provide a description of the litigation and/or disciplinary action.

9) A description of any ongoing investigations and/or litigation matters involving the applicant, its directors, officers and principals and any individuals employed by the applicant that relate to the performance of the vendor in the proposed field of expertise.

10) In its proposal, the vendor must identify any existing or potential conflicts of interest and disclose any representation of parties or other relationships that might be considered a conflict of interest with regard to this engagement or the Township.

VI. INTERVIEW

The Township Manager and/or the Board of Supervisors reserve the right to interview any or all of the applicants submitting a proposal. Although interviews may take place, the proposal should be comprehensive and complete on its face. The Township reserves the right to request clarifying information subsequent to submission of the proposal.

VII. SELECTION PROCESS

All proposals will be reviewed by the Township Manager or her designee to determine responsiveness. Non-responsive proposals will be rejected without evaluation. For vendors that satisfy IV “Minimum Requirements” and V “Mandatory Contents of Proposal,” the Township’s evaluation will include but will not be limited to the following evaluation criteria, separate or combined in some manner, and not necessarily listed in order of significance:

- The vendor’s general approach to providing the services required under this RFP.
- The vendor’s documented experience in successfully completing contracts of a similar size and scope to the engagement addressed by this RFP.
- The qualifications and experience of the vendor’s management, supervisory or other key personnel assigned to the engagement, with emphasis on documented experience in successfully completing work on contracts of similar size and scope to the services required by this RFP.
- The overall ability of the vendor to mobilize, undertake and successfully complete the scope of work in a timely fashion. This criterion will include, but not be limited to, the following factors: the number and qualifications of management, supervisory and other staff proposed by the vendor to perform the services required by this RFP; the availability and commitment to the engagement of the vendor’s management, supervisory and other staff proposed.
- Costs and fee schedules.

VII. SELECTION AND CONTRACT

The Township will select the vendor deemed most advantageous to the Township, price and other factors considered. The resulting contract will include this RFP, any clarifications or addenda thereto, the selected vendor’s proposal, and any changes negotiated by the parties.