



Request for Proposal (RFP)

SDIS Employee Benefits Program Consulting Services

Special Districts Insurance Services
727 Center St. NE
Salem, Oregon
(503) 371-8667

Issuance of RFP:	September 1, 2022
Deadline to submit written questions about the RFP	September 16, 2022, 5:00 p.m. (PDT)
Proposal Due Date:	September 30, 2022, 5:00 p.m. (PDT)
Evaluation of Proposals, Finalists Selected:	October 1 - 14, 2022
Finalist Interviews:	October 26, 2022 (subject to change)
Anticipated Contract Award:	November 14, 2022
Commencement of Contract:	December 1, 2022

I. INTRODUCTION

A. PURPOSE

The purpose of this Request for Proposal (RFP) is to solicit offers from qualified vendors for employee benefit consulting services for SDIS. It is SDIS's intent to evaluate the proposals and contract with a consultant(s) to perform the scope of services outlined below on behalf of the members in its benefits programs.

B. BACKGROUND

SDIS is a public entity risk pool that provides insurance and risk management services to Oregon special districts. Special districts are local governmental units devoted to providing specific services to the citizens of Oregon, such as fire, irrigation, ports, water, parks, transit, vector or sanitary services. See Oregon Revised Statutes 198.335(2).

Based in Salem, SDIS was formed in 1985 by the Special Districts Association of Oregon (SDAO). Today, SDAO acts as the sponsoring member and administrator of SDIS's self-insured programs. At the direction of the SDIS Board of Trustees, SDAO provides services to districts participating in the SDIS self-insured programs including risk management, pre-loss legal, and claims administration. SDAO membership is also required for special districts participating in any SDIS self-insured program.

Nearly 900 Oregon special districts participate in one or more of SDIS's programs (property, liability, workers' compensation, and employee benefits). These participating entities are considered SDIS Members.

A component of SDIS is its self-insured employee benefits program. For over twenty years, SDIS sponsored a fully insured employee benefits program utilizing a variety of health, dental, life and disability insurance companies. In June 2014, SDIS discontinued its fully insured health and dental program and converted it to a self-insured program. Approximately 276 special district employers participate in the employee benefits program with approximately 3317 employees and 7,584 covered individuals. These special district members range in size from one up to 200 employees and some are subject to collective bargaining. In addition to insurance products, SDIS offers members sponsored flexible spending account/pre-tax programs, COBRA and retiree administration, and related services. Additional background information, including plan designs and policies, is available at: [SDIS Employee Benefits Program](#)

II. SCOPE OF WORK

A. BACKGROUND AND GENERAL REQUIREMENTS

SDIS is seeking an employee benefits consultant to assist us with our requirements in the areas of strategy, marketing, compliance, carrier/vendor relationships, third party administrator (TPA) selection, reinsurance negotiation, member marketing and program development for our SDIS Employee Benefits Program.

We anticipate entering into a multi-year agreement with the selected consultant(s). This is a flat-fee service arrangement. SDIS will not agree to any commission revenue, to include any carrier overrides or contingency bonus arrangements. It is expected that the selected consultant(s) will work collaboratively with SDIS and its other consultants.

Services provided by SDIS staff and not part of the RFP include day-to-day administrative services for Members, including enrollment, coverage changes, premium billing, COBRA administration and answering questions about coverage.

SDIS markets its employee benefits program to Members through independent Oregon insurance agents and brokers. For these services, the agents and brokers receive a commission on premiums paid to SDIS by the participating Members.

B. CONSULTING SERVICES

SDIS is seeking consulting services in the following two categories:

1. ADMINISTRATIVE CONSULTING SERVICES

In general, SDIS seeks the services of a consultant to provide an external perspective on the market, help to develop strategic initiatives, provide technical assistance in the development and implementation of benefit plans, assist with monitoring laws and regulations, selection of third-party administrators and negotiation of insurance and reinsurance. Following are the general consulting services SDIS is expecting the successful proposer to provide. Other services may be developed during the course of the agreement.

- a. Partner with SDIS in developing strategic direction.
- b. Analyze trends and market information.
- c. Solicit and assist in selecting third party administrators and reinsurers for the SDIS self-insured employee benefits program.
- d. Solicit and assist in selecting insurers for the SDIS fully insured life and disability insurance programs.
- e. Solicit and assist in selecting an SDIS sponsored Section 125 provider.

- f. Advocate for SDIS with carriers, including reinsurance carriers.
- g. Provide advice to SDIS on health and dental rate development.
- h. Review monthly claims to track and analyze claim trends and loss ratios. Make recommendations to SDIS based on the analysis.
- i. Assist with plan and service design.
- j. Assist with vendor RFP development and analysis.
- k. Assist in renewal and negotiation of third party administrator and insurer contracts.
- l. Be a technical resource for staff including assisting staff in developing tools and resources for Members to use in determining eligibility and compliance with the federal Affordable Care Act (ACA), as well as all other applicable laws governing the SDIS benefit programs.
- m. Work collaboratively with the Member Marketing and Customer Service Consultant.
- n. Attend the SDAO Annual Conference and board meetings as needed.
- o. Special projects as requested by SDAO staff or the SDIS Board of Trustees.

2. MEMBER MARKETING AND CUSTOMER SERVICE

In general, SDIS seeks the services of a consultant to assist with maintaining and growing participation in its employee benefits program. In addition, the consultant will be the primary interface with third party administrators and insurers in resolving customer service issues, including claim disputes. Following are the general consulting services SDIS is expecting the successful proposer to provide. Other services may be developed during the course of the agreement.

- a. Work with SDAO staff and TPAs to develop and distribute marketing materials.
- b. Serve as a contact point for Members and their insurance agents with customer service issues involving claims disputes and coverage questions. Work with SDAO staff, TPAs and insurers to resolve disputes.
- c. Provide advice to SDAO staff and TPAs on the marketability of SDIS plan designs and rates.
- d. Attend the SDAO annual conference and board meetings as needed.
- e. Special projects as requested by SDAO staff or the SDIS Board of Trustees.
- f. Respond to agent requests for quotes for Member and prospective districts throughout the year
- g. Once the annual renewal action has been determined, prepare and deliver Member renewals to agents and Member districts by April 1
- h. Respond to specific agent requests in conjunction with the SDIS staff throughout the renewal process

III. SCHEDULE AND SUBMITTAL

A. RFP AND EVALUATION SCHEDULE

Issuance of RFP:	September 1, 2022
Deadline to submit written questions about the RFP	September 16, 2022, 5:00 p.m. (PDT)
Proposal Due Date:	September 30, 2022, 5:00 p.m. (PDT)
Evaluation of Proposals, Finalists Selected:	October 1 - 14, 2022
Finalist Interviews:	October 26, 2022 (subject to change)
Anticipated Contract Award:	November 14, 2022
Commencement of Contract:	December 1, 2022

B. SDIS CONTACT PERSON

Shelly Barker
Employee Benefits Manager
P.O. Box 12613
Salem, OR 97309
Email: sbarker@sdao.com

Proposers shall not directly contact SDIS's current insurance carriers or third-party administrators for questions.

C. WRITTEN QUESTIONS

If proposers have questions about the RFP, they are encouraged to submit them as soon as possible, but no later than the **5:00 p.m. (PDT) on September 16, 2022**. Questions must be in writing and emailed to sbarker@sdao.com. SDIS will not be obligated to answer any questions received after the deadline, or any questions submitted in a manner other than by email.

D. PROPOSAL SUBMITTAL

1. General

Proposals must be received by **5:00 p.m. (PDT) on September 30, 2022**. Any proposal received after this date and time will not be considered.

Delivery of proposals by the specified deadline is the sole responsibility of the Proposer. SDIS will not be responsible for, nor accept as a valid excuse, any delay in delivery

except where it can be established that SDIS was the sole cause of the late receipt.

2. Method of Submittal

The proposal must be submitted in electronic form in an email to Shelly Barker, at sbarker@sdao.com

3. Evaluation Criteria

All proposals received in accordance with these RFP instructions will be evaluated to determine if they are complete and meet the requirements specified in this RFP. An award will be made to the Proposer whose offer is judged to be the most advantageous to SDIS. It is the intent of SDIS to award a contract(s) as the result of this RFP. However, SDIS reserves the right to reject all proposals and make no award.

The following criteria will be considered in evaluating the proposals:

- a. Quality of the proposal, including an expressed understanding of SDIS and of SDIS's requirements.
- b. Qualifications.
- c. Experience, particularly with similar self-insured association health and dental programs.
- d. Experience providing benefits consulting services to Oregon public entity self-insured employers and/or employer groups.
- e. Demonstrated knowledge of the Affordable Care Act and how it will impact SDIS and its Members.
- f. Experience working with the Oregon Insurance Division regarding compliance of self-insured plans
- g. References.
- h. Staffing & Project Organization.
- i. Cost Schedule.
- j. Miscellaneous, including exceptions/deviations.

IV. GENERAL INSTRUCTIONS

A. ORAL COMMUNICATIONS

Any oral communication by SDIS's contact person(s) or designee concerning this RFP is not binding and shall in no way modify the RFP or the obligations of SDIS, a proposer or selected firm(s).

B. CHANGES TO RFP

If it is necessary to make material changes to the RFP, SDIS will e-mail written RFP addenda to all recipients of record of the original RFP and post such addenda on SDIS's website. Recipients of record are those parties that SDIS directly sent a copy of the RFP.

C. EXCEPTIONS / DEVIATIONS

Any exceptions to or deviations from the requirements set forth in this RFP, must be declared in the proposal submitted by the Proposer. Such exceptions or deviations must be segregated as a separate element of the proposal under the heading "Exceptions and Deviations."

D. AUTHORIZATION TO DO BUSINESS

The Proposer must be authorized to do business in the State of Oregon and in the local jurisdiction in which it is located or where the work will be performed. Proposer must also be authorized by the Oregon Department of Insurance to transact employee benefits insurance as an insurance agent, broker, or consultant.

E. PRE-CONTRACTUAL EXPENSES

SDIS shall not be liable for pre-contractual expenses incurred by a proposer in the preparation of its proposal and proposers shall not include any such expenses in their offers. Pre-contractual expenses are defined as expenses incurred by the Proposer to: (1) prepare and submit its proposal to SDIS, (2) negotiate with SDIS on any matters related to this RFP, and (3) any other expenses incurred by the Proposer prior to the date of award, if any.

Issuance of this RFP and receipt of proposals does not commit SDIS to award a contract. SDIS reserves the right to postpone the award for its own convenience, to accept or reject any or all proposals received in response to this RFP, to negotiate with more than one proposer simultaneously, or to cancel all or part of this RFP.

F. WITHDRAWAL; PROPOSAL IRREVOCABLE FOR 90 DAYS

A Proposer may withdraw its proposal at any time prior to the submittal deadline by sending SDIS a request in writing from the same person who signed the submitted proposal. As of the deadline for submittal, any proposal received by SDIS and not withdrawn becomes an irrevocable offer available for acceptance by SDIS immediately and for 90 days thereafter. The Proposer is responsible for the accuracy of the proposal submitted, and no allowance will be made for errors or price increases that the Proposer later alleges are retroactively applicable.

G. DISPOSITION OF PROPOSALS

All materials submitted in response to this RFP become the property of SDIS, except for information identified by the Proposer as being proprietary. A blanket statement that all contents of the proposal are proprietary will not be honored by SDIS. Please note that the response may be subject to Oregon public records law, which may require the disclosure of information regarding proposals or a subsequent contract.

H. IMMATERIAL DEFECTS IN PROPOSAL

SDIS may waive any immaterial deviation or defect in a proposal. SDIS's waiver shall in no way modify the RFP documents or excuse the Proposer from full compliance with the RFP if awarded the contract.

I. WRITTEN AGREEMENT

The Proposer selected for contract award through this RFP shall be required to enter into a written agreement with SDIS governing the provision of professional services to SDIS and its Members. The agreement will include pertinent terms and conditions set forth in this RFP and will reflect the Proposer's offer or the outcome of contract negotiations.

It is anticipated that the Proposer may enter into separate agreements with subcontractors to fulfill the terms of this contract. SDIS will not be a party to those separate agreements, nor in any fashion a guarantor or indemnitor of them.

Proposer will also be required to enter into a HIPAA Business Associate Agreement with SDIS.

J. CONTRACT EFFECTIVE DATE

If a contract is awarded through this RFP, it will be effective upon full execution of the agreement, which SDIS expects to be **on or about December 1, 2022**. No agreement with SDIS shall be in effect until a contract has been approved by the SDIS Board of Trustees or designee and has been signed by both parties.

K. NEWS RELEASES

News releases pertaining to any award resulting from this RFP may not be issued without the prior written approval of SDIS.

V. PROPOSAL FORMAT AND CONTENT

The proposal submitted in response to this RFP must contain the information required in Sections A through F below. Brevity is preferred. Please precede your answers with a restatement of the question. If you intend to use any subcontractors in fulfillment of services, information should be furnished for both your firm and the subcontractors where appropriate.

Submitting general marketing materials about your firm in lieu of providing specific answers to questions will not be acceptable. If you wish to submit marketing materials, you should do so as a separate addendum rather than as part of the formal response.

A. COVER LETTER

All proposals must include a cover letter addressed to the contact person in Section III.B above. At a minimum, the cover letter must contain the following:

- Identification of the Proposer, including business name, address and telephone number.
- Name, title, address, telephone number, fax number, and e-mail address of a contact person during the period of proposal evaluation.
- Acknowledgment of RFP addenda received, if any.
- A statement that the proposal shall remain valid for a period of not fewer than 90 days from the due date for proposals.
- Any exceptions to any specified criteria in this RFP.
- Identification of any information contained in the proposal which the Proposer deems to be confidential or proprietary and wishes to be withheld from disclosure. A blanket statement that all contents of the proposal are confidential or proprietary will not be honored by SDIS.
- Signature of a person authorized to bind the offering firm to the terms of the proposal.

B. RELATED EXPERIENCE AND REFERENCES

1. Furnish background information about your firm, including date of founding, legal form (i.e., sole proprietorship, partnership, LLC, corporation/state of incorporation), number and location of offices, principal lines of business, number of employees, days/hours of operation and other pertinent data. Disclose any conditions (e.g., bankruptcy or other

financial problems, pending litigation, planned office closures, impending merger) that may affect your ability to perform contractually. Certify that the firm is not debarred, suspended or otherwise declared ineligible to contract by any federal, state, or local public agency.

2. List public entities, self-insured pools, associations, or other organizations similar to SDIS for which your firm has provided employee benefits consulting services. Describe the services that you provided to these entities.
3. Identify at least two public entity clients SDIS may contact as references. Describe the work performed and include the name, job title, address, email address, and telephone number of a contact person for each reference.
4. Identify at least two association clients SDIS may contact as references. Describe the work performed and include the name, job title, address, email address, and telephone number of a contact person for each reference.

C. ADMINISTRATIVE CONSULTING SERVICES

1. Describe your firm's experience and qualifications for providing the required Administrative Consulting Services listed in Section II.B.1. Specifically highlight those qualifications that distinguish you from your competitors and that focus on self-insured public entity and association plans. The focus should be on recent experience within the last five years that is relevant to the scope of work outlined in this RFP.
2. Describe your capabilities in ongoing plan performance monitoring, plan performance forecasting, claims experience analysis, benchmarking, and reporting.
3. Describe your consulting and educational services in the areas of legal compliance, specifically with the Oregon Insurance Department and the Affordable Care Act.
4. Explain your ability to perform "stop-loss" analysis and confirm that you will provide supporting documentation and plan experience for the SDIS health and dental program on a regular basis.
5. Provide a recent example of the selection and implementation of a third-party claims administrator for a health plan of our size that was managed by your company. Detail how your company's experience and expertise benefited the client.
6. Provide a list of the top five third party claims administrators that your firm works with in descending order by the amount of business your firm conducts with the third-party administrators.

7. Explain your process and experience with negotiating reinsurance for self-insured plans.
8. Describe the issues and challenges, as you view them, facing our benefit plans in the upcoming years and describe how your organization can assist in helping us to strategically prepare for those challenges. What makes your organization different from that of other organizations that may submit proposals for consideration?
9. Describe your experience assisting clients with plan designs and working with TPAs and insurance carriers to implement the plan designs.

D. MEMBER MARKETING AND CUSTOMER SERVICE

1. Describe your firm's experience and qualifications for providing the required Member Marketing and Customer Service tasks listed in Section II.B.2. Specifically highlight those qualifications that distinguish you from your competitors and that focus on self-insured public entity or association plans. The focus should be on recent experience within the last five years that is relevant to the scope of work outlined in this RFP.
2. Describe your experience working directly with members of self-insured public entity and association plans to present and explain renewal options and rates.
3. Each Member of the SDIS employee benefits program is required to have an independent insurance agent/broker. When developing quotes for SDIS Members you will be communicating with their independent insurance agents/brokers. Please explain how you would work with the independent agents/brokers, and how you would handle any conflicts of interests if your organization also represents special districts that are prospects or part of the SDIS employee benefits program.
4. Explain your firm's ability to answer questions about and facilitate settling complex or difficult claims with insurers and/or TPAs.
5. Describe your proposed strategy for expanding participation in SDIS's self-insured employee benefits program.

E. STAFFING AND PROJECT ORGANIZATION

1. Identify the key personnel from your firm who would be assigned to this engagement. Include a brief description of the number of years with your firm, qualifications, professional certifications, job functions, current caseload, and office location(s). Provide the name and title of the individual who would be ultimately responsible for the relationship. Provide the name and title of who would provide day-to-day direction of the required work. Furnish brief resumes (not more than two pages long) for all key personnel; include these as an appendix, not in the body of the proposal.

F. COST SCHEDULE

1. Identify the cost for providing the services outlined in the Scope of Work as a monthly fee. Do not include proposed fees for providing service in addition to or instead of the services outlined in the Scope of Work.

G. SIGNATURE

1. Sign and date your proposal.