#### CITY OF BURLINGTON

**Request for Proposals**

**City of Burlington, Vermont**

**Issued: January 1st, 2020**

**Due: January 31st, 2020**

1. **SCOPE OF WORK**

* Before submitting a proposal, all prospective Presenters are encouraged to carefully examine this document and all supporting documents and fully inform themselves as to the existing conditions and limitations under which the work proposed would be performed.
* By submitting a response to this solicitation, the Presenter accepts the responsibility for downloading, reading and bidding by the terms and conditions set forth in the City’s “General Information for Presenters”.
* Presenters must comply with all State, Federal, and municipal laws. Before the award of any contract, Presenter may be required to show that they have the necessary facilities, experience, ability, and financial resources to perform the work in a satisfactory manner.
* Proposals should be prepared to provide a straight forward, concise delineation of the capabilities proposed to satisfy the requirements of the City and its various departments and unions. All brochures, presentations, and items submitted in support of proposals will in summary become public information and part of any agreement(s).
* Members of a selection committee will carefully review all proposals received and select the most compelling proposals for further consideration. The committee will then interview firms and make a selection based on the criteria listed in this RFP.

1. **PRESENTER’S SELECTION**

The City will evaluate the Presenter’s selected proposals based upon the following major criteria:

1. Compliance with proposal requirements.
2. Total projected and maximum cost of the proposal(s).
3. Pricing stability and future maximum rate guarantees as offered.
4. Emphasis on and commitment to wellness concepts, principles, and programs.
5. Claims administration and claim turnaround timelines.
6. Proposed plan management and claim information reports.
7. Provider networks and related discounts offered.
8. Quality of reporting formats; explanation of benefit statements, certificate booklets, employee ID cards, claim submission forms and employee educational materials.
9. Insurance markets and Third-Party Administrators who are capable of interacting with medical benefit managers (MBM) and pharmacy benefit managers (PBM) services the City may engage with. Said services will be identified in the “General Information for Presenters”.
10. Proposed implementation strategy and educational resources provided.
11. Personnel assigned to assist the City of Burlington with the Federal ACA requirements and compliance.
12. Availability and quality of the disease management programs, case management services, customer service, telehealth services and other programs available to support plan members while controlling costs.
13. Financial strength of the insuring company or reinsurance carriers (as measured by A.M. Best’s Company.
14. Three references representing benefits environments similar to that of City of Burlington; municipalities, unionized organizations, multi-departmental organizations, who are willing to answer in-depth questions about their experience.
15. **SUBMISSIONS**

All proposals must include the following information to be considered:

* 1. The City of Burlington will entertain ASO proposals, stop-loss only proposals, claim advocacy services, PBM and other such ancillary services. All proposed products and services must have an existing or a willingness to create a relationship and integration with the other products and services being required for which you are not bidding. Proof of any current relationships will be required.

* 1. If offering two or three-year fees and/or rates, proposals will reveal and define how administrative, claim service, carrier liability, and contract limits will flow through multiple years.
  2. Each proposal shall be binding until July 1st, 2020.
  3. Proposals should be based upon the census information provided by the Presenter.
  4. All proposals for group health benefit plans must match exactly the in-force benefit plans to comply with union treaties.
  5. Projected and maximum rates proposed must include both a three and four-tiered rate structure.
  6. Each proposal shall include a detailed section outlining the company's plan for transitioning from current vendor(s), if needed, implementation and employee education including a detailed timeline, and the names and positions of those who will be assigned to coordinate the transition, implementation and provide the education. Please detail the steps you will take to ensure a smooth transition, if needed.
  7. Each proposal shall include the following:

1. a summary and detailed financial section indicating the type of funding arrangement: i.e., guaranteed or retrospective; Administrative Services Only (ASO), partially self-funded.
2. future year rate or formula guarantees.
3. a second or third-year rate cap if offered.
4. if proposed; a complete listing of all retention factors and costs including trend formulas, tolerable loss ratios, company expenses, premium taxes, applicable ACA fees and reserving policies; and, if appropriate, aggregate and claim pooling reinsurance factors.
   1. Each proposal shall include samples of the type of management information reports which will be issued on a periodic basis to the City. At a minimum, each company must be able to provide monthly premiums and claim reports. Other reports which may be available should be identified and described.
   2. Each proposal shall state the guaranteed claims payment turnaround time and where claims and benefits payments will be made.
   3. Each proposal must clearly state a commitment to insure the entire eligible group of employees and retirees. Any proposals which indicate a limited capability to insure a subset(s) (Lasers or other) of the existing entire eligible group ***may not*** be considered.
   4. Each proposal shall outline in detail the plan to employ services to reduce costs including PBM, claim advocacy services, screening-clinical-telemedicine features. Analysis and projections should be provided as well. Please include three examples detailing how you were successful with unionized local government clients in reducing costs without shifting cost burdens onto employees and diminishing access to quality healthcare.
   5. Each proposal shall include a list of three current and three past clients, including company name, address, telephone number and contact person to be used as a reference. Preferred references with local government with unionized employees.
   6. Each proposal shall include internet links and web access information for reviewing network providers proposed for use by the Plan.
   7. Each proposal shall include any customer service capabilities, disease management programs, wellness programs, and care management programs, and any other value-added programs that are included with the medical plan.
   8. A concierge-type plan or enhanced customer service line for eligible participants to explore medical and insurance plan options is highly desirable. Please explain your process in responding to City or individual employee questions and complaints.
   9. Each proposal should include samples of employee identification cards, claims submission forms, enrollment/change forms, enrollment process outline, and a sample summary plan description.
   10. If the award of the contract aggrieves any firms, they must appeal in writing to the City. The appeal must be post-marked within seven (7) calendar days following the date of written notice to award the contract.
   11. Proposal shall include a detailed ongoing communication plan, multifaceted in approach, designed to inform and remind employees of services being offered and the lowest cost options for these services.
   12. Proposal should identify what role the Presenter and the City shall have in determining the communication plan, as well as what parts of the plan shall be conducted by the Presenter. Aside from proposed plan for the City, please submit two examples of such plans currently in place with current Presenter clients.
5. **Agreement Requirements**

The selected Presenter will be required to execute a contract with the City on the terms and conditions required by the City, including but not limited those in the Burlington Presenter Conditions required by the City.

1. **LIMITATIONS OF LIABILITY**

The City assumes no responsibility or liability for costs incurred by parties responding to this Request for Proposals, or responding to any further requests for interviews, additional data, etc., prior to the issuance of the contract.

1. **COSTS ASSOCIATED WITH PROPOSAL**

Any costs incurred by any person or entity in preparing, submitting, or presenting a proposal are the sole responsibility of that person or entity. The City will not reimburse any person or entity for any costs incurred.

1. **INDEMNIFICATION**

Any party responding to this Request for Proposals is acting in an independent capacity and not as an officer or employee of the City. Any party responding to this Request for Proposals will be required to indemnify, defend, and hold harmless the City, its officers, and employees from all liability and any claims, suits, expenses, losses, judgments, and damages arising as a result of the responding party’s acts and/or omissions in or related to the submission of the response.

1. **REJECTION OF PROPOSALS**

The City reserves the right to reject any or all proposals, to negotiate with one or more parties, or to award the contract to the proposal the City deems will meet its best interests, even if that proposal is not the lowest bid. The City reserves the right to re-advertise for additional proposals and to extend the deadline for submission of the proposals. This Request for Proposals in no way obligates the City to award a contract.

1. **OWNERSHIP OF DOCUMENTS**

Any materials submitted to the City in response to this Request for Proposals shall become the property of the City unless another arrangement is made by written agreement between the City and the responding party. The responding party may retain copies of the original documents.

1. **PUBLIC RECORDS**

Any and all records submitted to the City, whether electronic, paper, or otherwise recorded, are subject to the Vermont Public Records Act. The determination of how those records must be handled is solely within the purview of City. All records the responding party considers to be trade secrets, as that term is defined by subsection 317(c)(9) of the Vermont Public Records Act, or that the responding party otherwise seeks to have the City consider as exempt must be identified clearly and specifically at the time of submission. It is not sufficient to merely state generally that a proposal is proprietary, contains a trade secret, or is otherwise exempt. Particular records, pages, and sections which are believed to be exempt must be specifically identified as such and must be separated from other records with a convincing explanation and rationale sufficient to justify each exemption from release consistent with Section 317 of Title 1 of the Vermont Statutes Annotated.

1. **CONTRACTING**

The Consultant, prior to being awarded a contract, shall apply for registration with the Vermont Secretary of State's Office to do business in the State of Vermont, if not already so registered. The registration form may be obtained from the Vermont Secretary of State, 128 State Street, Montpelier, VT 05633-1101, PH: 802-828-2363, Toll-free: 800-439-8683; Vermont Relay Service – 711; web site: <https://www.sec.state.vt.us/>. The contract will not be executed until the Consultant is registered with the Secretary of State's Office. The successful Consultant will be expected to execute sub-agreements for each sub-consultant named in the proposal upon award of this contract.

Prior to beginning any work, the Consultant shall obtain Insurance Coverage in accordance with the Burlington Consultant Conditions (attachment A in this RFP). The certificate of insurance coverage shall be documented on forms acceptable to the City.

If the award of the contract aggrieves any firms, they must appeal in writing to the City. The appeal must be post-marked within seven (7) calendar days following the date of written notice to award the contract.

1. **GENERAL INFORMATION FOR PRESENTERS**
2. **Current Plan Funding Arrangement - Stop-Loss Contract**
3. $190,000 specific deductible
4. 125% corridor of expected claims
5. 24/12 contract term
6. **Requested Medical Insurance Options - bundled or stand-alone**
   1. Fully Insured
   2. Partially Self-Funded to include the following provisions;
      * + - $225,000 specific deductible
          - $250,000 specific deductible
          - 120% corridor of expected claims
          - 125% corridor of expected claims
          - 12/12 aggregate contract with TLO
          - 24/12 specific deductible TLO
   3. Administrative Services Only - ***Employing integrated care and advanced claim management systems (see 4 below)***.
   4. Specific and Aggregate Stop-Loss Insurance
      * Benefit summary included
      * Three years of aggregate and specific claims data included
      * Rate histories included
7. **Client Service / Member Service Requirements**
8. Single point of contact for HR and employees,
9. Human Resources service portal for access to financial, claim, and employee data and data management and reports.
10. Consumer Information portal(s) to assist employees in seeking discount services.
11. Provider network access and lookup.
12. Patient advocacy service.
13. **Administrative Services Only -** TPA’s must provide a fully integrated care coordination and consumer navigation model in collaboration with one or more claims administrators and national networks to provide a member-focused, high-touch, integrated experience with the focus being improved member service and claim cost reduction.
14. **Wellness Funds** – Yearly grant of $50,000 minimum or plan benefits of equal value.
15. **Information Requests from Presenters** may be submitted at any time however replies will be provided in summary format weekly by EOB on each Monday to be posted in a public forum.
16. Return proposals to the following address:

City of Burlington RFP Manager

Cross Benefit Solutions

1233 Shelburne Road, Suite C2A

South Burlington, VT 05403