



## **Request for Proposal: Broker Services**

City of Belton

506 Main Street Belton, MO 64012

[www.belton.org](http://www.belton.org)

**RFP 22-029**

# City of Belton-RFP Overview and Instruction Page

Employer Type: Government Entity

Company Size: 101-500

## Company Overview

The City of Belton is located just south of Kansas City, off I-49. Supporting a population of over 24,000, Belton allows residents to enjoy the charm of a small town and still have all the amenities as part of a major metro area. The city has over 200 full-time employees. For more information visit [www.belton.org](http://www.belton.org).

## Geography/Locations

All departments are located within city limits and are made up of the following: Administration, City Clerk, Code Enforcement Division, Community Planning and Building Department, Economic Development, Emergency Management, Finance Department, Fire Department, Municipal Division Court, Parks & Recreation, Police Department, Eagles Landing Golf Course and Public Works. You can read more about these departments at [www.belton.org/government/departments](http://www.belton.org/government/departments).

## Our Benefits Team

The Human Resources department is newly developed.

## Reasons for this RFP

The purpose of the RFP is to identify qualified brokers that may assist the City of Belton with strategically planning, designing, and negotiating the best coverage and cost for employees. During the evaluation process, the City of Belton may, at its discretion, request any or all firms to make oral presentations. The City of Belton is not required to have each broker complete an oral presentation; therefore, all proposals should be complete and reflect the most favorable terms available. Broker selection will not solely be chosen based on cost, however, will be determined based on a number of factors that will be in the best interest of the city.

## Timeline for the Process

RFP Responses Due Date: January 20, 2023

Interviews Start Date: February 6, 2023

Interviews End Date: February 24, 2023

Broker Selection Date: March 1, 2023

Relationship Effective Date: April 1, 2023

## **How should you submit your sealed proposal/questionnaire?**

Sealed proposals/questionnaires will be received until noon on Friday, January 20, 2023. At that time, sealed proposals/questionnaires will be opened publicly at 520 Main Street, Belton MO. Proposals received after the deadline will be returned unopened. It shall be the responsibility of those submitting a proposal to assure themselves that their proposal has been received by the City of Belton. PLEASE USE THE OUTERMOST ENVELOPE SUBMITTAL LABEL TO MARK YOUR SUBMITTAL "SEALED PROPOSAL" WITH YOUR COMPANY NAME PRINTED ON IT AND SUBMIT IT TO: City of Belton, Attn: City Clerk, Belton City Hall, 520 Main Street, Belton MO 64012. Brokers who will be moved forward to the interview stage, will be notified via email or phone call.

## **How should you contact us during this process?**

Brokers can email Carla Wallen, Human Resources Director, with questions about the RFP process. All questions must be received by 5:00pm January 6, 2023. Questions and answers will be posted by 5:00pm January 13, 2023 on the city's website.

## **Our Current Benefits Plans**

The following is a summary of benefit programs that we currently offer employees: Medical, Dental, Vision, Group Life and AD&D, Employee Assistance Program, HSA, and FSA. For more information on current benefits, please visit [belton.org/employee-benefits](http://belton.org/employee-benefits).

## **Employer Disclaimer**

The City reserves the right to reject any and all bids, to waive technical defects in the bid, and to waive informalities or deficiencies therein, to negotiate with any or all bidders or others for more favorable terms or prices, and to award the contract to a party other than the bidder submitting the lowest cost bid proposal with or without negotiation, and to determine which is the lowest, best, and more responsive to accept, at its option, any alternates.

Pursuant to RSMo 610.021.12 all documents within a request for proposal will become open record to the public upon a negotiated contract being executed. All documents within a request for bid become open record as soon as the bid is opened. Bidders and proposers should be aware that all documents within a submittal will become open records.

All bidders and the subsequently selected bidder understand that the City is a political subdivision of the State of Missouri and as such all contracts with the City are required to comply with applicable federal, state, and local laws. By submitting a response to this RFP, all bidders agree that should they be selected, they will comply with applicable federal, state, and local laws regarding contracting with a political subdivision to supply the services requested.

# QUESTIONNAIRE

## Broker/Consultant Overview

1. Please describe the ownership structure of your firm.
2. Please share a mission statement or a similar statement of purpose that will help us better understand your firm.
3. What is the total approximate number of employee benefits clients you serve?
4. How many companies of similar size to our firm do you serve?
5. How many municipalities does your company serve?
6. Are there any financial or legal concerns with your firm we should be aware of?
7. Please confirm you agree to full transparency of commissions and other payments from carriers.
8. Please list your E&O insurance carrier, coverage amount and policy termination date.
9. Are there any Carriers in our market(s) that you do not have access to?

## Employer Service Model

1. Please provide an overview of your service model for customers of our size.
2. Tell us about the team that would serve our company. (Names/titles/tenure in industry/tenure with company/tenure in role)
3. Please provide a calendar or list of planned service interactions you recommend in the course of a year for a client of our size.
4. What is your employee benefits client retention rate, measured by percentage of employee benefits clients you lose to competitors each year?
5. Describe how your team will measure itself in terms of its performance in service of our account.
6. What quality control processes or auditing do you perform to assure quality of your brokerage and consulting work?
7. Describe your onboarding process for us as a new client including proposed timelines and milestones.
8. Describe how you propose to build an understanding of the culture and priorities of the City of Belton and how you would utilize this information to recommend changes and project future costs.

## Employee Service Model

1. What services do you handle on employees' behalf vs requiring our company, or carriers to handle?
2. Do you provide employees with claims assistance at initial claim? At appeal?
3. Do you offer any 800 phone line or other number for employees to contact you? What types of issues do you assist with?
4. What ongoing education and communication for employees do you offer during the course of the year?

## Compliance

1. Does your company have a compliance officer or other compliance leader?

2. What specific compliance resources will our company have access to?
3. What is your process for helping us ensure we are compliant with all state and federal regulations?

### **Enrollment and Communication**

1. Describe your Enrollment and Communication approach.
2. What technology or technologies do you use to communicate with and enroll employees?
3. What enrollment and communication services does your firm handle and what do you outsource to carriers or other vendors?
4. How do you handle employee meetings?
5. Does your firm have bilingual support?
6. Do you help employees with one-on-one decision support at time of enrollment?

### **Health Plan Cost Management**

1. What is your experience with selecting and implementing a private exchange for companies of our size?
2. Describe your experience assessing and implementing self-insured options.
3. Does your firm have underwriters on staff or experience underwriting medical plans?
4. What claim analytics technology or processes do you utilize?
5. Does your firm have or utilize actuarial services?
6. Please provide examples of how you have helped your customers manage and/or reduce healthcare costs.
7. What is your approach to process for managing prescription drug costs?
8. For any of the questions requested above, please provide a sample report that you have prepared for another client with those analytics and detail.
9. Describe your proposed form of compensation (ie. commission, annual fee, fee-for-service) and contract term suggested for us. Please disclose your client policy on carrier bonus payments. If you charge fees for consulting and employee communication, please indicate the basis of your charges (ie. hourly or per project) and what typical charges might be.

### **Wellness**

1. Describe how you incorporate wellness initiatives into your overall plan designs.
2. What resources does your company have to assist with wellness initiatives?
3. What steps do you take to help a company assess potential for implementation of wellness initiatives?
4. How many wellness programs have you implemented for clients?

### **Why Choose Your Firm?**

1. Discuss what your organization believes are the most compelling issues today in the employee benefits and wellness industry, and how your team is uniquely poised to address them.
2. Describe any other facets of your organization and experience that are relevant to this proposal that have not been previously described that warrant consideration.

## **Other**

Please provide a minimum of five references where your company has performed similar work to that is being requested in the RFP and within the past 36 months. Please include ONLY the following information: Client Name, Mailing Address, Contact Person and Telephone Number