

MISSOURI WESTERN STATE UNIVERSITY

REQUEST FOR QUALIFICATIONS 20-093

FOR

BENEFIT CONSULTING SERVICES

Submission Deadline: May 13, 2020 2:00 p.m. Central Time

Questions and/or requests for clarification of this RFQ should be submitted via email to the Purchasing Manager, Kelly Sloan at [purchase@missouriwestern.edu](mailto:purchase@missouriwestern.edu). All questions and/or clarifications can be sent at any time regarding this RFQ to the Purchasing Department until 2:00pm on May 4, 2020. Questions received after this date may not be answered. Please reference the RFQ# on all correspondence. Answers to the submitted questions will be e-mailed to each vendor as an addendum to this solicitation. It is the responsibility of all interested parties to read this information and return it as part of the RFQ confirming receipt.

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**Introduction**

Missouri Western State University (MWSU) is a comprehensive regional university located on over 700 acres in St. Joseph, Missouri and was founded in 1915. Additional information regarding MWSU is available on our website at [www.missouriwestern.edu](http://www.missouriwestern.edu)/about/ and information regarding the St. Joseph community can be found at [www.saintjoseph.com](http://www.saintjoseph.com).

MWSU is accredited by the [Higher Learning Commission](http://hlcommission.org/) (HLC), one of the six regional accrediting associations in the United States. Specialized program accreditations include:

* [Association to Advance Collegiate Schools of Business, AACSB International](http://www.aacsb.edu/)
* [Commission on Accreditation for Health Informatics and Information Management Education](http://www.cahiim.org/)
* [Commission on Accreditation in Physical Therapy Education](http://www.capteonline.org/)
* [Commission on Collegiate Nursing Education](http://www.ccneaccreditation.org/)
* [Council on Social Work Education](http://www.cswe.org/)
* [Engineering Technology Accreditation Commission of the Accreditation Board for Engineering and Technology](http://www.abet.org/)
* [National Accrediting Agency for Clinical Laboratory Science](http://www.naacls.org/)
* [National Association of Schools of Music](http://nasm.arts-accredit.org/)
* [National Council for Accreditation of Teacher Education](http://www.ncate.org/)

The historic city of St. Joseph, Missouri has a population of approximately 77,000 and a favorable location 30 miles north of Kansas City International Airport. Recreational, cultural and community opportunities are available. Cost of living is below the national average, especially housing costs.

**PURPOSE**

The purpose of the Request for Qualifications (RFQ) is to solicit information for services related to consulting and/or broker (Vendor) to provide professional services to include the renewal negotiation with all benefit vendors and when appropriate, to bid for costs and services and provide evaluation of bid documents for group insurance/benefits; including but not limited to health, dental, vision, life, long term disability and voluntary life products. The Vendor will also provide assistance in the resolution of benefit claims issues, review of current trends and best practices, analytical reports, wellness initiatives and other insurance/benefit programs that may be of value to MWSU.

The following are insurance programs requested. See attached Exhibit A for Demographic Breakdown.

* Health Insurance
* Dental Insurance
* Vision Insurance
* Basic Life and AD&D Insurance
* Voluntary Life Insurance
* Long-term Disability Insurance

**SCOPE**

1. MWSU is seeking a Vendor that will provide the full range of services related to the implementation, maintenance, communication, and improvement of its group benefit programs. These services should include identifying plan/vendor consolidation opportunities and design changes that will reflect MWSU’s overall benefit strategy and increase employee understanding.
2. Assist the MWSU HR team in administering all group insurance plans, responding to questions from and providing information to staff, and providing other related consulting services during the plan year.
3. Assistance with the development, design and planning of employee benefit programs, including strategic planning, benchmarking, and modeling to reduce risk and achieve cost efficiencies.
4. Prepare bid specifications and solicit proposals from insurance markets, which specialize in group insurance plans as needed. Evaluate bids and bidders, including administration, coverage, claim payment procedures, customer service, networks, reserve establishment policies, financial soundness, and identify the most cost-beneficial package from among the various bidders.
5. Negotiate annual renewal of coverage from carriers for our benefit programs. Seek competitive quotes from benefit carriers and provide advice and recommendations to senior leadership for consideration, which includes an insurance coverage’s alignment with MWSU’s mission, and values. Preparation of all necessary bid specifications, evaluation and comparison of bids, coverage and premium analysis, and recommendation of carrier for all lines of coverage.
6. Review with our current provider and the MWSU’s HR team, on an ongoing basis, claims experience, claim service, and claim administration to ensure maximum benefit to MWSU.
7. Meet and provide reports to various MWSU representatives as requested.
8. Conduct quarterly update meetings to measure progress against our goals.
9. Determine and recommend the most economical funding methods for the benefit programs and strike a balance between cost and comprehensiveness of the programs.
10. Development of COBRA rates and employee cost sharing rates.
11. Review policies and endorsements for accuracy and conformance with negotiated coverages. Ensure the timely issuance of policies and endorsements.
12. Follow up with insurance carriers for timely assistance of policies and endorsements placement coverage delivery binders prior to the expiration of the current policies.
13. Assist MWSU with the implementation and communication of new programs or changes to existing programs by providing communication materials and meeting support, which will include, but is not limited to, attending and presenting information at Open Enrollment meetings.
14. Assist MWSU in complying with the employee benefit laws and regulations by providing proactive advice and guidance on new laws, regulations, and procedures, including health care reform requirements, plan audits, and benefits administration.
15. Research employee benefits legislative, legal and compliance issues and communicate them to MWSU on an ongoing basis.
16. Interface with insurance carriers as needed to assist MWSU in the resolution of problems associated with benefit programs, including claims resolution including employee advocacy services.
17. Information on any wellness programs you may provide.

**RESPONSE FORMAT**

Vendors are requested to provide the following information in their response. Please note that brevity is preferred and appreciated. As such, please limit your response to 50 pages, there is no page limit to the appendix, and it does not count toward the 50 page limit.

**Section 1 – General Company Information and Account Service Team**

* Provide a brief history of your firm including size, volume of business, locations, number of years in business.
* Describe how employee benefits are structured within your firm.
* Provide the physical location of your headquarters and office(s) that would support MWSU.
* Detail the number of employee benefits clients currently served and the average demographics of your client base.
* Discuss any impending changes in your organization that could impact the delivery of services.
* What distinguishes your firm from other Vendors?
* Proof of errors and omissions insurance with a minimum limit of $1,000,000 per occurrence.
* Describe the proposed team that would work with MWSU and provide information about the qualifications and expertise of each team member.
* How often does your team meet with your clients and for what purposes?
* How can you assist us with the employee satisfaction processes and tools for assessment?
* Describe your approach to the ongoing training of your staff.
* Provide examples of ongoing professional development programs and training provided to your clients.
* Describe your methods to update clients on employee benefits market trends.
* Please discuss any recent innovative development by your firm.
* Provide your company’s philosophy on providing benefits consulting, as well as your corporate mission, vision, and values.

**Section 2 – Services**

* Describe the steps you will take in reviewing MWSU current employee benefit plans and designing changes to the program (as needed).
* Describe how you will work with MWSU to develop a long-term strategic plan.
* Describe your approach to supporting our programs throughout the plan year.
* In your opinion, what are the three major challenges companies our size face and how will your firm help meet these challenges?
* Detail your benchmarking capability and access to survey data.
* Does your firm provide a benefits administration tool? If not, describe your approach to assisting us with enrollments, transfer of data to providers, and/or the selection of a benefits administration tool.
* Does your firm provide HR consulting services and support?
* Describe your standard package of employee communication services, including digital and/or internet-based employee communication tools.
* Do you have a process in place for tracking communication between you and your clients? Describe.
* Are there new coverage options that we should consider in seeking proposals for health insurance services (i.e. onsite clinics, PBMs, voluntary benefits, etc.)?
* Describe your underwriting and actuarial resources.
* What steps do you take to help MWSU assess potential wellness initiatives?
* Describe how your firm will provide value with Rx and Pharmacy Benefit Management (PBM) analysis.
* Describe the steps you will take in reviewing MWSU current employee benefit plans and designing changes to the program (as needed).
* Describe any additional service options that may be of interest to MWSU.

**Section 3 – Marketing, Vendor Negotiations and Management**

* Outline your approach to negotiations and renewals with insurance carriers on your client’s behalf and provide a sample timeline.
* What market leverage does your company have with vendors and how have you used this leverage to your client’s advantage?
* Provide a functional continuous improvement model for services, service levels and/or price/productivity performance throughout the term of all contracts.
* Describe your capabilities and experience with various health plans (fully insured, self-funding, reinsurance, and alternative plans).
* Provide a recent example of how your firm has assisted a client to effectively address the challenge of rising health care costs without drastically decreasing benefits to employees.
* Describe your approach to monitoring the performance of insurance carriers, and other vendors.
* Describe your experience managing employee claims escalation your experience assisting clients with complicated administrative issues and fostering positive resolution. Do you provide services in-house or outsources services for elevated claims, billing, and eligibility issues?

**Section 4 – Data Analysis and Reporting**

* What resources do you use to analyze medical and pharmacy claims?
* What types of plan and benefit reports do you provide and how frequently do you provide them? Provide examples.
* How do you use data to manage costs? Provide examples.
* What are your proposed cost-control strategies? Provide innovative examples your firm has implemented with clients and the impact.
* How do you objectively and independently verify the value of network discounts?
* Does your firm employ data mining tools to analyze and reduce healthcare costs? Explain your process.
* Does your firm employ data mining tools to analyze data and project future risks and cost over time? Explain your process.
* How do you use the data to drive wellness and related education programs? How do you quantify the impact of wellness initiatives on claims?
* Provide detailed claim, utilization review, medical case management and disease management data on the frequency basis determined by the client. Provide analysis of that data and any resulting recommendations in plan design or approach.
* Provide an annual recap of the health and other benefit programs and a strategy for the upcoming year.

**Section 5 – Legal and Compliance**

* Do you have in-house legal advisors and actuaries who provide counsel to your clients? If so, is there an additional fee for these services?
* If you rely on external counsel, please describe how MWSU would be charged for these services.
* How do you provide legal research, compliance, and legal consultation and information on the benefit plans? How do you keep your clients up-to-date? Provide samples.
* What is your approach to ensure that your clients are in compliance with all applicable regulations (HIPAA, COBRA, ACA etc.)?

**Section 6 – References**

Every vendor must provide at least three (3) references, which reflect a successful implementation of similar scope and size, which MWSU may request reference conversations. References should include the following information:

* Customer name and address
* Contact person and telephone number

**Section 7 – Compensation**

* How would you prefer to be compensated? (i.e., direct fee, commissions, retainer, etc.).
* Does your firm accept contingent commission payments or bonuses from insurers with which you place business?
* Will you make available documentation of any commissions received from insurers?
* Describe your protocol for disclosure of compensation and philosophy on compensation transparency.
* Describe our right to terminate a contract with you. Is there a minimum contract period?
* Please provide a sample fee agreement.

**BIDDER INSTRUCTIONS**

* Qualifications may not be accepted if the RFQ20-093 is not clearly marked on the outside of the envelope.
* Qualification must be prepared in accordance with Submission Material (described below). Those Qualifications, which are not in compliance, may be deemed non-responsive.
* The last day for questions regarding this RFQ is 2:00 p.m. Central Time, May 4, 2020. These questions should be submitted to [purchase@misssouriwestern.edu](mailto:purchase@misssouriwestern.edu). Submission questions and subsequent responses will be issued as an addendum to all prospective Vendors.
* RFQ should be submitted no later than May 13, 2:00 p.m. Central Time to:

Missouri Western State University

Purchasing Department, Popplewell 221

4525 Downs Drive

St. Joseph, MO 64507

* Responses received after that date and time will not be considered.

**Submission Materials**

ELECTRONIC AND/OR FAXED COPIES WILL NOT BE ACCEPTED. The following items should be included in your response. Please make sure your response is signed.

* Invitation to Bid Page: Complete the required vendor contact information for RFQ20-093.
* Address all points in Response Format, sections 1 – 7, beginning on page 6.
* Addendum: Include any addendums for verification of receipt.
* Include one (1) original plus two (2) copies of all Qualification submission materials for a total of three (3) hard copy documents. Also, please include a flash drive of complete RFQ **(non-returnable).**

**Vendor Evaluation**

The selection committee will first determine if a Qualification satisfies the requirements stated in this RFQ document. MWSU will use the following preferred criteria based on the uniqueness of MWSU and emphasis being placed on the depth of the Vendor experience has with higher education.

* + Experience, performance record and expertise.
  + Expected cost of services and/or fee structure.
  + References.

The selection committee will then review all complete Qualifications. A short list of Vendors will be selected and may be asked to make an oral presentation. MWSU will confirm the schedule for any such onsite presentation. Written responses should be complete and not dependent upon any oral presentation for clarification. It is anticipated that any on site/Zoom presentations would be scheduled during May 18- 21, 2020.

**TIMELINE**

RFQ Issued April 28, 2020

Deadline for Submission of Questions May 4, 2020, 2:00pm Central Time

RFQ Open Date May 13, 2020

Presentations by Short List Vendors May 18 – 21, 2020

Selection No later than May 22, 2020

Contract Awarded No later than May 28, 2020

Contract Begins July 1, 2020

\*\*All dates subject to change

CONDITIONS OF PROPOSAL:

* The vendor must comply with all Federal, State and Local regulations and laws.
* Qualifications received after the deadline will not be accepted or considered.
* Missouri Western State University reserves the right to reject any and all Qualifications received in response to this RFQ and to waive any minor irregularity or informality.

Authorized Signature\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Date\_\_\_\_\_\_\_\_\_

Printed Name\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Exhibit A Demographics**

Total Employee Count: 500 (full-time, benefit eligible)

**Health Insurance**

Carrier: Blue Cross Blue Shield of KC

Cost Plus Health Plans

Plan Options: Base, Buy-Up, High Deductible w/ H.S.A., HMO

Employee:

Employee + Spouse:

Employee + Children:

Family:

**Dental Insurance**

Carrier: The Standard

Plan Options: Base

Employee: 322

Employee + Spouse: 57

Employee + Children: 45

Family: 54

**Vision Insurance**

Carrier: The Standard

Plan Options: Base, Buy-Up

Employee: 306

Employee + Spouse: 62

Employee + Children: 41

Family: 64

**Basic Life Insurance**

Carrier: Prudential

University Provided Coverage

Employee: 500

Retiree: 162 (paid by retiree)

**Voluntary Life Insurance**

Carrier: Prudential

Employee: 294

Spouse: 122

Dependent: 126

**Long Term Disability**

Carrier: Prudential

University Provided Coverage

Employee: 500