



## REQUEST FOR PROPOSALS

The enclosed REQUEST FOR PROPOSALS (RFP) and accompanying documents are for your convenience in submitting an offer for the enclosed reference services for:

**RFP# 2023-05**

### **STOP LOSS AND/OR THIRD PARTY ADMINISTRATOR FOR GREGG COUNTY, TEXAS SELF FUNDED EMPLOYEE HEALTH PLAN**

**CLOSING DAY AND TIME: Sealed response will be received or emailed no later than:**

**10:00 A.M. CST Tuesday, March 21, 2023**

#### **RFP RETURN:**

RFP responses can be emailed to [sealedbids@co.gregg.tx.us](mailto:sealedbids@co.gregg.tx.us) or mailed/hand delivered to the address below. If Mailed please label the outside of envelope RFP# 2023-05 *Stop Loss and Third Party Administrator Services*.

#### **RETURN RESPONSE TO:**

*Gregg County Purchasing Office  
Attn: Kelli Davis, Purchasing Agent  
101 East Methvin Street, Suite 205  
Longview, Texas 75601*

#### **OR EMAIL RESPONSE TO:**

[sealedbids@co.gregg.tx.us](mailto:sealedbids@co.gregg.tx.us)

**QUESTIONS:** regarding this solicitation should be directed to Kelli Davis at (903) 237-2686 [kelli.davis@co.gregg.tx.us](mailto:kelli.davis@co.gregg.tx.us) on or before time and date. Questions are not to be sent directly to the County's retained consultant Brinson Benefits. Information in response to any inquiry will be published as a RFI Document or an addendum. Both can be found on the Gregg County website [www.co.gregg.tx.us](http://www.co.gregg.tx.us) on the Purchasing Department page.

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**GREGG COUNTY, TEXAS  
REQUEST FOR PROPOSALS  
NOTICE OF INTENT**

Issue Date: February 22, 2023 8:30am CST

Title: RFP# 2023-05 Stop Loss and Third Party Administrator for Gregg County's Self-Funded Health Plan

Issuing and Using Agency: Gregg County  
Attn: Purchasing Department  
Kelli Davis, Purchasing Agent  
101 East Methvin, Suite 205  
Longview, Texas 75601

Gregg County desires to engage a qualified and experienced Respondent to propose a technical and management plan to provide Stop Loss and/or Third Party Administrator Services for Gregg County. This document is issued in compliance with the County Purchasing Act Texas Local Government Code.

Solicitation documents are now posted on the Gregg County Website [www.co.gregg.tx.us](http://www.co.gregg.tx.us) on the Purchasing Department webpage. Please click on the ***Current Bids Tab*** to download the RFP document. Paper responses and emailed responses are allowed for this RFP; facsimiles will not be accepted. Paper documents may also be obtained from the office of the Purchasing Agent.

All documents relating to this Request for Proposal including but not limited to, the RFP document, questions and responses, addenda and special notices will be posted on the Gregg County Purchasing Department website under the ***addendums tab*** and available for download by bidders and other interested parties. ***It is the bidders'/respondents' sole responsibility to review this site and retrieve all related documents prior to the RFP due date.***

**PROPOSED SCHEDULE**

**This is just a proposed schedule, Gregg County reserves the right to change or extend the dates listed below at any time.**

<b>RFP issue date</b>	<b>2/22/2023</b>
<b>Deadline to submit questions</b>	<b>2/28/2023</b>
<b>RFP proposal deadline</b>	<b>3/21/2023 by 10:00 AM</b>
<b>Committee evaluations</b>	<b>3/31/2023 – 4/7/2023</b>
<b>*Interviews (if requested)</b>	<b>4/10/2023 – 4/14/2023</b>
<b>Committee Recommend to CC</b>	<b>4/27/2023</b>
<b>Anticipated Start Date</b>	<b>7/1/2023</b>

**\*Gregg County reserves the right to request further information and interviews from just one, two, some, or all Respondents.**

## PROPOSAL INSTRUCTIONS

**Proposal Requirements:** Proposals shall be submitted electronically to [sealedbids@co.gregg.tx.us](mailto:sealedbids@co.gregg.tx.us) or mailed to the Purchasing Department with all completed required forms executed and the questionnaire by the RFP due date of 10:00AM, 3/21/2023. Respondents mailing or hand delivering their proposals shall send them SEALED to the address listed below. A facsimile transmission is not an acceptable response to this RFP Process and will not be considered.

**Gregg County Purchasing  
Kelli Davis, NIGP-CPP, CPPB, Purchasing Agent  
101 East Methvin, St. 205  
Longview, Texas 75601**

**Sealed Proposals Required:** All proposals must be sealed when returned to Gregg County. All proposals must be received in the office of the County Purchasing Agent no later than 10:00 A.M. CST, March 21, 2023.

**Addenda** – No oral representations as to the meaning of the RFP will be made to any Respondent. Any explanation desired by a Respondent must be submitted in writing. (See questions deadline) Any changes, interpretations, or corrections to this document will be made by addenda. Addendums can be found on the Gregg County website at [www.co.gregg.tx.us](http://www.co.gregg.tx.us) on the Purchasing Department Page under the tab labeled “Bids/Addendums”.

**Public Bid Opening:** Responses will be received and publicly acknowledged at the Gregg County Purchasing Department at 101 East Methvin, Suite 205, 2<sup>nd</sup> Floor Courthouse, Longview, Texas 75601 at 10:00 AM. CST, March 21, 2023. Respondents, their representatives and interested persons may be present; only the names of the vendors who submitted a response will be read aloud – all information will remain confidential until a contract is awarded; if any.

**Late bids/proposals:** Any responses received after the date and/or hour set for in this RFP document will not be accepted. The late Respondent will be notified and will advise Gregg County Purchasing as to the disposition by either pick up, return at bidder’s expense, or destroyed with written authorization. The receipt of the responses submitted will be acknowledged as received only, and does not constitute any acceptance by Gregg County as an offer. Documentation will become a part of the Commissioners Court minutes only after selection is made, if any.

**Mail & Delivery of bids/proposals/proposals:** If responses are sent by mail to the Purchasing Department, the Respondent shall be responsible for actual delivery of the RFP to the Purchasing Department before the advertised due date and time. If mail is delayed either in the postal service or in the internal mail system of Gregg County beyond the date and hour set for the RFP opening, responses thus delayed will not be considered and will be disposed of as authorized.

**Questions/Contact Info:** Respondents are encouraged to review this entire Request for Proposal Document (RFP). All questions regarding this RFP must be in writing and sent by email to Purchasing Agent Kelli Davis at [kelli.davis@co.gregg.tx.us](mailto:kelli.davis@co.gregg.tx.us) or by fax to 903-237-2682. Contact with other personnel or of the county other than the Purchasing Agent regarding the Request for Proposal may be grounds for elimination from the selection process.

**DEADLINE TO SUBMIT QUESTIONS IS: 5:00PM CST, February 28, 2023**

**Rejection of Responses:**

Gregg County reserves the right to accept or reject any or all proposals, with or without cause, to waive technicalities, or to accept the proposal which, in its sole judgment, best serves the interest of the County, or to award a contract to the next most qualified Respondent if a successful Respondent does not execute a contract within 15 business days after approval of the selection by the Gregg County Commissioners Court.

**Ethics/Gratuities:**

Gregg County may, by written notice to the Awarded Respondent, cancel any contract without liability to Awarded Respondent if it is determined by Gregg County that gratuities, in the form of entertainment, gifts, or otherwise, were offered or given by the Respondent, or any agent or representative of the Respondent, to any officer or employee of Gregg County with a view toward securing a contract or securing favorable treatment with respect to the awarding or amending, or the making of any determinations with respect to the performing of such a contract. In the event this contract is canceled by Gregg County pursuant to this provision, Gregg County shall be entitled, in addition to any other rights and remedies, to recover or withhold the amount of the cost incurred by Awarded Respondent in providing such gratuities.

**Confidentiality:**

Any material that is to be considered confidential in nature must be clearly marked as such and may be treated as confidential to the extent allowable in the Texas Public Information Act. Pricing information is not considered to be confidential. Trade secrets or confidential information MUST be placed in a separate envelope marked “CONFIDENTIAL INFORMATION” and EACH PAGE must be marked “CONFIDENTIAL INFORMATION”. Please be advised that Gregg County cannot and will not make any agreement to withhold information from the public that is contrary to the County’s responsibility under the Act.

**Non-responsive / Proposal Rejections**

Proposals may be deemed non-responsive, among other reasons, for any of the following reasons:

1. Proposals containing inconsistencies
2. Unbalanced value of terms
3. Respondents may be disqualified and not considered, among other reasons, for any of the following specific reasons:
  - Reason for believing collusion exists among the Respondents.
  - Reasonable grounds for believing that any Respondent is interested in more than one submission for the work contemplated.
  - The Respondent being interested in any litigation against the county.
  - The Respondent in arrears on any existing contract or having defaulted on a previous contract.
  - Lack of competency as revealed by a financial statement, experience.
  - Respondents shall not owe delinquent property tax in Gregg County.
  - Respondent past performance record with Gregg County.
  - Limited competition.
  - Respondent is on the Federal List of debarred vendors
  - Respondents not following the RFP instructions

**Period of Performance:** The period of performance of any contract resulting from this RFP is tentatively scheduled to begin on or about July 1, 2023 and to continue through June 30, 2024 with the option of annual renewals. Any renewals shall be in writing and approved by the Gregg County Commissioners Court.

Amendments extending the period of performance, if any, shall be at the sole discretion of the County. The County reserves the right to extend the contract for additional one-year periods.

**Information security** – Awarded Respondent shall agree to make every reasonable effort in accordance with accepted security practices to protect the Network credentials and access methods provided by the County from unauthorized disclosure and use. Awarded Respondent further agrees to notify the County immediately upon discovery of a breach or threat of breach which could compromise the integrity of the County’s Network, including but not limited to, theft of Respondent owned equipment that contains County provided access, termination or resignation of officers, agents, servants, employees or representatives with access to County provided network credentials, and unauthorized use or sharing of Network credentials.

## **INSURANCE COVERAGE**

**Awarded Respondent shall at its sole expense obtain and maintain the following Insurance Policies:**

### **Commercial General Liability**

Amounts of coverage shall be no less than:

\$1,000,000 per Occurrence

\$2,000,000 General Aggregate

\$2,000,000 Products/Completed operations Aggregate

\$1,000,000 Personal and Advertising Injury

Designated Construction Projects General Aggregate Limit

### **Business Automobile Liability**

Amounts of coverage shall be no less than:

\$1,000,000 per accident

### **Workers Compensation**

Amounts of coverage shall be no less than:

Statutory limits

\$1,000,000 each accident and disease

Alternate employer endorsement

### **Excess Liability**

Amounts of coverage shall be no less than:

\$1,000,000

### **Professional Liability**

Amounts of coverage shall be no less than:

\$1,000,000

Awarded Respondents Policy must include Gregg County as “Additional Insured” on all types of insurance (except workers compensation). Awarded Respondent shall furnish Gregg County with all policy endorsements, Certificates of Coverage and shall pay for and maintain all coverages until completion of project. If Awarded respondent should contract out any work to a third party (sub-contractor) they shall ensure third party (sub-contractor) carry the insurance required for this Project and shall furnish evidence of the coverage.

## SCOPE OF WORK

### **INTRODUCTION AND BACKGROUND**

Gregg County, hereafter called "County," is issuing this Request for Proposals (RFP) with the intent of providing prospective Stop Loss and Third Party Administrators (TPAs) with information that will enable them to prepare and submit proposals for Third Party Administration Services for the County's self-insured Health Plan. The County is seeking a partnership that will provide claims processing in a timely and professional manner, actively pursue subrogation, assist in returning injured employees back to work, and maintain strong communications with injured workers and the County.

**The County employs approximately 535 employees.** Gregg County requires the awarded Respondent be committed to maintaining the highest professional standards. To this end, adherence to the terms and conditions of the Request for Proposal and associated documents are required. The County intends to award one or multiple contracts to provide the services described in this RFP.

### **GENERAL REQUIREMENTS**

- 1) The information contained in these specifications is confidential and is to be used only in connection with preparing a bid for all or part of the following employee benefit plans:
  - ★ Medical Stop Loss and Aggregate Reinsurance
  - ★ Third Party Administration
- 2) Currently all products are offered on a July 1 effective date.
- 3) All bid responses should be provided on the enclosed response forms with the signature of your authorized representative. If attachments are necessary, please provide. **DO NOT MODIFY RESPONSE FORMS.** Contact Brinson Benefits, Inc. for a copy of the response forms to be sent via email for your convenience.
- 4) The County has appointed Brinson Benefits, Inc. as their Agent of Record/Employee Benefit Consultant ***and is not selecting a new broker/consultant.*** All proposals should be submitted on a **NET commission basis.** If you are required to include commissions in your products, please note this clearly on your response form.
- 5) **Retirees, Surviving Spouses/Families of deceased Safety Officers, Full Time employees & COBRA participants are covered under the plan.** The assumptions will state this clearly. The census does identify these participants.
- 6) The information contained herein is believed to be accurate and up-to-date, but is not intended to be an express or implied warranty.
- 7) Bids are to be submitted on the basis of the specifications contained herein. Alternate bids are encouraged and will be considered provided the alternatives enhance the current plan and are clearly explained. All deviations from the specifications must be clearly identified and explained.
- 8) Gregg County reserves the right to negotiate, amend, accept or reject all or any part of the bids, waive minor technicalities, and award the bid that best serves the interest of the County. The County also reserves the right to waive or dispense with any of the formalities contained herein.

- 9) Proposals must be submitted for coverage on all eligible full-time regular employees and their dependents. Full-time is defined as 30 or more hours per week. Dependent is defined as the employee's spouse and/or children from birth to age 26 and claimed as a dependent.
- 10) Waiting period: Newly hired employees and their dependents will be considered eligible for coverage on the first of the month after 60 days following the date that an employee hires on with Gregg County.
- 11) Eligibility: All full-time and their dependents are eligible following the waiting period.

Gregg County is aware of the time and effort you expend in preparing and submitting proposals to the County. Please let us know of any requirements in the RFP that are causing you difficulty in responding. We want to make this process as easy as possible so that all responsible vendors can compete for the County's business.

## **STOP LOSS SPECIFIC AND AGGREGATE REINSURANCE**

### **1. Assumptions**

1. Currently the County is Self-Funded. At this time the County desires a market analysis for Stop Loss Reinsurance and Third Party Administrator. The County desires to receive multi-year rate guarantees.
2. Gregg County's Medical Plan is considered Non-Grandfathered under the Affordable Care Act (ACA). Vendors are required to submit their proposals under this assumption. A true open enrollment is required annually.
3. Effective date is July 1, 2023. All participants enrolled in the plan as of June 30, 2023 are to be covered on a "no loss/No gain" basis.
4. Retirees, COBRA, Surviving Spouse of deceased safety officer, and Full Time participants are eligible under the plan.
5. The County must receive renewal rates by February 1<sup>st</sup> preceding the July 1<sup>st</sup> renewal date. All rates must be firm and final by May 10<sup>th</sup> of the preceding July 1<sup>st</sup>. Refer to the Bid Affidavit.
6. A proposed draft copy of an Administrative Service Agreement (ASA) must be submitted with your proposal response. An executed contract must be in place within 30 days of the awarding of the proposal
7. See attached (Exhibit 1) for current medical summary of benefits.
8. See attached (Exhibit 1) for current dental summary of benefits.
9. The current TPA is Healthcare Highways HealthPlan.
10. Medical and RX are currently partially self-funded and covered under the specific and aggregate.
11. The current PBM is Cerpass. The County is not bidding for PBM services.
12. Dental coverage is currently self-funded and the current administrator is Healthcare Highways HealthPlan. It is an indemnity plan structure. Bidding parties should supply a geoaccess report and disruption report. A dental Provider Utilization report for the past 24 months is provided (Exhibit IV)



## 2. Rates

<b><u>GENERAL INFORMATION</u></b>		
<i>Products Requested</i>	<i>Stop Loss Specific &amp; Aggregate Insurance &amp; Third Party Administration</i>	
	<i>CURRENT</i>	<i>PROPOSED</i>
<b><u>STOP LOSS INSURANCE</u></b>		
<i>Current Vendor</i>	<i>Tokio Marine HCC</i>	
<i>Network</i>	<i>Healthcare Highways Sync Verity / PHCS Wrap</i>	<i>Cigna, PHCS or TPA Specific network where TPA and Stop Loss are packaged</i>
<b><i>Specific</i></b>		
<i>Specific Deductible</i>	<i>\$200,000</i>	<i>\$200,000</i>
<i>Aggregating Specific Deductible</i>	<i>\$200,000</i>	<i>\$200,000</i>
<i>Lifetime Maximum</i>	<i>Annual limit: Unlimited</i> <i>LTM: Unlimited</i>	<i>Annual limit: Unlimited</i> <i>LTM: Unlimited</i>
<i>Contract Basis</i>	<i>24/12</i>	<i>24/12</i>
<i>Coverage</i>	<i>Medical/Rx</i>	<i>Medical/Rx</i>
<b><i>Aggregate</i></b>		
<i>Attachment Corridor</i>	<i>125%</i>	
<i>Contract Basis</i>	<i>Paid</i>	<i>Paid</i>
<i>Coverage</i>	<i>Medical/Rx</i>	<i>Medical/Rx</i>
<b><u>CURRENT STOP LOSS RATES</u></b>		
<b><i>Specific</i></b>		
<i>Single</i>	<i>\$52.44</i>	
<i>Family</i>	<i>\$145.76</i>	

<i>Aggregate</i>		
<i>Composite</i>	\$4.41	
<i>Aggregate Factors</i>		
<i>Single</i>	\$838.10	
<i>Family</i>	\$2,200.56	
<b><u>CURRENT TRANSPLANT RATES</u></b>		
<i>Single</i>	N/A	
<i>Family</i>	N/A	
<b><u>CURRENT DENTAL RATES</u></b>	ASO \$2.00 PEPM	

## **GREGG COUNTY INFORMATION**

Gregg County's Principal contact during the term of this contract will be:

Mr. Mike Heidger, Gregg County Human Resources Director  
Ms. Rebekah Acres, Gregg County Auditor  
Brinson Benefits, Gregg County retained consultant

## **GREGG COUNTY PROVIDED EXHIBITS:**

### **EXHIBIT I**

Summary of Benefits – Medical (provided in .pdf)  
Summary of Benefits – Dental (provided in .pdf)

### **EXHIBIT II**

Census (provided in an excel spreadsheet)

### **EXHIBIT III**

Medical Claims Experience Reports (provided in .pdf)  
Dental Claims Experience Reports (provided in .pdf)

### **EXHIBIT IV**

Gregg County Response Form (required)  
Actual rates, terms & conditions of proposal (required)  
Bid Affidavit Form (required)  
References Form (required)  
Compliance with Federal and State Laws Form (required)  
RFP Signature Form (required)  
Conflict of Interest Notice (required of Awarded Respondents)

## PROPOSAL SUBMISSION REQUIREMENTS

### **Proposal Format:**

**All proposals should follow the same format. To be accepted for evaluation, the proposal format must address all the required components in order.** The aim of the required format is to simplify the proposal preparation and evaluation process and ensure that all proposals receive the same orderly review.

**The Respondent should submit responses in the order listed below.**

### **1. Required Forms:**

- a. Gregg County Response Form (required)
- b. Actual rates, terms & conditions of proposal (required)
- c. Bid Affidavit Form (required)
- d. References Form (required)
- e. Compliance with Federal and State Laws Form (required)
- f. RFP Signature Form (required)
- g. Conflict of Interest Notice (required of Awarded Respondents)

### **2. Formal Proposal with rates and specific details requested**

### **3. Alternate proposals if provided**

### **4. Company Financial Information**

### **5. Network Information (where applicable)**

### **6. Exceptions to Standard Terms (Exhibit A)**

## **EVAULATION CRITERIA AND PROCESS**

After public opening of submissions, an evaluation committee will score and rank the returns based on the criteria listed below. After a short list has been determined, the committee may interview some or all of the top ranked firms. The Respondent(s) with the highest scores may be invited to prepare a Best and Final Offer for consideration by the evaluation committee. The evaluation committee will determine the most highly qualified firm based on the information submitted and will begin contract negotiations. If a contract cannot be negotiated with the highest ranked firm then the County will formally end negotiations and will notify the second ranked firm for negotiation, and so on. Gregg County reserves the right at its sole discretion to determine if pursuing contract negotiations in in the best interest of the County. The County is under no obligation to pursue contract negotiations.

During the evaluation process the county may at its discretion, request one or all of the Respondents to make oral presentations. The County also reserves the right to request additional information or clarifications from respondents or to allow corrections of errors or omissions as deemed in the best interest of the County. Gregg County reserves the right at its sole discretion to determine if presentations are in the best interest of the county and is under no obligation to request presentations from all Respondents.

Gregg County reserves the right at its sole discretion to determine the process for proposal evaluation and may elect to accelerate the evaluation process by combining or eliminating any or all of the evaluation phases. Gregg County reserves the right without prejudice to reject any or all submittals to this RFP.

### **Evaluation Criteria, Weighting and Scoring**

**All Proposal to this RFP will be evaluated and scored as described below:**

#### **Third Party Administrator Proposal**

<b>Evaluation Criteria</b>	<b>Possible Points</b>
Letter of Submittal/General information	5
Staffing	15
Claims Management and Investigative Services	15
Managed Care Services	10
Transition Plan	15
Financial Conditions, references, forms completion	15
<b>TOTAL</b>	<b>100</b>

#### **Stop Loss Proposal**

<b>Evaluation Criteria</b>	<b>Possible Points</b>
Proposed Services & Response to Information Requested	35
Cost & Proposed Terms	50
References & Qualifications	15
<b>TOTAL</b>	<b>100</b>



Gregg County Purchasing Department  
Kelli L. Davis, NIGP-CPP, CPPB Purchasing Agent  
101 E. Methvin St., Suite 205, Longview, Texas 75601  
Phone (903) 237-2684 Fax (903) 237-2682 [purchasing@co.gregg.tx.us](mailto:purchasing@co.gregg.tx.us)

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2/3/2023

To: Longview News-Journal  
From: Kelli L. Davis, NIGP-CPP, CPPB  
Subject: Advertisement for RFP# 2023-05

Please run the following ad on 2/22 and 3/01 in the Longview-News Journal.

#### PUBLIC NOTICE

Sealed proposals will be received by County Purchasing Agent, Kelli Davis at the Purchasing Department, at 101 E. Methvin St., Suite 205, Longview, TX 75601, on 3/21/2023 by 10:00 AM for RFP No. 2023-05 Stop Loss and Third Party Administrator Services for Self-Funded Employee Health Plan. Late proposals will not be accepted. Specifications will be available on 2/22/2023 by visiting [www.co.gregg.tx.us](http://www.co.gregg.tx.us) on the Purchasing Department web page, or request by e-mail at [purchasing@co.gregg.tx.us](mailto:purchasing@co.gregg.tx.us) or by calling (903)-237-2684. Payment will be made after items have been received in accordance with award. Vendors must bid unit costs, but may offer lump sum discounts. Gregg County reserves the right to accept or reject in whole or in part any RFP received and to waive any irregularities or formalities in the best interest of Gregg County.