

Baker County

Addendum #1

RFP 2017-03 Brokerage Services for Health Insurance and Employee Benefits.

3/13/2017

Subject: Answers to Questions and Changes to the RFP are described below. All proposers will incorporate the answers and changes to the RFP into their proposal.

1. Are all the United healthcare plans currently Fully insured?

ANSWER: Yes.

2. Premiums were provided for the plans but can you provide current commission levels for the products?

ANSWER: The County pays premiums to the medical carrier (currently United Health Care). The county has a billing agreement with United Health Care for a percentage of medical premiums at 3% broker commission.

3. Is the county currently using an online enrollment system and who is that vendor?

ANSWER: Yes, the company is Web Benefits Design. Web Benefits Design also handles the Affordable Care Act at a fee of \$1.00/month per eligible County employee. This fee is paid by the County.

4. Does the county offer any worksite plans, i.e. Cancer, accident, critical illness coverage? Are those products going to be included under this brokers responsibilities?

ANSWER: The County does offer worksite plans: American Fidelity and Liberty National. Yes these products will be under the broker's responsibilities.

5. I see not fees are to be billed. So you are requesting compensation through the insurance carrier(s)/vendors? How are the current brokers compensated.

ANSWER: See answer to Question #2.

6. Page 7; Section 4. Proposals of the Firm - The RFP is asking for a full client list from the last 3 years, a description of insurance programs negotiated and number of employees/retirees covered for each client. Please clarify this section. Is it the intention of the County to obtain a full client list from respondees?

ANSWER: Yes, we're looking for a full client list of all municipalities/governments.

7. Price and Contract, Page 7 - RFP states no fees or commission charges shall be billed to the County for these services. In light of the Affordable Care Act and carrier's positions on billing/collection agreements in place, please clarify this section.

ANSWER: Premiums are paid to the medical carrier (currently United Health Care) at 3%. UHC pays the brokerage directly.

The County pays a monthly fee to the online company handling the Affordable Care Act, as described in Question #3 above. The County will continue paying this fee or its equivalent with another brokerage.

8. Contract Award - Estimated commencement shows October 1, 2017. Current Broker Contract in force through October 31, 2017. Please clarify.

ANSWER: Correction to the RFP. Estimated commencement: November 1, 2017.

9. Attachment D INSURANCE REQUIREMENTS, Comprehensive General Liability; Section c. - County is requesting to be included as an additional insured. Please clarify need of this requirement as it pertains to Broker Services for Health Insurance and Employee Benefits

ANSWER: Attachment D is hereby removed and replaced with the following:

“INSURANCE AND INDEMNIFICATION REQUIREMENTS

Vendors shall have in force, pay for, and maintain at least the following insurance coverage and limits. Said insurance shall be evidenced by delivery to the County of a certificate(s) of insurance executed by the insurers listing coverage and limits, expiration dates, and terms of policies and all endorsements.

- 1) Workers Compensation: As Required by Law
- 2) Professional Liability/Errors & Omissions Insurance with minimum limits of \$500,000 Per Occurrence, \$3,000,000 Per Policy Aggregate”

10. Professional Liability; Section a. - County is requesting \$1,000,000 policy limits. However, on page 4 of the RFP, the Professional Liability Limit request is \$500,000. Please clarify

ANSWER: See answer to Question #9 above.

11. Comprehensive Automobile Liability; section e. - County is requesting to be included as an additional insured. Please clarify need of this requirement as it pertains to Broker Services for Health Insurance and Employee Benefits

ANSWER: See answer to Question #9 above

12. Umbrella Policy; sections a, b, c, d - County is requesting to be added as an additional insured. Please clarify need of this requirement as it pertains to Broker Services for Health Insurance and Employee Benefits

ANSWER: See answer to Question #9 above