

# *La Porte ISD*



## **REQUEST FOR PROPOSAL For Health Insurance Consultant**

MARCH 4, 2004

**La Porte Independent School District**

**1002 San Jacinto Street La Porte, Texas 77571**

**281.604.7045 phone 281.604.7047 facsimile**

**owensm@lpisd.org**

To: Interested Proposers

Date: **March 2, 2004**

Proposals will be accepted for the Health Insurance Consultant contract **until 2:00 P.M., Central Standard Time, May 5, 2004.** Proposals may be withdrawn at any time prior to the official opening. Alterations may be made before the official opening time provided such alterations are provided in writing and signed by the Proposer certifying authenticity. All proposals must be received in a sealed envelope, clearly marked **"Health Insurance Consultant Proposals - LPISD - May 5, 2004."** Late proposals will be discarded unopened.

**All Proposal Response Forms and Questionnaires must be fully completed and included in your response. Detailed requirements have been provided, and any deviations or exceptions must be referenced in the designated response sheets. In order to be considered a valid proposal, the original signature of an appropriate corporate officer of the proposing company must be included in the response sheets provided.**

Requests from interested Proposers for additional information or interpretation of the information included in the specifications should be directed in writing to:

**Dr. Michael Owens, Executive Director of Human Resources**  
**1002 San Jacinto Street**  
**La Porte, Texas 77571**

Responses to questions will be provided in the form of an addendum to the original specifications that will be distributed to all registered Proposers. We would appreciate your immediate review of these specifications and being advised as to your position respective to making a proposal prior to your delivery of such proposal. **It is the responsibility of the Proposer to ensure that Purchasing Coordinator Anna Phillips receives proposal responses by 2:00 P.M., May 5, 2004.** The La Porte Independent School District assumes no responsibility for delays caused by any mail service, or any other factor contributing to Vendor's delay in delivery of these proposals.

Sincerely,

Dr. Michael Owens, Executive Director of Human Resources

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### **I.) Overview**

**A. ADVERTISEMENT FOR PROPOSALS**

The La Porte Independent School District will accept proposals from qualified Proposers in order to make recommendations for the procurement of:

- Employee Benefits Consultant to assist the District in the design and procurement of a District health plan including review of State Health Insurance Plan, Districts current year claims data, discussion and negotiation with potential carriers and current carrier, plan design, rate structure determination, district contribution determination and any other issues that commonly arise in assisting the Board of Trustees in selecting a comprehensive health care plan and other related benefits.
- The District wishes to pay a direct fee to the Consultant for services performed and receive quotes from carriers “net of commission”.

All proposals shall be submitted no later than 2:00 P.M. on Wednesday, May 5, 2004

**MRS. ANNA PHILLIPS  
PURCHASING COORDINATOR  
LA PORTE INDEPENDENT SCHOOL DISTRICT  
1002 San Jacinto  
La Porte, Texas 77571**

Alterations may be made before the official opening time provided such alterations are provided in writing and signed by the proposing Company certifying authenticity.

Proposals may be withdrawn at any time prior to the official opening with written notice.

Proposals may not be withdrawn after proposals have been opened, and the Proposer, in submitting the same, warrants and guarantees that its proposal has been carefully reviewed and checked and that it is in all things true and accurate and free of mistakes and that such proposal will not and cannot be withdrawn because of any mistake committed by the Proposer.

Proposals shall be opened so as to avoid disclosure of contents to competing Proposers and kept confidential during the process of negotiation. Providing, however, that all proposals that have been submitted shall be open for public inspection after contract award.

After proposals are opened, the proposals will be evaluated on the basis given in the specifications and based solely on the information provided in the proposal and amendments, which have been properly submitted. Until final award of the contract, the La Porte Independent School District reserves the right to reject any or all proposals, to waive technicalities, or to proceed to contract for the services otherwise in the best interest of the La Porte Independent School District.

Proposals will be considered irregular if they show any omissions, alterations of form, additions or conditions not called for, unauthorized alternate proposals, or irregularities of any kind. However, the La Porte Independent School District reserves the right to waive any irregularities, and to make the award in the best interest of the La Porte Independent School District.

The La Porte Independent School District reserves the right to reject any or all proposals and all proposals submitted are subject to this reservation. Proposals may be rejected for, among other reasons, any of the following specific reasons:

- a. Proposals received after the time set for receiving proposals as reflected on the cover page.
- b. Proposal containing any irregularities.
- c. Unbalanced value of any items.
- d. Improper or insufficient guaranty.
- e. Where the Proposer, any subcontractor or supplier, or the surety on any bond given, or to be given, is in litigation with the La Porte Independent School District, or where such litigation is contemplated or imminent, in the sole opinion of the La Porte Independent School District.

Proposers may be disqualified and their proposals not considered for, among other reasons, any of the following specific reasons:

- a. Reason for believing collusion exists among the Proposers
- b. Where the Proposer, any subcontractor or supplier, or the surety on any bond given, or to be given, is in litigation with the La Porte Independent School District, or where such litigation is contemplated or imminent, in the sole opinion of the La Porte Independent School District.
- c. The Proposer being in arrears on any existing contract or having defaulted on a previous contract.
- d. Lack of competency as revealed by pertinent factors, including, but not limited to, experience and equipment, a financial statement and questionnaires.
- e. Insufficient resources, which in the judgment of the La Porte Independent School District will prevent or hinder the prompt providing of additional services if awarded.

Any portion of the proposal that Proposer considers confidential or proprietary information, or to contain trade secrets of Proposer, must be marked accordingly. This marking must be implicit as to the designated information. This designation may not necessarily guarantee the non-release of the information under the Texas Open Records Act or as otherwise required by law, but does provide the La Porte Independent School District with a means to review the issues thoroughly and, if justified, request an opinion by the Attorney General's office and from their District Attorney's office prior to releasing any information requested under the Texas Open Records Act.

The La Porte Independent School District is a local governmental agency and exempt from all city, state, and federal sales and use taxes.

All work performed under this Contract, as herein shown under the specifications, shall be of the highest quality and shall in every respect meet or exceeds the industry standards for this type Contract.

The Contractor shall be fully responsible for the quality and accuracy of its work. All services shall be rendered in a professional manner and by qualified personnel with expertise in any and all applicable and corresponding work. No award will be made until after investigations have been made as to the qualifications of Proposers.

**The La Porte Independent School District will not and cannot execute contracts with Hold Harmless Agreements or Indemnification clauses.**

The successful Proposer may not assign its rights and duties under an award without the written consent of the La Porte Independent School District. Such consent shall not relieve the assignor of liability in the event of default by its assignee.

Contents of the proposal and any clarification thereto submitted by the successful Vendor shall become part of the contractual obligation and incorporated by reference into the ensuing contract. All proposals become the property of La Porte Independent School District and will not be returned to the Vendor.

**Contracts and/or agreements must be delivered to the La Porte Independent School District for review within 30 days from the date of award.**

All records will become the property of the La Porte Independent School District.

It is the responsibility of the Proposers to bring attention to any conflicts or deviations from these specifications.

During this RFP process the La Porte Independent School District may elect to conduct on-site visits of your firm.

The District reserves the right to accept or reject any vendor for any reason.

All information presented in this RFP, including information, which is subsequently disclosed by the District during the proposal process, must be considered strictly confidential until judged otherwise by the District. Information may be released to parties' external to the vendor only with the written consent of the District.

No proposal presentations will be permitted except at the District's request. Presentations by the finalists may be required. Finalists may be asked for supplemental information concerning quotations.

The District requires that the proposal submission and subsequent clarifications of the winning proposer become a part of the final contract. All proposers must agree to fully warrant and guarantee all information in its response.

For the Consultant selected

The effective date of the contract and/or rates, fees and cost factors will be as of Aug 1, 2004. The fees of the proposal are to be paid monthly in 11 payments beginning on or about September 18, 2004 and ending on or about May 18, 2005. The proposer must provide a fee schedule for the 11 payments.

There can be no provision or unilateral terminations without cause on the part of the proposing contractor.

The employer will assume that your proposal complies with all aspects of the proposal specifications except in those areas, which you specifically list as deficiencies and deviations. **Therefore, it is important for you to specifically itemize all areas of deficiency and deviation from these specifications.**

The employer accepts no financial responsibility for any costs incurred by any proposer in the course of responding to these specifications.

**Responses or clarifications to questions will be issued to all Proposers as an amendment.**

**Criteria for Vendor Selection**

Selection of a vendor will not be based on financial criteria alone. The ability to demonstrate responsiveness and compliance to the RFP specifications, design of program, analysis of District and employee needs, skill in obtain quality programs and services at competitive pricing, provide exemplary service to the District participants and benefits staff, and the ability to differentiate from competitors will all be considered.

**Timetable of the Selection Process**

<i>Activity</i>	<i>Completion Date</i>
Release of RFP	March 4, 2004
Pre-Proposal Conference	March 17, 2004, 2:00 pm
Questions due from potential proposers	March 19, 2004
Responses to questions	March 24, 2004
Proposals Due	May 5, 2004
Contract Awarded (on or before)	July 13, 2004
Effective Date	August 1, 2004

**B. District Goals**

The District has incurred dramatically increased costs for health insurance coverage. It is the District's desire to explore any and all avenues for containing total health insurance costs, lowering the District's contribution if possible, while providing an adequate and comprehensive package to eligible staff. A comparison with the State Plan and the various providers must be done by the consultant.

The La Porte Independent School District reserves the right to approve or disapprove recommendations by the consultant.

**II) Required Data to Include in Proposal**

**A. Qualifications of Consultant**

The District is seeking a health consultant that is experienced in Self-Funding, Fully Funded, local HMO and PPO networks, Texas State funded plan, direct contract, and other insurance options that can meet the needs of the District and its employees. A qualified consultant should have suitable experience in each of these areas and be able to advise the District as to its options.

**Additionally, provide the following in your proposal:**

- Provide at least 3 references in which you have provided same or similar services to a client with the approximate or larger number of employees as La Porte ISD. La Porte ISD currently has approximately 1,000 employees.

- A list of your licenses held in the state of Texas.
  - A listing of your educational designations.
  - A listing of current and prior employers.
  - A listing of any ownership, affiliations, commission or payment arrangements with any other parties related to the insurance industry.
  - A listing of any clients you have lost in the last 24 months.
  - A listing of your experience and qualifications that qualify you to provide the consulting services requested by La Porte Independent School District.
  - A listing of other school districts you have provided similar consulting services.
  - Consultant submitting a proposal must have an organization of permanence with adequate personnel and experience. These qualifications should be stated in an addendum to the proposal including:
    - A resume indicating experience of individual/s who will provide the actual services to the District.
    - A summary of services available to La Porte Independent School District.
- B. Consultants submitting a proposal must have an errors and omissions policy with a minimum limit of \$1,000,000 per occurrence and furnish a certificate with their proposal.

**Fee Schedules:**

Based upon the requirements stipulated in this RFP provide pricing for your services.

**All The Following  
Pages are required  
to be completed and  
attached to your  
proposal**

# Disclosure Agreement

I certify that I nor, my company, any of its representatives, affiliates, contractors, or sub-contractors have or will receive in the future any fees, commissions, or compensation of any kind from any 3<sup>rd</sup> party regarding any services I will provide or recommend to La Porte ISD. This includes, but is not limited to compensation of any format from an insurance agent or broker, insurance carrier, PPO organizations, HMO organizations or any other party that I may recommend La Porte ISD to select for insurance related coverages or services.

I, my representatives, affiliates, contractors, and sub-contractors further agree to not accept any fees, salaries, commissions, income, or compensation of any type for services regarding this RFP other than what is paid to me by La Porte ISD.

I further agree that I will return 100% of my fees for service to La Porte ISD if I violate any of the above.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

Notary Signature and Stamp Required

Sworn by \_\_\_\_\_

On this date \_\_\_\_\_

In this city and county \_\_\_\_\_

# Felony Conviction Notice

I, the undersigned agent for the firm named below, certify that the information concerning notification of felony convictions has been reviewed by me and the following information furnished is true to the best of my knowledge.

Vendors Name: \_\_\_\_\_

Authorized Company Official's Name (Printed) \_\_\_\_\_

- A. My firm is a publicly-held corporation, therefore, this reporting requirement is not applicable.

Signature of Company Official: \_\_\_\_\_

- B. My firm is neither owner nor operated by anyone who has been convicted of a felony:

Signature of Company Official: \_\_\_\_\_

- C. My firm is owned or operated by the following individual(s) who has/have been convicted of a felony.

Name of Felon(s) \_\_\_\_\_

Detail of Conviction(s) \_\_\_\_\_

Signature of Company Official: \_\_\_\_\_

# Proposal Response Form

## Company Information

Name of your company: \_\_\_\_\_

Address: \_\_\_\_\_

Type of company: ( ) individual, ( ) corporation ( ) partnership ( ) other

Year business started: \_\_\_\_\_

Number of years providing consulting services for health related services  
\_\_\_\_\_

**Proposer must include all required signed and notarized forms and attach a response to all questions listed in under Roman Number II of this RFP.**

**Bid for services: attach a pricing sheet indicating your fees for services requested in this RFP.**

Having reviewed the specifications of this RFP we have complied with all requirements and conditions except as noted below:

DEVIATIONS: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_  
Signature and title of authorized representative

\_\_\_\_\_  
Date