

REQUEST FOR PROPOSAL

Woodlands Behavioral Healthcare Network is seeking proposals from insurance brokers/consultants qualified to perform and interested in providing brokerage and consulting services for its employee health insurance program. The broker/consultant must be legally authorized to operate in the State of Michigan. The laws of the State of Michigan will govern all contracts. Interested and qualified brokers/consultants who have demonstrated their ability for comparable work are invited to submit proposals.

Woodlands Behavioral Healthcare Network (WBHN) is a Governmental service Authority created to provide mental health and substance abuse services to the residents of Cass County. The mission is as follows: *Woodlands Behavioral Healthcare works in partnership with individuals, families and the community to inspire hope, promote resiliency and achieve recovery by providing effective behavioral health services.*

There are approximately 61 benefits eligible employees.

Sealed Proposals will be received by WBHN until 5:00 p.m. local time on May 13, 2016.. Any proposal not received timely will be rejected.

Each Proposal shall be attached to this RFP and placed in a sealed envelope, marked as WBHN Broker/Consultant Services RFP and either mailed or hand delivered to:

Attn: Kathy Emans
Address: Woodlands BHN
960 M-60 East,
Cassopolis MI 49031

All responses to this RFP must contain one (1) original and four (4) hard copies.

Please note: Group is not asking for, nor authorizing your soliciting quotes from insurance carriers or other vendors.

Questions concerning any aspect of this RFP should be submitted to Kathy Emans, by May 6, 2016 at 12:00 p.m. Responses to all inquiries will be responded to by May 9th at 12:00 p.m.

CURRENT BENEFITS PROGRAMS

Medical & Prescription Plans

Carrier:	Blue Cross Blue Shield
Funding Methodology:	County of Cass, self-funded
Renewal Date:	September 1

Dental Plans

Carrier:	Delta Dental
Funding Methodology:	County of Cass, self-funded
Renewal Date:	September 1

Vision Plans

Carrier:	VSP
Funding Methodology:	County of Cass
Renewal Date:	September 1

Flexible Spending Account Plan

Administrator:	Flex Administrators
Program offerings:	medical, childcare, insurance
Renewal Date:	January 1

SCOPE OF SERVICES REQUIRED

Woodlands Behavioral Healthcare Network (WBHN) is seeking a broker/consultant to develop, implement and manage the employee health insurance benefit for employees.

Specific responsibilities include, but are not limited to:

1. Provide depth and breadth of expertise in all matters relating to health insurance employee benefit plans.
2. As requested by WBHN, prepare specifications and soliciting proposals from insurance markets that specialize in group insurance plans as needed. Evaluate bids and bidders, including administration, claim payment procedures, customer service, network, financial soundness, and identifying the most cost-beneficial package from among the various bidders.
3. Model the cost impact of any recommended or mandated changes.
4. Assist WBHN with the implementation and communication of new programs or changes to existing programs, which will include drafting of communications and

presentations as well as attending and/or presenting information at Open Enrollment meetings.

5. Assist in the administration of all group insurance plans, responding to questions from and providing information to staff, and providing other consulting services during the course of the plan year.
6. Assist WBHN in complying with laws and regulations related to employee benefits.
7. Review of and analysis of claims experience, claim service, and claim administration to ensure maximum benefit to WBHN
8. Determine and recommend the most economical funding methods for the benefit programs.
9. Represent WBHN in all negotiations with providers on all issues including those related to premiums, benefit levels, plan design and special terms and conditions.
10. Meet with and provide reports to various WBHN representatives including the Human Resources Department, Finance and Administration.
11. Research and advise WBHN of any new developments in the law and employee benefit programs on an ongoing basis.
13. Interface with insurance carriers as needed to assist WBHN in the resolution of problems associated with the benefit programs.
14. Support WBHN by communicating coverage changes, staff additions and staff deletions to all insurance carriers.

SCHEDULE FOR RFP

Timeline for this RFP process:

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| • Request for proposals released | May 2, 2016 |
| • Deadline for questions | May 6, 12:00pm |
| • Responses to questions posted on website | May 9, 12:00pm |
| • Proposals due | May 13, 5:00pm |
| • Selection of finalists | May 16, 5:00pm |
| • Selection of broker/consultant | May 18, 5:00pm |

SELECTION PROCESS

The proposals submitted will be evaluated by a committee of employees, including finance and contract management staff. Evaluation criteria include, but are not limited

to, the understanding of the overall proposal and Woodlands Behavioral Healthcare Network need, as evidenced by the quality of the proposal response, relevant experience, qualifications of the firm and services available to GROUP employees.

SELECTION CRITERIA

The successful broker will be selected upon the demonstrated ability to:

1. Act as a partner with WBHN to implement, administer, negotiate, update and communicate the employee health insurance program and assist with implementation and compliance of the program immediately and in the future.
2. Positively impact claims costs through the use of creative plan design, financial analysis and protocols that provide the right care, on a timely basis, in the most appropriate setting.
3. Provide forward-thinking approaches to maintain employee satisfaction and impact future claims costs with a focus on identification of risk and proactive intervention to improve the health of WBHN employees.
4. Provide the lowest reasonable costs consistent with WBHN objectives.
5. Provide a proven account manager/team who will focus on WBHN.
6. Provide superior levels of service to the Human Resources Department and staff through the use of state-of-the-art technology.
7. Exhibit excellent presentation skills and ability to present to a diverse group.

GENERAL INFORMATION

All proposals and related materials become the property of Woodlands Behavioral Healthcare Network (WBHN).

WBHN reserves the right to request additional information or clarification from the applicant to allow correction of errors or omissions, and to waive irregularities and/or formalities when so doing may serve the best long-term interests of the organizations involved.

WBHN reserves the right to award to the provider that it believes, in its sole discretion, best meets the needs of the organization.

WBHN is not obligated to accept any proposal or to negotiate with any proposal. All transactions are subject to the final approval of WBHN who reserves the right to reject any or all proposals without cause or liability.

All costs directly or indirectly related to responding to the RFP (including costs incurred in supplementary documentation, information or presentation) will be the responsibility of the proposer.

All proposals submitted are subject to the terms of the Freedom of Information Act, and will be retained by WBHN, whether or not the Provider selected has submitted the proposal with the lowest costs.

BROKER/CONSULTANT QUALIFICATIONS

To assist in the evaluation of potential brokers/consultants, please respond to the following items thoroughly:

1. Provide a brief overview of your company's history and organization, including total number of employees, number of offices, etc.
2. Describe your philosophy and stewardship process when working in an ongoing account management role with a client.
3. Provide specific case examples of how you employed the best practices described above.
4. List and describe the core services that are typically provided to your clients with a clear indication of services that fall outside the scope of your standard service arrangement.
5. List and describe the value added services that are typically provided to your clients as part of the agent relationship.
6. List and describe the expertise of the members of your account team who will be responsible for servicing our account. Be sure to indicate the roles and responsibilities of each team member.
7. Provide an overview of any expertise, resources, or tools that are available beyond what is represented on the assigned local account team.
8. Provide a description of some of the tools and resources you would likely use in the analysis of potential solutions and prospective vendors for WBHN.
9. Identify what distinguishes your firm from other brokers/consultants.
10. List 3 contacts your firm currently works with that have roughly the same characteristics as WBHN; including contact name and number for discussion on services rendered.