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August 21, 2018

SANTA FE COUNTY
RFP NO. 2019-0002-HR/MM
INSURANCE BROKER AND BENEFITS CONSULTING SERVICES

ADDENDUM NO. 3

Dear Proponents,

This addendum is issued to reflect the following immediately. It shall be the responsibility of interested Offerors to adhere to any changes or revisions to the RFP as identified in this Addendum No. 3. This documentation shall become permanent and made part of the departmental files.

Question No. 1: Page 5, A. Purpose of This Request for Proposals

- (a) In the second sentence of the first paragraph it indicates the County is self-insured. Are all lines of coverage (e.g. medical, dental, vision, life, short-term and long-term disability) self-insured? If not, please indicate what is self-insured and what is fully insured.
- (b) Workers Compensation is listed in the second to the last sentence in the first paragraph. Please confirm the County is not seeking consulting services on Workers Compensation under this RFP.

Answer No. 1:

- a): VSP vision is fully insured.**
- b): Santa Fe County is not seeking consulting services on Workers Compensation under this RFP.**

Question No. 2: Page 5, B. Scope of Work, Consulting.

- a) Please describe the type of Administrative Services the County is seeking (e.g. tasks, duties, etc.).
- b) How much time does the County's current Broker/Consultant spend on these tasks per year?

- Answer No. 2:
- a) **The County is requesting analysis, compliance, and assistance as needed to coordination with carriers to assist with any issues regarding County benefit plans. The County is seeking for the consultant to provide reports to the County as needed regarding claim data and analysis and for the carrier to attend meetings as needed to explain data, analysis, market trends, recommendations, etc.**
 - b) **The current agreement is billed as a monthly fee.**

- Question No. 3: Page 5, B. Scope of Work, Consulting Services Benchmarking Reports:
- (a) Please describe the lines of coverage the County is seeking be covered in the benchmarking (e.g. medical, dental, vision, etc.)
 - (b) How many peer employers does the County seek to include in the benchmarking report?
 - (c) Please provide a copy of the most recent benchmarking report provided to the County by your current broker/consultant, if applicable.

- Answer No. 3:
- a): **Core benefits: Medical, Dental and Vision**
 - b): **3 to 5**
 - c): **This Request for Proposal is based on the most qualified Offeror. The most recent benchmarking report will be available to the awarded contractor.**

- Question No. 4: Page 5, B. Scope of Work, Consulting Services Communications:
- a) What media/tools do you use to communicate your benefits programs to employees?
 - b) Are you interested in branding your benefits?
 - c) Are you interested in enhancing your website?
 - d) Are you interested in:
 - i. Developing a communications survey?
 - ii. Conducting focus groups about benefits?
 - iii. Social media?
 - e) How would you describe your communication needs?

- Answer No. 4:
- a) **Intranet, carrier websites, Microsoft Outlook and currently working with BenTek for benefits automation.**
 - b) **Yes**
 - c) **No.**
 - d)
 - i. **Yes**
 - ii. **no, Santa Fe County currently has a focus group**
 - iii. **Not at this time**
 - e) **We would like to partner with somebody 50-50 to create benefits communications.**

- Question No. 5: Page 5, B. Scope of Work, Consulting Services Compliance:

Are there any outstanding compliance issues that need to be addressed immediately (i.e., pending or anticipated loss of grandfathered plan status with respect to the ACA, complete restatement of your SPD or Plan Documents, HIPAA Privacy training or HIPAA High-Tech Audit needs, etc.)?

Answer No. 5: We are currently working to automate benefits and consulting services may be requested through this process. We rely on our consultants to answer ACA compliance questions as needed and we need to draft a HIPPA notification for employees in the near future.

Question No. 6: Page 6, A. Scope of Work, Consulting Services Technology:
 (a) Does the County have an enrollment system or is the County seeking assistance in procuring a system?
 (b) What other types of technology does the County anticipate needing assistance with evaluating?

Answer No. 6: a) We are currently working with BenTek to automate our benefits.
 b) None at this time.

Question No. 7: Page 6, A. Scope of Work, Broker Services Insurance Carrier Monitoring
 When was your last self-insured medical claims audit?

Answer No. 7: July 2018

Question No. 8: Page 6, A. Scope of Work Broker Services Bids: Please help us anticipate the RFP/Marketing Activity over the next 5-years by providing the following information:

	Year of Last RFP	Year of Next RFP	Current Carrier / Vendor
Self-Funded Medical Program Administrative Services Contract			
Medical Network			
Utilization Management			
Pharmacy Contract			
Stop-Loss Insurance			
Wellness			
Dental			

Vision			
Life / AD&D			
Short Term Disability			
Long Term Disability			
Flexible Spending Account			
Employee Leave			
Other, please describe			

Answer No. 8: This Request for Proposal is based on the most qualified Offeror. This information will be provided to the awarded vendor.

Question No. 9: Page 6, A. Scope of Work Borker Services Analysis
 a) Please describe and provide any samples (if available) of claims utilization reporting that is currently provided to the County.
 b) Who prepares the claims utilization reports?
 c) Who presents the claims utilization reports?

Answer No. 9: a), b) & c): Insurance Consultants

Question No. 10: Page 20, Section IV. C. Proposal Format.
 a) Do sample reports, insurance requirements and certificates count towards the 20 page limit?
 b) Item 1 Proposal Organization – it shows a duplication of e and f is this correct or should it be letters a-i?

**Answer No. 10: a) No, if the items are included as a appendices. The 20 page limit is specific to the response of the evaluation criteria.
 b) Yes, all items listed should be a-i.**

Question No. 11: Page 22, B. Evaluation process, Criteria 2. C. Qualification and Capabilities and Page 23, Criteria 2 H and Page 23, Criteria 3. A. Specialized Experience.

On page 22 the criteria states “Offerors should submit documentation describing the extent of their insurance brokerage and plan administration experience including administration and processing of medical insurance claims...” and also on page 23 it states “Describe how the company will provide benefit administration services including claims administration, processing and advisement to the County concerning claims, and assistance with Santa Fe County benefits plans offered by the County to its employees and dependents” and also on page 23 under Specialized Experience there is a reference to administration.

- i) Is the County wanting the Broker/Consultant to perform claims administration?

Answer No. 11: Please refer to Answer No. 2.

Question No. 12: Page 25, B. Evaluation Process Criteria 5 Past Performance

- a) What strategic initiatives have you done lately?
- b) Were there any issues with any of the initiatives you implemented?
- c) What went well?
- d) What may need to be modified?

Answer No. 12:

- a) Automation of benefits**
- b) No**
- c) Unsure, still in testing phase**
- d) Unsure, still in testing phase**

Question No.13: Page 31, Appendix D, Can some of the services that are listed under the Scope of work on page 5 and 6 be separated from Task 1 or Task 2 and listed as a separate Task and cost?

Answer No. 13: In order to remain consistent, please utilize the cost proposal included. All other options may be negotiated with the awarded Offeror.

Question 14: General Questions:

- a) Health promotion/wellness:
 - i. What does your current health promotion or wellness programs or initiatives look like? What is offered? What is the participation?
 - ii. What do you hope to accomplish through your wellness or health promotion programs?
 - iii. Who is the County's current Broker/Consultant for these services?
 - iv. Has the RFP been issued solely due to public sector procurement requirements and/or are there desired service improvement desired from your current or newly selected Broker, or a desire to seek a completely new consulting/brokerage partnership?
 - v. How is your broker/consultant currently compensated? (i.e. compensation, flat fixed fee, hourly charges, some combination or something else)
 - vi. Please define how much the County has spent on brokerage service across all lines of coverage for the most recent contract year? If broker compensation is based on in whole or in part of commissions, please define the dollar amount paid/ received that is associated with each line of coverage.
 - vii. What concerns, if any, do employees express regarding the employee benefit plans or service they receive from the County's benefit programs?
 - viii. What does the County see as the three top major challenges for your benefit program over the next five years?

- Answer No. 14:**
- i. Santa Fe County has a County Cares Program. We are working with the Solutions Group to establish an online health portal. Santa Fe County also sponsors various fitness and health initiatives and health fairs yearly. Participation varies.**
 - ii. To provide education and opportunities for Santa Fe County employees to learn about and participate in healthy initiatives and share their experience with family members.**
 - iii. Gallager**
 - iv. Yes, procurement requirements.**
 - v. Monthly flat fee**
 - vi. \$79,200**
 - vii. When Santa Fe County first became self-insured, employees expressed concerns with the formulary. Currently, the main concern is the issuance of new cards.**
 - viii. ACA reporting regulation changes, Cadillac tax, rising medical costs and educating employees regarding their benefits.**

Question No. 15: Are the resumes of our team members a part of the 20 page limit or can they be separate in an appendix?

Answer No. 15: **Please include them as an appendix but include a summary for each of your team members as part of a response. Please do not just refer to the resumes in the appendices.**

Question No. 16: Does Santa Fe County currently utilize a data warehouse vendor?

Answer No. 16: **Yes, all of the data is stored in our internal payroll system and benefits system.**

Question No. 17: Under the Scope of Work – Consulting Services section of the RFP, requirement 9 states that the selected consultant will be responsible for employee communications. What types of communications does the County provide (brochures, flyers, posters, etc.)

Answer No. 17: **Brochures and flyers.**

Question No. 18: Does the County use its current consultant for its wellness programs?

Answer No. 18: **No.**

Please add this Addendum No. 3 to the original proposal documents and refer to proposal documents, hereto as such. This and all subsequent addenda will become part of any resulting contract documents and have effects as if original issued. All other unaffected sections will have their original interpretation and remain in full force and effect. Responders are reminded that any questions or need for clarification must be addressed to Maricela Martinez, Senior Procurement Specialist at mcmartinez@santafecountynm.gov.