



REQUEST FOR LETTERS OF INTEREST INSURANCE BROKERAGE SERVICES

Release Date: May 23, 2023

Due Date: June 6, 2023, at 4:00 PM

Request for Letters of Interest

The Broward Metropolitan Planning Organization (BMPO) is requesting Letters of Interest (LOI) from qualified offerors to provide Broker/Agent of Record professional services for all health, dental, life and other related employee benefit programs. The selected offeror shall assist with the strategic planning, design and negotiation of the most cost-effective programs as well as the implementation and servicing of those plans. The services will be required beginning with the January 2024, benefits year.

The term of the Agreement will be for a period of three (3) years (“the Term”) with BMPO’s sole option to extend the Term for two (2) additional one-year extensions.

Background

There are currently 37 employees actively enrolled in the health insurance plan. Part-time employees are not eligible for employer health coverage and fringe benefits but are encouraged to participate in health wellness initiatives. Retirees have the option to remain on the BMPO health insurance plan at full cost to the Organization. We currently have two (2) employees with this benefit.

The BMPO offers a comprehensive healthcare benefit plan which consists of medical, dental, vision, life (basic level – 1X annual salary), accidental death and dismemberment, and short and long-term disability insurances as well as COBRA administration.

Medical benefits are presently offered to eligible employees through Blue Cross/Blue Shield of Florida’s (Florida Blue) PPO plan. Optional dental and vision benefits are provided through Guardian. Employer paid life insurance and secondary health coverage is provided by American Public Life (APL). Other non-employer subsidized benefits include supplemental life, cancer, accident, hospital confinement and critical illness insurance provided by Colonial.

Scope of Services

The categories and representative tasks required for this project are outlined below, however the list is not intended to be a complete list of all services necessary. All Proposers must be able to provide the following services:

1. Analyze existing coverage and identify or develop cost/saving alternative benefit strategies and plans.

2. Assist in the development and planning of long-range goals and strategies, including making projections of potential savings.
3. Advise and assist the BMPO in evaluating and selecting among coverage alternatives provided by the insurance carrier, including the various health plan options offered, deductibles, co-insurance, out-of-pocket expenses, premiums, etc.
4. Alert the BMPO of any existing or potential gaps or overlaps in coverage.
5. Advise and assist the BMPO in its competitive bidding process, in the event the BMPO determines it is in its best interest to enter into new contracts for insurance coverage.
6. Prepare and distribute benefit packages ensuring that all required information and disclosures are included.
7. Organize and conduct annual open enrollment meetings for all eligible employees and provide accurate responses to all employee inquiries.
8. Prepare a comprehensive Employee Benefit Guide annually. Assist in preparing additional educational and promotional materials when requested by the BMPO.
9. Perform an annual analysis of the BMPO's benefit plan in order to contain costs and maximize benefits, report utilization trends for the group.
10. Collect and provide benchmarking data to assess the competitiveness of the BMPO's benefit plan as compared to those of similar size municipalities; provide information on the common trends and best practices in employee benefits.
11. Provide written updates on new legislation, legal decisions, regulatory changes, and administrative requirements impacting employee benefits and recommend a plan of action to ensure compliance.
12. Establish relationships with those providers that will most greatly benefit the needs of the BMPO.
13. Coordinate Section 125 benefits via third-party administration, if requested by the BMPO.
14. Assist with the development and implementation of an employee wellness initiative, to include year-round educational and informational initiatives,
15. Promotional materials, carrier on-site presentations, meetings, employee outreach, and other methods that increase employee understanding of how to improve their health, make the best use of their benefits and contain costs.
16. Provide professional advice and guidance to ensure compliance with Affordable Care Act (ACA), Health Insurance Portability and Accountability Act (HIPAA), post-employment and other state and federally mandated benefits.

17. Provide Consolidated Omnibus Budget Reconciliation Act (COBRA) benefit administration in compliance with federal and local regulations.
18. Assist with the resolution of all employee claims, inquiries, complaints, issues, and all employer eligibility and billing disputes.
19. Assign a primary contact to the BMPO who will be reasonably available for meetings and conference calls and will promptly respond to inquiries and requests, preferably same business day.

Qualifications

The offeror must meet the following minimum requirements:

1. Offerors shall possess all licenses, business tax receipts and/or permits required to perform the Services requested herein in the State of Florida.
2. The Offeror shall demonstrate no less than five (5) years of experience, knowledge, skills, and abilities providing similar services to other units of local government.
3. Offerors shall provide three (3) examples of previous work similar to the scope of services for this RFP. Services must have been performed within the last five years prior to the issuance of this RFP.
4. Offeror's agent assigned to the BMPO must have a minimum of five (5) years of experience providing insurance brokerage services and must be capable of speaking and making decisions on behalf of the Offeror.

LOI Submittal

Please provide all information in response to the LOI as outlined below.

1. Identification – Identify the responding entity. Specify the type of business submitting the LOI (e.g., sole proprietorship, partnership, not-for-profit, corporation, etc.)
2. Contact Information – Provide the contact name, address, telephone number, and email address of the responding entity.
3. Approach and Understanding of Scope of Services – To include, but not limited to:
 - a. High-quality level of services to be provided
 - b. Conveyance of a willingness to work with BMPO Staff to maximize resources
 - c. Examples of exemplary customer service and what the BMPO should expect from the offeror
 - d. Data Security



4. Qualifications and Experience – To include, but not limited to:
 - a. Expertise of human resources and employee benefits management, in public, private and/or non-profit sector
 - b. Experience with similar sized governmental agencies
 - c. Qualifications & experience of the firm, & its subcontractors/suppliers relevant to the Scope of Work
 - d. Relationships with insurance/benefits companies, references, etc.
 - e. Availability of qualified personnel

5. Cost Saving Initiatives - Proposals should demonstrate additional innovative ways and approaches to cost saving initiatives, including but not limited to, the following:
 - a. Development of long-range cost strategies
 - b. Innovative ideas for cost containment
 - c. Examples of cost-savings implementation for clients that may have saved money

Schedule and Process

Letters of Interest are due no later than **Tuesday, June 6, 2023** at 4:00 PM.

Submittal Format. The Letters of Interest shall be typewritten, with a maximum of five (5) pages total.

Electronic submittals are strongly preferred. To submit Letters of Interest, please email one (1) electronic copy in PDF format to nelsono@browardmpo.org.

If the responding offeror is unable to submit electronically, please mail the Letter of Interest to:

Oscar Nelson
Procurement Specialist
Broward Metropolitan Planning Organization
Trade Centre South
100 West Cypress Creek Road, Suite 650
Fort Lauderdale, FL 33309
(954) 876-0041
nelsono@browardmpo.org

The BMPO will acknowledge the receipt of all LOIs. Upon initial review of the LOIs, the BMPO shall select three (3) responses from offerors for interviews and then proceed to selection.