

**PIERCE COUNTY WISCONSIN
HEALTH INSURANCE ANALYSIS
REQUEST FOR PROFESSIONAL QUALIFICATIONS**

FOR: Review of self-funded health insurance plan for Pierce County to determine long term viability of program and determining if another option for health coverage for employees is more viable over time.

DESCRIPTION: Proposals for financial/analytical services from qualified firms/individuals for preparation of a report that provides an overview of past performance of the self-funded employee health insurance plan and an analysis of options the county could consider in order to provide the most viable health plan to employees in the long term.

PROPOSAL DEADLINE: **Noon on February 21**

Qualifications proposals for the above project will be received by Pierce County Administration Department, 414 West Main Street, PO Box 119, Ellsworth, WI 54011.

Questions regarding the project should be forwarded to Jo Ann Miller, Pierce County WI Administrative Coordinator at (715) 273-6851 or joann.miller@co.pierce.wi.us.

**INVITATION TO SUBMIT PROFESSIONAL QUALIFICATIONS
FOR THE ANALYSIS OF THE PIERCE COUNTY EMPLOYEE
HEALTH INSURANCE PLAN**

The Pierce County Administration Department will accept submittals of professional qualifications until Noon on February 21, at the office of the Pierce County Administration Department, 414 West Main Street, Ellsworth, WI. for a Health Insurance analysis and recommendation regarding self-insured or fully funded option for Pierce County.

The proposed timeline for this project is as follows:

Finance and Personnel Committee approves RFQ	February 6
RFQ provided to potential proposers	February 7
Deadline for proposals to County	Noon on February 21
Working group meets to rank recommended firms	February 24
Finance and Personnel approves contract and funding	March 6
Preliminary report submittal to staff	March 23
Staff response on preliminary report due to consultant	March 24
Final report submittal to staff in advance of April 3 Finance and Personnel meeting	March 28

PIERCE COUNTY WISCONSIN INSTRUCTIONS FOR PROPOSALS

Submission Procedures and Format

- An organizational chart indicating key personnel assignments and overall organization of the work effort. Identity and professional credentials of the project manager, principals in charge, and any other primary personnel to be assigned to the project. The firm will also identify any specialty personnel to be utilized or sub-contracted by the firm for this project.
- The proposal shall be submitted to Pierce County Administration Department, 414 West Main Street, Ellsworth, WI on or before the time stated on the notice. The proposal shall be submitted to Pierce County per one of the following:
 - Via email of the proposal in a pdf file to joann.miller@co.pierce.wi.us with the proposer's name and project title in the subject line of the email
 - Via hard copy by delivery of seven (7) copies of the proposal to the Pierce County Administration Department, 414 West Main Street, Ellsworth, WI, 54011ATTN: Jo Ann Miller. Envelopes shall be clearly marked with the proposer's name and project title.
- Fax proposals will not be accepted.
- Firm, name, telephone number, fax number and email addresses shall be submitted.
- Detailed list of services to be provided by the firm. Include your firm's understanding of the project and the key issues involved.
- Any services to be provided by outside consultant.
- Identify recent projects of similar nature or scope completed by the firm.

METHOD OF EVALUATION

- The proposals submitted in response to this request will be evaluated by the Administrative Coordinator and the Insurance/Risk Manager. The evaluation will include checking references and reviewing previous work similar in scope, and it will conclude with a recommendation of two to three qualified firms presented to a working group made up three Finance and Personnel Committee members.

- The working group will rank the recommended firms and the AC will begin fee discussions with the first choice. The AC will then proceed to contract discussions as to the terms of the agreement and the compensation. If terms and fee cannot be agreed upon, the Administrative Coordinator will proceed with the same process with the second choice.

- The final cost proposal must include an official offer to undertake the proposed work at the proposed price and a detailed explanation of the proposed price, which will include an estimate of the number of hours to be spent by the firm on the project. The form of the final contract shall be agreed upon by the Finance and personnel committee and the successful proposer.

- All cost proposals will remain in effect for thirty (30) days from the receipt of the cost proposal.

- Pierce County reserves the right to accept the proposal, based on its best interests with all aspects of the proposal taken into account.

PROJECT DESCRIPTION/SCOPE OF PROJECT

Purpose

Pierce County is seeking a qualified consultant to assess the existing Pierce County self-funded health insurance plan for employees to determine if other options would provide for a more viable plan in the future. This assessment includes:

- Analysis of current self-funded plan over past 10 years and determine where the county would be today with the same claims history if fully funded option had been used.
- Provide recommendations on how the County can provide long term viability for employee health coverage in the future. Pierce County is requesting a comprehensive review of all alternative health insurance options including but not limited to fully insured, State of Wisconsin plan, Wisconsin Counties Association health pool.

Background

Pierce County provides health insurance to employees through a self-funded plan since before 1990. The County contracts with a Third Party Administrator (Anthem BCBS) for all administration including claims. The County purchases stop loss at \$150,000 per claim with a \$4M annual aggregate. The County controls all elements of plan design.

Responsibilities of the Consultant

- Pierce County is seeking an impartial, third-party analysis of past administration and management of the plan in terms of changes in plan design, premium levels, and keeping pace with the overall state of health coverage for employees.
- Pierce County is seeking an impartial, third-party analysis of other possible options to provide health coverage to employees including but not limited to fully insured, State of Wisconsin plan, Wisconsin Counties Association health pool, and any other options the consultant can present.
- Submit a report to the F&PC detailing the analysis above. Report shall include a brief Executive Summary with recommendations.
- Provide 15 copies of the final report to the F&PC.
- Make one final presentation to the F&PC

Responsibilities of the F&PC

- To review and provide input on the consultant's submittals in a timely manner.
- Provide all available information on the Pierce County self-funded health insurance plan

including detailed financial and general claims information for the past ten (10) years.

- Make payments for services within 30 days of receiving an acceptable invoice.

Additional Conditions

Depending on the outcome of this analysis, the County may continue with a self-funded health program or may opt to go another direction in providing health coverage for employees. The County wants it clearly known that the consultant used for this analysis will not be eligible to function as the TPA (in the case of self-funding) or the broker (in the case of fully insured) that would result from analysis, recommendation or Committee decision.

Potential Future Services

Should the County decide to continue with the self-funded option, the County is interested in a potential ongoing relationship with the consultant used for this project doing further consulting in such things as:

Monitor health plan costs

Review plan changes and their impact on overall health plan costs

Monitor changes in PPACA and provide guidance on compliance and reporting

Review health plan performance annually

Recommend premium rates

Assist with all reporting and compliance requirements

Assist with RFP process for TPA and stop loss insurance

Assist with possible HRA/HSA options