



**REQUEST FOR QUALIFICATIONS**

**FOR**

**GROUP INSURANCE BENEFITS BROKER**

**TO SELECT AN AGENT OF RECORD FOR GROUP HEALTH,  
DENTAL AND OTHER ANCILLARY INSURANCE PRODUCTS  
FOR THE WARE COUNTY BOARD OF COMMISSIONERS**

**Date RFQ was issued:**  
**Deadline for submission of qualifications:**  
**Contact Person:**

**March 13, 2019**  
**April 1, 2019**  
**Theresa A. Bailey,**  
**Int. Director of HR**

# Request for Qualifications Benefit Broker/Agent

**Intent:** The Ware County Board of Commissioners is requesting qualifications for a broker and agent of record to administer the insurance products and coordinate open enrollment with Ware County Board of Commissioners' employees. Assign and assist in all elements of payroll deductions to direct billing or cancellation of the products. It is also the intent of this Commission to consolidate broker activity in an effort to help educate and manage the individual needs and priorities of the employees. Employees pay 100% of some ancillary products.

**Background:** The Ware County Board of Commissioners is a local government entity which serves the citizens of Ware County, Georgia. There are approximately 300 full time employees.

## 1. Submission of Qualifications

A. Qualifications shall be submitted to Theresa A. Bailey, Interim Director of Human Resources, Ware County Board of Commissioners, P. O. Box 1069, Waycross, GA 31502 by 12:00 p. m. on April 1, 2019.

B. Qualifications shall be in a sealed envelope marked "Qualifications for Group Insurance Broker – Ware County Human Resource Department," with your name and address clearly identified. Qualifications shall be submitted in the following format and must include the following information.

1. Provide a brief overview of your organization, including history, entry into the benefits brokerage field, ownership and operational structure. Provide firm's credential and visibility.
2. Who owns your firm? What is the annual revenue? Include an annual audit by qualified CPA firm. How many employees are dedicated to benefits exclusively? Figure should include revenue from only the unit who will be working with Ware County.
3. Confirm that you are an actuary, licensed consultant or broker in the state of Georgia. Please provide documentation.
4. Confirm that you serve as a consultant or broker, independently, and are not affiliated with any insurance company, third party administrative agency, provider network, or major/minor stakeholder/equity partner/owner.
5. Please describe your working relationship with insurance carriers. Are there any existing or potential relationships between your firm and insurance carriers and/or vendors who may be considered by the agency that could lessen your independence and objectivity because of a perceived or actual conflict of interest?
6. Describe your firm's commitment to remain in the benefits consulting business: include the investments made and growth that has occurred during the last five years and planned for the next five years.
7. Provide an organization chart of the team that would be assigned to service our company. Please include resumes from those individuals and description of their expected roles with regard to this project.
8. Describe your organization's Quality Assurance/Peer Review process.
9. Will you place part of your fees/commissions at risk if we are not satisfied with your advice or service?

10. Provide us an implementation and reporting schedule for the establishment of a new or renewal of an existing benefit plan.
11. For how many clients with 300 or more employees does your firm provide benefits consulting services? What percentage of your business is that group?
12. Provide the following information for three current clients who may be contacted for references. (preferably, these clients will have a comparable number of employees to our company)
  - a. Number of eligible employees
  - b. Name or contact, address and phone number
  - c. Type of consulting services provided
  - d. Beginning date of the relationship
13. Describe your procedures for monitoring client satisfaction.
14. Describe your experience with the following types of broker services. How long has your firm provided these services?
 

a. Health	split Ware/employee paid
b. Dental	employee paid
c. Group Life Insurance	Ware paid
d. Insured LTD Plan Design	Ware paid
e. Supplemental Life Plan Design	employee paid
f. Vision	employee paid
g. Short Term Disability	employee paid
h. Critical Illness/Whole Life Plan Design	employee paid
i. Wellness Initiative	Ware/Employee Driven
15. Describe your firm's experience with designing flexible benefits plans in general and compliance with ever changing Affordable Care Act (ACA) requirements.
16. Describe the extent to which your organization has complied with ACA reporting with the correct IRS documents required for group funded establishments.
17. Please outline your ability and the resources (e.g. actuaries, economic forecasting) available to establish trends and recommendation in plan design to meet ACA.
18. Explain your ability to monitor regulatory and legislative developments on the federal (ACA) and state level that may impact Ware County's benefit plans. How does your firm typically disseminate this information to clients?
19. What innovation "outside the box" solution has your firm provided to your clients?
20. How would your firm go about assisting us in the use of technology in the communication, enrollment, self-service and administration of all our benefit plans? List clients for whom you've done this.
21. How are annual renewals negotiations handled? What is your typical timeframe?
22. If retained by our company, what would be your first objective?
23. Provide sample of your ongoing reports that you would prepare for us to understand and analyze our claim costs and outcomes.
24. Describe how your firm will be compensated for the proposed work.
25. What advantage will our company have by working with your firm?

C. The Ware County Board of Commissioners reserves the right to reject any or all Qualifications. The Ware County Board of Commissioners also reserves the right to exercise its discretion and be the sole judge of the qualification. The Ware County Board of Commissioners is not liable for any cost incurred by Broker/Consultants prior to the issuance of a contract and receipt of all necessary approvals.

D. Interpretations, changes, modifications or additions to the Request for Qualifications resulting from any inquires shall be published by addenda to all those receiving the original qualification package. All material submitted becomes the property of The Ware County Board of Commissioners and will not be returned.

E. Broker finalists selected for final evaluation prior to final selection may be required to make an oral presentation of their qualifications to the Ware County Board of Commissioners and/or its HR/Finance and Audit Committees. Such presentations provide an opportunity for the potential Broker/Consultant to clarify the qualifications to ensure a mutual understanding.

F. Broker requiring any interpretations or clarifications regarding the Request for the Qualifications shall direct such questions to Theresa A. Bailey, Interim Director of Human Resources.

### **Additional Comments**

Brokers that may require additional information to complete their RFQ may schedule a time to do so with Theresa A. Bailey, Interim Director of Human Resources by calling 912-287-4333 or email to [tbailey@warecounty.com](mailto:tbailey@warecounty.com).

### **RFQ Process and Timeline**

The timeline for the RFQ/RFP process is as follows:

Release of RFQ	March 13, 2019
Deadline for Submission of Questions by Applicants	March 22, 2019
RFQ Responses Due	April 1, 2019
Review Responses and Select up to 3 RFQ Applicants	through April 3, 2019
Request for Proposal (RFP) Pricing from Selected RFQ Applicants	Completed by Noon April 12, 2019
Onsite Interviews of Selected RFP Applicants	Completed by April 19, 2019
Recommendation to Ware Board of Selected RFP	April 22, 2019
Notification of Ware Board's approval to All Applicants	April 24, 2019

*\*\*Selected Applicant will have to meet Tentative Open Enrollment Timeline – Mandatory Educational Classes May 13th – May 16th and Enrollment May 20th – May 22nd\*\**

The dates, times and sequence of events related to this RFQ/RFP shall ultimately be determined by the Ware County Board of Commissioners and is subject to change. The Ware County Board of Commissioners' intent is to enter into a three (3) year contract with an annual option to renew the contract upon favorable pricing and performance of the selected broker/consultant.