

**REQUEST FOR PROPOSAL
FOR
BROKER OF HEALTH SERVICES
2019-2021**

**Aspira Inc. of Pennsylvania
4322 N.5th Street
Philadelphia, PA 19140**

Please direct all inquiries to:

Karen Willis

School Finance Officer

Response Deadline

1:00 p.m., Wednesday, April 3, 2019

A. Purpose of Proposal

Aspira Inc. of Pennsylvania hereby requests proposals for insurance broker services for employee health benefits as described herein. The contract will be an open and fair award. The contract will be awarded as services contract with scoring and ranking of proposals.

B. Scope of Services

Aspira Inc. of Pennsylvania is soliciting proposals from licensed insurance producers in the State of Pennsylvania to perform insurance brokerage services and represent Aspira Inc. as Broker of Record for employee health benefits. Firms and/or persons responding to this RFP must be able to demonstrate that they will have the continuing capabilities to perform these services.

C. Qualifications

1. Must be actively licensed as a Pennsylvania insurance broker for a minimum of ten (10) years.
2. Must have a minimum of five (5) years' experience representing Pennsylvania governmental entities as an employee benefits program broker.
3. Must have positive experience as the employee benefits program broker for a minimum of three (3) charter school in Pennsylvania with at least 500 covered employees.
4. Must provide letters of recommendation from one (1) charter school in Pennsylvania with at least 500 covered employees and two (2) letters of recommendation from other public school.
5. A letter certifying that all insurance will be placed net of commissions.
6. See selection criteria for additional qualifications.

D. Scope of Services

The broker of record, upon selection would, be authorized by Aspira Inc. of Pennsylvania to negotiate with various health benefit carriers in the commercial market for health benefits coverages for the employees of the Aspira Inc.

The coverages are:

- Health
- Dental
- Vision
- Ancillary Benefits

Aspira Inc. of Pennsylvania and the schools currently have a self-insured medical plan along with fully insured vision and dental plan. The self-insured medical plan is in the third plan year and currently part of the Cigna Health Care Plan for health insurance. The broker will be expected to recommend different plan design options along with quantified cost benefit analysis and risk

assessment to determine if it would be beneficial for the Aspira Inc. to remain in the current plan or recommend a new commercial market.

The insurance consultant/broker will be required to perform, but not to be limited to, the following services:

1. Review, market and procure Aspira Inc.'s insurance coverages for health, dental, vision, disability, and life insurance.
2. Review the Aspira Inc.'s coverages for contractual completeness, coverage and compliance.
3. Assist Aspira Inc. in developing and maintaining the information required for Aspira Inc. to provide a cost effective program.
4. Provide the staff and services necessary to oversee the smooth and efficient placement of the coverages. This includes the responsibility to interact with the selected carrier, Aspira Inc. and Aspira Inc.'s employees to guarantee a timely and complete enrollment.
5. Monitor the financial and administrative strengths and ratings of the carriers providing Aspira Inc.'s coverage.
6. Act as liaison on Aspira Inc.'s behalf with Aspira Inc.'s insurance carriers.
7. Review the claims and experience of the Aspira's School programs. Meet with a representative of Aspira Inc. on a quarterly basis to report on the operation of the coverages.
8. Provide evidence of competitive quotes.

E. Standard Submission Requirement

All respondents to this RFP shall prepare a Qualification Statement and submit it to Aspira Inc. team. The Qualification Statement shall meet or exceed the professional, administrative and financial qualifications set forth in this section and shall incorporate the information requested below. In addition to the information required below, respondent may submit supplemental information that it feels may be useful in evaluating its Qualification Statement.

Respondent shall provide the following information:

1. An executive summary (not to exceed two pages) of the information contained in all the other parts of the Qualification Statement including your response to the Nature and Scope of Services.
2. An executed Letter of Qualification, attached as Appendix A to this RFP.
3. Name, address and telephone number of the firm or firms submitting the Qualification Statement and the name of a key contact person.

4. A description of the business organization (i.e., corporation, partnership, etc.) of each firm, its ownership and its organizational structure.
 - a. Provide the names and addresses of all principals of the firm or firms submitting the Qualification Statement. For purposes of this RFP “principals” mean people possessing an ownership interest in the respondent. If the respondent is a corporation, “principals” shall include each investor who is either
 - 1) an officer,
 - 2) a director or
 - 3) a stockholder having an ownership interest of 10% or more in the firm.
 - b. If a firm is a partially or fully owned subsidiary of another firm, identify the parent company and describe the nature and extent of the parent’s approval rights over the activities of the respondent. Describe the approval process.
 - c. If respondent is a partnership, joint venture, limited liability company or similar organization, provide comparable information as required in (b) above for each member.
5. The number of years your organization has been in business under its present name.
6. The number of years the business organization has been under current management.
7. Any judgments, claims or suits pending or outstanding against company, with explanations.
8. Whether the business organization is now or has been involved in any bankruptcy or reorganization proceedings in the last ten (10) years, with explanation.
9. Copies of up to date state licenses for the coverages to be provided.
10. The following professional information requirements:
 - a. A description of your overall experience in providing the types of services sought in the RFP.
 - b. Describe the services that you would perform directly.
 - c. Describe those portions of services, if any, that would be subcontracted.
 - d. Briefly describe your largest, smallest and a medium sized project during the last three years.
 - e. Resumes of key employees
 - f. Organizational chart.
 - g. Compensation expectations. All insurance will be placed net of commission. (This is not necessary as all brokers received a 5% directly from the insurance companies and not the organization)
11. A list of all current clients including length of time with the client and number of employees covered. (Identify at least four (4) current clients in Philadelphia that we may contact as references and who can independently evaluate your firm’s expertise in this

area. Describe the work performed and include the name, job title, address and telephone number of a contact person for each reference.

12. Identify all lost or terminated accounts within the past three years. For each account, identify the account's line of business, describe the services your firm provided, and state the reasons for the end of the your working relationship.
13. Documentation if firm, partnership or joint venture is a women's business enterprise, minority business enterprise or small business enterprise.
14. Providers of insurance consulting services to Aspira Inc. shall be compensated for services to or on behalf of Aspira Inc. solely by Aspira Inc.
15. Describe your firm's policy on accepting contingent commissions, or any other sources of income, revenue, consideration, compensation or overrides, in connection with services provided to your clients. Describe your firm's disclosure policy.
16. Furnish certificates of insurance showing the types and amounts of insurance carried by your firm.
17. No provider of insurance or of insurance consulting services to Aspira Inc. shall pay to any insurance consulting service provider to Aspira Inc., or to any other third party, any form of compensation including but not limited to commissions, fees, incentives, bonuses, rebates or any other thing of value, in consideration of obtaining Aspira Inc.'s insurance or insurance consulting business.
18. No provider of insurance consulting services to Aspira Inc. shall accept any form of compensation including but not limited to commissions, fees, incentives, bonuses, rebates or any other thing of value, from any provider of insurance, other insurance service provider, or any other third party, in consideration of obtaining or servicing Aspira Inc.'s insurance or insurance consulting business.
19. Any person or entity selected to provide insurance or insurance consulting services to Aspira Inc. shall certify at least annually and prior to any renewal of its contract, that it has not paid nor accepted any form of compensation including but not limited to commissions, fees, incentives, bonuses, rebates or any other thing of value, in consideration of obtaining or servicing Aspira Inc.'s insurance or insurance consulting business from any party other than Aspira Inc. which shall be deducted from any fee due from Aspira Inc..
20. The compensation restrictions and the certification and disclosure requirements established in these specifications are mandatory, non-waivable terms, the violation of which shall be grounds for (1) terminating any contract resulting there from, and (2) requiring the insurer or insurance service provider to disgorge to the charter school any compensation including but not limited to commissions, fees, incentives, bonuses, rebates or any other thing of value, paid or received in violation of this Resolution, and a commensurate reduction in premiums to be paid by the charter school for the affected coverage(s) in the future.
21. Whenever soliciting quotations for insurance coverage, the insurance consultant shall, to the extent possible, obtain at least three quotations.

You will need to enter estimates of the average hours per month your firm anticipates for select services. See chart below:

Scope of Services	Average hours expected
<p>Strategic Planning, Plan Fiscal Risk Mgmt.: Includes managing renewal, vendor selection, implementation, funding alternatives and plan designs, utilization analysis and internal underwriting. Vendor marketing and selection could include Health, Dental, Vision, Third Party Administration, Ancillary and EAP services. Participating in joint labor management benefits committee meetings.</p>	
<p>Client Management & Ongoing Admin Services: Develop and maintain annual service calendar with key dates and actions items, including preparation of open enrollment package, vendor management and issue resolution, review contracts for accuracy, develop and maintain annual service calendar with key dates and action items, notify of material changes to carrier plans, network or financial position.</p>	
<p>Communication Planning/Education: Communication objective setting and strategy development, custom and branded materials and campaigns for open enrollment and other needs. Attending to our Open Enrollment needs with representatives for the entire week.</p>	
<p>Benefits Customer Support/EE Support Services Employee help desk, facilitate resolution of enrollment/eligibility issues, benefit and claims questions, tracking and reporting of employee, provider, benefit and claims issues. Services must be available 24/7/365.</p>	
<p>Wellness Program Strategize and assist with ongoing wellness program</p>	
<p>Compliance/Legislation Advisory Services Advise on current and future federal, state and local mandated regulations, Affordable Care Act, (ACA), Section 125, COBRA , HIPAA, etc.,</p>	
<p>Total Hours</p>	

F. Cost Proposal

Compensation for services will be solely by Aspira Inc. and all insurance placed shall be net of commission.

G. Proposal Evaluation

Aspira Inc. will select a broker based on a set of selection criteria. Aspira Inc. will make the award based on the best interest of Aspira Inc. Aspira Inc. also retains the right not to select any of the proposals. The selection criteria will include the following:

1. Ability to perform the required services in a timely fashion, including staffing and familiarity with the coverages.
2. Positive experience with Pennsylvania charter school in the procurement of employee health benefits insurance
3. Qualifications of the individuals overseeing the process and their commitment.
4. Evidence of decreasing health care costs for Aspira Inc. while still maintaining coverage equal to or better than existing coverage.