

**City of Union City Request for Qualifications From Individuals of Firms
Interested in Serving as “Health Insurance Consultant & Broker” to the
City of Union City for the Period of June 1, 2015 through May 31, 2018**

Introduction

Pursuant to the Fair and Open Process described under N.J.S.A. 19:44A-1, *et seq.*, the City seeks Requests for Qualifications (“RFQ”) for the position of “Health Insurance Consultant & Broker” to the City of Union City for a contract period beginning on June 1, 2015 and ending May 31, 2018. All candidates are required to comply with N.J.S.A. 10-5-31 *et seq* and N.J.A.C. 17:27 as amended (Affirmative Action). The successful candidate must have significant experience in employee benefit consulting and group insurance brokerage services. The successful candidate will provide the City with services related, but not limited to:

1. Identifying issues and exposures and negotiating on the City’s behalf with insurance carriers;
2. Serving as the City’s broker of record and being authorized to represent and assist the City in discussions and transactions with all insurance carriers, provided that the Broker shall not place any insurance on behalf of the City unless so authorized in writing by the City;
3. Broker must be qualified and authorized to be recognized as broker of record for the City by Horizon Blue Cross/Blue Shield, Benecard Services and all other insurance carriers for the City as well as prospective carriers and companies;
4. Reviewing policies and endorsements for accuracy and conformity to specifications and negotiated coverage;
5. Providing coverage summaries to the City for all new coverage and updates on changes to existing coverage;
6. Processing or facilitating the processing of certificates of insurance, as requested by the City;
7. Attending any other meetings that the City deems necessary;
8. Reviewing all correspondence referred by the City, and preparation of correspondence on behalf of the City, if requested;
9. Assist with the development of and planning of long range health insurance strategies;
10. Make recommendations and conduct negotiations to procure health insurance coverage, prescription coverage, including assisting the Purchasing Department in the preparation of Requests for Proposals;
11. Assist in managing all aspects of the City’s health insurance program;

12. Analysis of proposals in connection with health insurance procurement, including, but not limited to, recommending selection criteria, marketplaces and assisting in an advisory capacity the evaluation of proposals and renewals;
13. Participate in on-going meetings with City personnel regarding insurance strategies and day- to- day operations of the City's health insurance needs;
14. Assistance in the development of alternative strategies to reduce risk to assets and resources;
15. Consult as to the probable impact of strategies elected by the City;
16. Assist the City as a resource during collective bargaining sessions Facilitate employee group sessions at open enrollments and/or when changes are introduced;
17. Create employee communication pieces as necessary/requested by the City;
18. Monitor/Ensure carrier compliance with plans, commitments, and facilitate carrier relationship with the City;
19. Market programs periodically;
20. Provide a part-time person to work in house in the City to provide administration of health benefits services. This person will help process new employees health benefits, discontinue persons who leave the City employ and transfer persons from active employment to retirement status as needed This person will respond to employee issues on the health benefits and interact with the insurance companies on issues and claims matters with the City;
21. Respondent must be able to provide 25 hours weekly of in-house Human Resources bi-lingual staff, proficient in State laws and knowledge of RDS, ERRP, COBRA administration, and Medicare regulations, in addition to rules regarding benefits and eligibility;
22. Respondent must have bi-lingual staff;
23. Respondent must have ability to prepare and manage third party Agency billings for health costs;
24. Respondent must have knowledge and ability to implement and oversee Chapter 78 employee contributions, as well as substantial knowledge of Federal health care reform and employer responsibilities;
25. Respondent must demonstrate experience in RDS/Medicare D reimbursements and funds received, as well as knowledge and experience with EG WP and CMS;
26. Respondent must have a minimum representation of five public entities including at least one which is the similar size to the City of Union City and public sector experience in Hudson County;
27. Respondent must successfully demonstrate in-house expertise in the handling of all claims and enrollment issues;
28. Respondent must understand operation of a benefits program similar to the benefits program which is currently provided by the City of Union City; and

29. Create employee communication pieces as necessary/requested by the City Monitor/Ensure carrier compliance with plans, commitments, and facilitate carrier relationship with the City;

Professional Information and Qualifications

Copies of the standardized submission requirements and selection criteria are on file and available from the Office of the City Clerk. Each interested candidate shall submit the following information:

1. Name of firm or individual;
2. Address of principal place of business and all other offices and corresponding telephone and fax numbers. Please note specifically which consultants will be assigned to work with the City;
3. Description of candidate's education, experience, qualifications, number of years with the firm and a description of their experience with projects similar to those described above;
4. Experience related to employee benefit consulting and group insurance work (including self funded plans and stop loss insurance);
5. At least four (4) references, three (3) of which must have knowledge of your service to public entities;
6. The candidate's ability to provide the services in a timely fashion (including staffing, familiarity and location of key staff);
7. Cost details, including the hourly rates of each of the individuals who will perform the services and the time estimates for each individual, all expenses, and where appropriate, total cost of "not to exceed" amount;
8. Any other information which the interested firm deems relevant; and
9. Statement of corporate ownership (c.52:25-24.2), Affirmative Action Evidence, and Business Registration Certificate.

Selection Criteria

The selection criteria used in awarding a contract or agreement for professional services as described herein shall include:

1. Qualifications of the individuals who will perform the tasks and the degree of their respective participation;
2. Experience and references;
3. Ability to perform all tasks above in a timely fashion, including staffing and familiarity with the subject matter; and

4. Cost competitiveness.

Submission Requirements

Sealed RFPs will be publicly opened by the Union City Clerk in his offices at Union City Hall, 3715 Palisade Avenue, Union City, at 11:00 a.m. on February 27, 2015. The RFP must be received no later than 11:00 a.m. on February 27, 2015. by:

Dominick Cantatore
Acting City Clerk
City of Union City
3715 Palisade Avenue, Second Floor
Union City, NJ 07087

Please submit one original and two (2) copies of the submission.

Use white 8½" x 11" paper

4823-1238-0961, v. 1