

# Jackson Housing Commission

## Jackson, Michigan

### Request for Proposals

#### JHC2022-01RFP: Group Benefits-Health, Dental, Vision, Prescription and Life

The Jackson Housing Commission (JHC), a Public Housing Authority located in Jackson, Michigan is requesting proposals for group benefits that include health, dental vision, prescription and life benefits for its employees, their families and retired employees. The JHC currently employs 38 full time employees and one part-time staff member. JHC also provides group benefits for four retirees residing in the State of Michigan and one retiree residing outside of the State of Michigan. All fulltime staff members are eligible for group benefits upon employment. Approximately 92% of eligible employees use JHC's group medical plan. Employees who opt out of the plan are eligible to enroll during open enrollment. JHC is seeking services as a small group and proposals should reflect the same.

The selected broker/agent vendor is responsible for providing a group medical plan, that includes dental, vision, prescription and life insurance benefits. The selected company would provide customer support and function as a liaison for the JHC with the plan holder, troubleshoot plan discrepancies, and work closely with the JHC Human Resources Director to ensure that each policy holder is kept abreast of updates/changes to the group plan. The JHC shall retain the right to select a broker/agent that is responsive to the needs of the JHC, its employees and their dependents. Medical proposals should be valid from July 1, 2022 effective date and valid for a minimum of one year through June 30, 2023.

Qualified agencies/brokers may obtain an employee census containing birthdates, gender, zip codes, and current coverage upon request by contacting Chelsea Poole via email at [C.Poole@jacksonhousing-mi.org](mailto:C.Poole@jacksonhousing-mi.org).

#### **A. Scope of Services**

The scope of services may include but is not limited to the following:

1. Providing insurance coverage for employees, spouses, partners and dependent.
2. The broker/agent will provide a breakdown of deductibles per individually insured by calendar year, per family by calendar year, per hospital admission, to include the use of PPO hospitals and non-PPO hospitals, per emergency room visit, and all other pre-

existing condition requirements and costs. The broker/agent will provide a clear statement of what procedures WILL NOT be covered and what procedures WILL be covered and the resulting deductibles. Additionally, any other deductibles or special clauses, constraints or requirements will be clearly stated in advance of selection of the vendor and will remain in effect for a full calendar year from July 1, 2022 to June 30, 2023.

3. The broker/agent will provide responsive customer service in answering questions about coverage and assisting with the completion of paperwork required by JHC employees to obtain benefits and insurance coverage
4. The broker/agent will provide for insurance that establishes a maximum out of pocket cost per calendar year.
5. The broker/agent will provide for wellness benefits.
6. The broker/agent will provide for lab services.
7. The broker/agent will provide a pharmacy prescription program that maximizes the use of discounts for both generic and brand name drugs. In addition to prescription plans that maximize pharmacy options, an option for mail order and additional savings will receive preference. The Firm/agent will provide specific and clear instructions on the use of the prescription program in addition to prescriptions and equipment covered and not covered and any resulting deductibles. The pharmacy prescription program shall also include specific coverage from pharmacies outside of the local service area. In no case will a pharmacy prescription program be accepted that fails to have national pharmacy coverage.
8. The broker/agent will provide for pregnancy coverage.
9. The broker/agent will provide specifics on COBRA and will provide a Conversion of Benefits for separating employees, provided the conversion does not add to the overall cost of those employees and dependents insured remaining in the program.
10. The broker/agent will provide descriptive plan materials with copies of any endorsements and self-select options in an amount to cover every employee in the office and ~~the~~ additional copies.

**B. Payment**

The Firm/agent shall be paid upon submission of invoices to the appropriate contract manager as provided by any written contract agreement.

**C. Term**

The contract shall be for a one (1) year period renewable for one (1) year by agreement of both parties as specified by any written contract agreement.

**D. RFP Requirements**

The broker/agent must submit the following as a part of their proposal and in the order presented below:

- (a) Business credentials that provide a synopsis of the firm's qualifications, proof of the agent's licensure and credentials of the insurance company's management team.
- (b) List of previous or ongoing insurance contracts that outline experience to perform services for a public sector employer as required under the scope of services.
- (c) At least four references that include at a minimum, a contact person, a company name, address, the services provided to that company and a phone number.

**E. Submission of Proposals**

Interested agent/firms licensed to offer insurance in the State of Michigan must register with the Housing Agency Marketplace, [https://ha.internationaleprocurement.com/requests.html?company\\_id=1373](https://ha.internationaleprocurement.com/requests.html?company_id=1373) to submit a proposal. The deadline for submission is 2:00pm on April 27, 2022. Please contact the HA Marketplace customer support at 1(866)526-9266, if you experience difficulties registering or submitting a proposal to the HA Marketplace website. Instructions may be found on JHC's website, [www.jacksonhousing-mi.org](http://www.jacksonhousing-mi.org).

**F. Evaluation and Selection of Proposals**

An Evaluation Committee comprised of JHC staff will evaluate all proposals received for consideration.

I Proposals meeting minimum submission criteria would be based on:

- a. A clearly state understanding of JHC's benefit coverage needs
- b. An insurance package that meets or exceeds the health, dental, vision, prescription and life benefits coverage.
- c. Fixed pricing and costs, deductibles, out of pockets, coverage, limitation of coverage, and costs for all parties (insured, dependents and the JHC). Although cost will be a major consideration in evaluating proposals, value and an offering exceeding the minimum requirements will be a deciding factor as well.
- d. The amount, breadth of coverage and the extent of benefits, such as living death benefits, waiver of premium, deductibles, co-payments, co-insurance, restrictions, or exclusions.
- e. The capabilities and experience of proposers, the hospitals and the number of physicians under contract, the number that will accept new patients and the proposer's claims processing standards.

2. Review of all proposals timely received will proceed as follows:
  - a. The Evaluation Committee will review all written documentation timely submitted and shall develop and recommend a vendor rank order.
3. Negotiations between the selection committee and the first vendor (the vendor ranked highest on the JHC approved rank order list will proceed as follows:
  - a. Negotiations will be held with the first vendor on the vendor rank order list.
  - b. If no tentative agreement can be reached with the first vendor, then negotiations will commence with the second vendor on the vendor rank order list.
  - c. If no tentative agreement can be reached with the second vendor, then negotiations will commence with the third vendor on the vendor rank order list.
  - d. If no tentative agreement is reached with the third vendor on the vendor rank order list, then the Evaluation Committee shall report such and recommend that a new vendor rank order list be established from among any other proposals submitted. If for any reason said procedure is not feasible, the committee shall restart the process.
4. Once a tentative agreement is reached with a vendor, the agreement will be submitted, and the proposer will provide an executive summary explaining the terms, conditions, and costs associated with the proposed contract.
5. Upon approval by the JHC Board of Commissioners, a formal agreement will be executed prior to the commencement of the contract.

**G. Confidentiality, Warranty, & Indemnification**

- a. The FIRM/AGENT agrees to exercise caution and discretion in safeguarding customer information and data which is confidential in nature. The firm/agent will be liable for any willful and material disclosure of such information or data in addition to being subject to criminal prosecution for violation of any applicable state or federal laws.
- b. The firm/agent will provide a statement of warranty that specifies the warranty of services to be provided and any limitations therein.
- c. To the fullest extent permitted by law, the FIRM/AGENT shall indemnify and hold harmless the Jackson Housing Commission, its officers and employees from liabilities, damages, losses, and costs including but not limited to reasonable attorney fees, to the extent caused by the negligence, recklessness, or intentional wrongful conduct of the FIRM/AGENT and other persons

employed or utilized by the FIRM/AGENT in the performance of this agreement.

**H. Right to Waive & Reject**

1. The JHC, in its absolute discretion, may reject any proposal of a vendor that has failed, in the opinion of the JHC, to complete or perform a JHC contracted project in a timely fashion or has failed in any other way, in the opinion of the JHC, to perform a prior contract in a satisfactory manner, and has directed the JHC Interim Executive Director to emphasize this condition to potential vendors.
2. There is no obligation on the part of the JHC to award the proposal to the lowest vendor, and the JHC reserves the right to award the proposal to the vendor submitting a responsive proposal with a resulting negotiated agreement which is most advantageous and in the best interest of the JHC, and to reject any and all proposals, or to waive any irregularity or technicality in proposals received. The JHC shall be the sole judge of the proposal and the resulting negotiated agreement that is in its best interest and its decision shall be final.
3. The JHC reserves the right to waive any informalities or reject any and all proposals, in whole or part, to utilize any applicable state contracts in lieu of or in addition to this proposal and to accept the proposal that in its judgment will best serve the interest of the JHC.
4. The JHC specifically reserves the right to reject any conditional proposal and will normally reject those that made it impossible to determine the true amount of the proposal. Each item must be proposed separately and no attempt is to be made to tie any item or items to any other item or items.

**I.**

Please contact the HA Marketplace Customer Support if you need assistance registering, using or need confirmation that your proposal was uploaded to the website. Proposals may be withdrawn from the HA Marketplace Web Portal any time prior to the scheduled submission deadline. NO PROPOSAL SHALL BE WITHDRAWN FOR A PERIOD OF THIRTY (30) DAYS subsequent to the opening of proposals without consent of JHC.

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