

monroe

Monroe County Government

Fully Insured Medical Insurance

**Request for Proposal from Insurance Companies Only
(No broker responses will be considered).**

Effective October 1, 2024

**Proposals to Be Received NO LATER THAN 4:00 P.M. Eastern Time on July
18, 2024**

Submit Proposals to:

Gail Sensibaugh
Monroe County Government
103 College Street
Madisonville, TN 37354

Statement of Intent

Monroe County Government is seeking written, sealed proposals from qualified licensed carriers only to provide Medical Insurance to its full-time, benefits-eligible employees.

Upon evaluating proposals Monroe County Government will approve a medical insurer for an effective date of 10/1/2024.

The objectives of this RFP are to:

- A. Assure competitive pricing
- B. Minimize member disruption

Preference will be given to those carriers who:

- A. Offer high-performance networks in the local area
- B. Offer competitive pricing for the 10/1/2024 – 9/30/2025 plan year

RFP Time Line

RFP from Gallagher to Carriers	July 3, 2024
Proposal Deadline	July 18, 2024, at 4:00 P.M Eastern Time
Effective Date	October 1, 2024

This timetable is for the information of submitting entities. Project constraints, including interviews with submitting entities, may cause these dates to change.

In no event shall the deadline for submission of the proposals be changed except by written modification from the Monroe County Government.

Please note: Monroe County Government reserves the right to decline all bids and enroll in the State of Tennessee health plan for 10/1/2024 effective date.

Questions: Any inquiries or requests concerning interpretation, clarification or additional information pertaining to the RFP should be made in writing and be in the hands of our broker, Gallagher Benefits Services, Attn: Wes Dozier and Marisa Combs Smith, available at wes_dozier@ajg.com and marisa_combssmith@ajg.com, by the close of the business day on July 15, 2024.

Award of the contract resulting from this RFP will be based on the most responsive carrier whose offer will be the most advantageous to the employees of Monroe County Government in terms of cost, services, and other factors specified elsewhere in this RFP.

Sealed Bids: Proposals in response to this RFP must be in the form of sealed bids. One paper copy must be included. The sealed bids must be delivered no later than Friday July 18, 2024, at 4:00 PM Eastern time to:

Gail Sensibaugh
Monroe County Government
103 College Street, Suite 9
Madisonville, TN 37354

Any proposal received after the time and date detailed above will not be considered. It is the sole responsibility of the submitting entity to have the proposals delivered on or before the deadline.

Bid Openings: All bids will be opened at 12:15 PM Central Time Monday on July 22, 2024.

Background/Plan Information

All necessary reporting is available with the RFP including:

- A. Full census (Retirees, if applicable, are included in the census). Note that, because of the public bid, the census will be only a number identifying the employee and its applicable DOB, Gender, and Zip Code
- B. Current Elections
- C. Claim Reports
- D. Rates
- E. Contributions
- F. Current plan design information (which is the desired plan design for purposes of the 2024 plan year)

Eligible employee includes all active, full-time and part-time employees, regularly working a minimum of at least 30 hours per week.

Eligible dependents

- Your legal spouse
- Your children (or stepchildren) by birth, marriage, legal adoption or legal guardianship.
 - Up to age 26 for medical
 - Up to age 19 (age 25, if unmarried and a full-time student) for dental and vision
 - Your children, of any age, who become totally and permanently disabled before age 26 while covered by the plan(s).
 - Dependents covered under a Qualified Medical Child Support Order (proper documentation required).
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General Conditions

Monroe County Government encourages only one submission per licensed carrier.

Receipt of proposals by Monroe County Government or a submission of a proposal to Monroe County Government offers no rights upon the Carrier nor obligates Monroe County Government in any manner. Monroe County Government reserves the right to (a) accept or reject any and/or all submissions of proposals; (b) to waive irregularities and technicalities; (c) accept any alternative submission of proposals presented which, in its opinion, would best serve the interest of Monroe County Government; (d) give full and proper evaluation of the firm or team presenting the proposals. Monroe County Government and its consultant shall be the judges of the proposals and the resulting negotiated agreement(s) that is (are) in its best interest, and the decision shall be final. Also, Monroe County Government reserves the right to make such investigation as it deems necessary to determine the ability of any submitting entity to perform the service requested. Information Monroe County Government deems reasonably necessary to make this determination shall be provided by the submitting entity.

All expenses for the submission of proposal shall be borne by the submitting entity.

Monroe County Government reserves the right to waive minor irregularities in proposals, provided such actions are in the best interest of Monroe County Government. Any such waiver shall not modify the remaining RFP requirements or excuse the Carrier from full compliance with the RFP specifications.

If a Carrier discovers any ambiguity, conflict, discrepancy, omission, or other error in the RFP, it shall immediately notify Monroe County Government of such error in writing and request modifications or clarification of the document. Monroe County Government will make modifications by issuing a written revision and will give written notice to all parties who have received this RFP. The Carrier is responsible for clarifying any ambiguity, conflict, discrepancy, omission, or other error in the RFP prior to submitting the proposal or it shall be waived.

Basic Requirements of Bidders

- A. Current plan design information, which is the desired plan design for purposes of the 2024 plan year, is included in the attachments to this RFP.
- B. Proposals for medical plan administration shall include the following items:
 - 1. Renewal for 2025 plan year delivered to Gallagher by no later than July 1, 2024.
 - 2. Provision of provider network(s) and adjustment of claims according to network contracts, usual and customary rates, and all other applicable adjustments.
 - 3. Prompt member notification about changes in provider network(s).
 - 4. Provision of member/participant identification cards in a prompt and efficient manner.
 - 5. Provision of on-line eligibility maintenance (including COB, subrogation and special notes to file).
 - 6. Prompt notification to members/participants of changes in eligibility and provision of all member/participant notifications required by HIPAA and other applicable laws and regulations.
 - 7. Provision of accurate and timely adjudication of claims, correction of errors, and follow-up to provider or member questions.
 - 8. Provision of 800 number telephone customer service, including user friendly human access for claim inquiries.
 - 9. Processing of payments to providers in a prompt and efficient manner.
 - 10. Provision of paper and electronic EOBs for members.
 - 11. Promptly advising members of denials and providing a prompt appeal process including rendering a decision on second level appeals and functioning as the claims fiduciary for appeals.
 - 12. Identifying and providing for collection and/or litigation of over-payments, fraudulent claims, and subrogation; and providing reports to Monroe County Government on fraud and subrogation cases.
 - 13. Effectively identifying and correcting improperly coded medical procedures (including upcoding and unbundling) and duplicate billings/payments.
 - 14. Maintaining fully automated claims adjustment and information management.
 - 15. Provision to Monroe County Government of advice of laws, and regulations (including case law) related to the provision and administration of medical plan.
 - 16. Prompt provision of complete and accurate statistical claims reports.
 - 17. Timely submission of all reports required by law or regulations regarding the provision and administration of group medical plan.
 - 18. Electronically signed bid documents, will be acceptable, but they must be printed and delivered in a sealed package by the deadline to the name and address listed on the cover.

SUBMISSION FORM

**Monroe County Government
Request for Proposals**

**For Fully-Insured Medical Insurance
(No broker submissions will be considered.)**

IMPORTANT: One paper copy should be submitted.

Please complete the following:

Legal Name of Proposer: _____

Contact Person: _____

Address: _____

Telephone Number: _____

E-mail Address: _____

Signature: _____

Name of Signer: _____

Taxpayer Identification Number: _____

CERTIFICATE OF NONDISCRIMINATION

As Bidder, Contractor, or Subcontractor on Monroe County Government's Medical Insurance RFP, the undersigned states that he/she does not discriminate against any subcontractor, employee, or applicant for employment on the grounds of race, color, national origin, or sex.

Bidder's Name: _____ Date: _____

Signature: _____ Title: _____

Required Certifications of Bidders under TN Law

Iran Divestment Act. By submission of this bid, each bidder and each person signing on behalf of any bidder certifies, and in the case of a joint bid each party thereto certifies as to its own organization, under penalties of perjury, that to the best of its knowledge and belief that each bidder is not on the list created pursuant to Tenn. Code Ann. § 12-12-106.

Boycott of Israel. The Contractor certifies that it is not currently engaged in, and will not for the duration of the contract engage in, a boycott of Israel as defined by Tenn. Code Ann. § 12-4-119. This provision shall not apply to contracts with a total value of less than two hundred fifty thousand dollars (\$250,000) or to contractors with less than ten (10) employees.

Print Name _____

Signed _____

Title _____