

## Questions and Answers

### Insurance Brokerage, Consulting Services, and Benefits Administration RFP Hamblen County Government

1. Who is the health plan self-funded through? Who is the stop loss carrier? Who is the TPA? Who is the PBM; are rebates paid to the County by the PBM?

The Health Plan is funded through BCBS and the stop loss carrier is also BCBS/BlueRE. All claims are settled directly between BCBS and Hamblen County. Currently, Hamblen County uses Sherrill Morgan as our insurance broker. The PBM is SavRx and we receive no rebates from them.

2. Incurred claims and expenses of \$4.5M; does this include claims in excess of stop loss and/or pharmacy rebates? Confirming this includes health clinic claims as well?

This is an estimated number based on last year's history. It would include claims in excess of stop loss and pharmacy rebates. This amount also includes the cost of the employee health clinic.

3. Is the health clinic fully funded by the county? Are the employees charged a copay to visit?

The health clinic is fully funded by the County, but the County and City of Morristown share the clinic. Total charges are prorated based on eligible members in each group. There is no cost to the employee to use the clinic.

4. What is the fee structure today? Or are there commissions built into all benefits offered? Please provide the fee or commission structure utilized today.

Our current broker charges \$35,300/year for consulting services. All other fees/commissions are built into the benefits offered.

5. Is the intention to be full fee (inclusive of health, dental, vision, life, disability, voluntary benefits) instead of commissions paid by carrier?

We are open to looking at both pricing models.

6. What is the payroll system used today?

Skyward – Qmlativ (Different from Skyward used by school systems)

7. What is the benefit administration (online enrollment) system used today? Is the county funding this system?

We are currently handling all enrollment processes directly with each vendor, manually. There is no online enrollment system for employees to utilize currently.

## Questions and Answers

### Insurance Brokerage, Consulting Services, and Benefits Administration RFP Hamblen County Government

8. Does the county pay for all ACA compliance requirements today? Do you use an outside vendor for this, or is all handled internally?

As of the 2023 reporting period, we are utilizing a 3<sup>rd</sup> party vendor for our ACA requirements. Prior to this, everything was handled by the staff in the Finance Department.

9. Are there any current mental health and/or EAP benefits offered today?

We currently do not have an Employee Assistance Program although our Health insurance offers some coverage for behavioral health.

10. Do you wish us to respond to both the statement of qualifications and selection criteria sections?

We would like to see your statement of qualifications. The selection criteria are to let you know how we will evaluate the proposals.

11. Will you explain in detail the below statement? We are confused as to why you enroll in October for a July 1 effective date.

Hamblen County's plan year with our current health insurance carrier is July 1 – June 30. Our contract is renewed with our carrier on July 1 for medical and stop loss agreements. Our open enrollment does not coincide with this, however. We have open enrollment during the month of October for our employees. Any changes that an employee would like to make to their current elections are done and become effective January 1. The plan contracts are on a fiscal year, but open enrollment is on a calendar.

12. Why are you looking for a new consulting and benefits administration partner?

We are looking to consolidate several employee benefit services and provide automation with open enrollment. Also, this professional service has not been looked at for some time, and we want to be sure we have relevant pricing and service information.

13. What specific problems are you hoping to solve by partnering with a new firm?

We want to consolidate our employee benefit services under one umbrella.

**Questions and Answers**  
**Insurance Brokerage, Consulting Services, and Benefits Administration RFP**  
**Hamblen County Government**

14. When will services begin? Will Broker of Record changes occur for all benefits during Summer, 2024?

Ideally, the contract would be awarded and effective July 1, 2024. Our renewal for healthcare will have been processed for the fiscal year. The company awarded this proposal will be used during our employee open enrollment in October 2024.

15. It looks like ancillary lines may renew 1/1 but medical (and possibly dental and vision) renew 7/1. Do you expect to move everything at the same time?

We are open to moving all renewals to the same time.

16. What insurance companies/stop loss carriers/third party administrators/pharmacy benefit managers do you currently work with? Please provide a copy of the most recent billing summary for each insurance company showing enrollment and total premium.

BCBS – Health, Medical, and Vision

SavRx – Pharmacy PBM

Aflac – Accident (60 emp), Critical Illness (45 emp), Hospital Indemnity (14 emp)

AllState – Cancer (38 emp)

AUL - Short-Term Disability (68 emp), Long-Term Disability (41 emp)

Boston Mutual - Whole Life (11 emp)

Are you happy with them? Yes

17. Do you work with an actuarial firm? If yes, which one, and are you happy with their services?

Our broker has facilitated this for us in the past but has not been done in several years.

18. What Employee Communication/Benefits Administration system are you using now?

What about the current enrollment system isn't working well? Is there a function or a capability you wish it had?

**Questions and Answers**  
**Insurance Brokerage, Consulting Services, and Benefits Administration RFP**  
**Hamblen County Government**

**We do not currently have a system. Everything is done manually by HR staff.**

19. Insurance agencies do not have a financial rating; that would be an insurance company rating. Do you want the ratings of the insurance companies we work with?

**Yes, the companies you work with.**

20. Who is your payroll provider?

**Skyward – Qmlativ**

21. Please provide a copy of the current Employee Benefit Guide(s).

<https://mymarkiii.com/hamblencountytn/booklet/>

22. Please provide a copy of the most recent periodic report/annual review.

**Please be more specific.**

23. Can you describe more fully the harassment prevention and safety program and your advisor's role in implementing or maintaining them?

**We are looking for assistance with arranging a speaker/trainer to come in annually and provide a training course for managers and supervisory employees as a means of prevention of harassment in the workplace. Another area of employee training could be safety.**

24. On page 9 of the RFP document, item #8 states, *“Consideration for Flexibility in Rates and Rate Table Design (Point Value: 10 Points) Proposers shall provide a submittal of premiums - including various types of rate tables – and discussion of how the various types of rate tables will be used, including voluntary benefits. Descriptions should include but not be limited to Age, Gender, Tobacco usage or non-usage.”* Could you please clarify whether you are looking for quotes for your insurance program with this RFP or examples of rate tables?

## Questions and Answers

### Insurance Brokerage, Consulting Services, and Benefits Administration RFP Hamblen County Government

We are looking for an idea of how pricing might look for some optional employee benefits offered. For example, how life insurance pricing might compare to what we currently have, as well as other benefits.

25. Does the County desire a benefit platform that will integrate with payroll? If so, what payroll platform are you currently using?

We currently use Skyward – Qmlativ. We would like to be able to have the ability to upload a file to them with changes to employee benefits, especially during open enrollment. Currently, we are manually making changes to each employee's profile as necessary.

26. Would the selected broker/consultant also be a consultant for the healthcare clinic?

Yes

27. Per paragraph one of the overview, can you define administration as it relates to your Section 125 plan?

We offer employees various Section 125 insurances and a flexible spending and/or dependent care account. The administration would be to advise us on compliance or any changes under IRS and to administer enrollment during open enrollment and for new hires.

28. Per paragraph two of the overview, are you currently using non-commissioned enrollers?

Yes

29. Per paragraph five of the overview, can you explain why your open enrollment period is so far in advance of your plan year?

This goes back to when the County became self-funded. I think that the plan year was set as July 1 because of our fiscal year, but the enrollment and changes were set with an effective date to match a calendar year for employee purposes.

30. Per number 8, under scope of services, is there an expected frequency of visits to respond to questions, etc.? Is the county open to an employee self-service platform via a broker provided enrollment portal in lieu of the broker entering data?

We are open to this option.

**Questions and Answers**

**Insurance Brokerage, Consulting Services, and Benefits Administration RFP**  
**Hamblen County Government**

31. Per number 10, under scope of services, what is the typical duration of the annual open enrollment period and how many days and/or locations need to be serviced for the annual benefit fair?

Our open enrollment month is October. For voluntary benefits, the open enrollment duration is one week during October and enrollers will service 4 different locations at scheduled times during the week. Our employee health fair is usually every other year and is held for one full day at one location for all employees to visit and walk through during the day.

32. Per number 11, under scope of services, how are you currently providing education to terminated employees?

The education for terminated employees would be to advise them on what voluntary coverages would be portable if they choose to take the coverage with them, and how to enroll in the portable coverage.

33. Per number 12, under scope of services, are you currently utilizing an electronic platform?

We currently do not use an electronic platform for these listed items, except for the IRS Form 1095 data, which is entered in our skyward system.

34. Per number 7, under the statement of qualifications, are you referring to our internal technology to communicate with internal employees or one that we would use to communicate to employees of the county?

To communicate with the employees of the county.

35. What payroll system, if any, is currently being utilized?

Skyward - Qmlativ

36. Can you provide a current breakdown of all fees and/or commissions including but not limited to Dental, Vision, Stop Loss, ASO, RX, Life, DI, Accident, Critical Illness, Hospital Indemnity, etc.?

We currently do not have this available.

37. To provide a submittal of premiums, can you please provide the following: all current carrier invoices, all claims' data for the last 24 months, employer and employee

**Questions and Answers**

**Insurance Brokerage, Consulting Services, and Benefits Administration RFP**  
**Hamblen County Government**

contribution structures for all lines of coverage, full census, and current plan summaries for all lines of coverage?

Below are monthly premiums:

	<u>Health</u>	<u>Dental</u>	<u>Vision</u>	<u>Employee %</u>	<u>Employer %</u>
Employee Only	\$750.00	\$24.04	\$6.40	7%	93%
Employee + Spouse	\$1,567.51	\$52.90	\$12.15	15%	85%
Employee + Children	\$1,371.91	\$43.28	\$12.15	15%	85%
Family	\$2,272.51	\$78.84	\$18.54	15%	85%

- 38. Will it be required for the selected broker to manually input eligibility information into the various carrier’s eligibility platform or will the provision on a benefit administration platform with eligibility feeds to the carriers suffice?

We are hoping this can be done electronically.

- 39. Does the county require in-person enrollers for the annual open enrollment period, or will an online enrollment and communication platform suffice?

I would think the first year, we would like in-person enrollers and then evaluate it going forward.

- 40. Can you please provide a listing of the current carriers/vendors by line of coverage/service provided?

BCBS – Health, Medical, and Vision

SavRx – Pharmacy PBM

Mark III – Accident, Cancer, Critical Illness, Hospital Indemnity, Short-Term Disability, Long-Term Disability, Whole Life.

- 41. Can you provide information on the current pooling level for the individual stop loss coverage?

\$125,000

- 42. Can you provide current annual premiums by line of coverage?

Below are monthly premiums:

	<u>Health</u>	<u>Dental</u>	<u>Vision</u>
Employee Only	\$750.00	\$24.04	\$6.40

**Questions and Answers**

**Insurance Brokerage, Consulting Services, and Benefits Administration RFP**  
**Hamblen County Government**

Employee + Spouse	\$1,567.51	\$52.90	\$12.15
Employee + Children	\$1,371.91	\$43.28	\$12.15
Family	\$2,272.51	\$78.84	\$18.54

43. How frequently does the County prefer to meet in person with the selected broker?

**At least quarterly**

44. Is the pharmacy benefit administration currently carved out or carved in with the current medical plan administrator?

**Carved Out – SavRx is our current PBM**

45. Is the County looking for the broker to provide a centralized member support platform for all lines of coverage or will communications regarding the member services platforms of the various carriers/vendors suffice?

**We are looking for a centralized platform.**

46. With respect to question #8 regarding flexibility in rates and rate table design, what specifically is the County looking for in response to this question? Is the question tied to the ability of the selected broker to model various contribution strategies for the coverages offered or is the County looking for actual rates from a carrier/vendor?

**This is mainly for voluntary benefits such as life, cancer, and accident policies. We would like to be able to compare rates as to what our employees are paying now.**

47. Are their commissions included in the current benefit structure? If so, can you provide the details of the current commission structure by line of coverage/service?

**I assume that the brokers are getting commissions, as we are not paying them (i.e. AFLAC, etc.) a servicing fee, but I do not know what their commissions are.**

48. Is the County looking for a response to each of the numbered selection criteria, included on page 8 and 9 of the RFP? Some of the criteria appear to be a statement outlining the specific criteria and associated point value, while others appear to be asking a question and/or looking for a confirmation response.

**The selection criteria are to let you know how we will evaluate the proposals.**

49. Who are the current Brokers?



**Questions and Answers**

**Insurance Brokerage, Consulting Services, and Benefits Administration RFP**  
**Hamblen County Government**

Sherrill Morgan is our current broker for medical, dental, vision, and stop loss. Mark III is handling voluntary benefits.

50. How long have the current Brokers worked for the County?

Sherrill Morgan and Mark III have both been our brokers since the county became self-funded in 2014.