

REVERSE AUCTION RFP
GALVESTON COUNTY STOP LOSS INSURANCE FOR 2015
GALVESTON COUNTY, TEXAS

Online web-based proposals will be received via the iBX IQ System beginning on 11/06/2014, and ending on 12/10/2014, and verified per the reverse auction process in the presence of the County Auditor and the County Purchasing Agent. Any proposals submitted after 2:00 P.M. CST on the date specified will not be considered for award. The verification process will take place in the office of Rufus G. Crowder, CPPO CPPB, Galveston County Purchasing Agent, Galveston County Courthouse, 722 Moody (21st Street), Fifth (5th) Floor, Galveston, Texas 77550, (409) 770-5372. Current solicitation information can be found through the County's web portal at www.galvestoncountytexas.gov.

Beginning 11/06/2014, at 12:00 noon CST, the County will begin marketing its stop loss insurance (re-insurance) coverage for the Self-Funded Medical Plans. Entities interested in bidding and receiving specification information should contact Jeffrey Harvey (iBX) at jharvey@ibxonline.biz no later than 12/10/2014, at 2:00 P.M. CST. Any proposals received after the deadline and outside of the prescribed method will not be placed in consideration of award.

Proposals will either be lump sum or unit prices as referenced on the iBX website.

Upon satisfaction of contractual terms and conditions (e.g., services rendered as agreed), contractor is to be paid via Galveston County's accounts payable process.

The County is tax exempt and no taxes should be included in any submitted pricing.

Bonding requirements have been waived for this reverse auction solicitation process.

The Galveston County Commissioners' Court reserves the right to waive any informality and to reject any and all bids and to accept the offer, in its opinion, is most advantageous to the County.

Rufus G. Crowder, CPPO CPPB
Galveston County
Purchasing Agent

Content for RFP #B151009 Galveston County - Stop Loss 2015

1.0 IBX Bidder Agreement - In consideration of the opportunity to participate in this Request for Proposal (RFP) conducted by IBX and a member of the IBX Broker Network, on the "The IBX Insurance Quoting System" (IBX IQ System), your company ("Participant" or "You") agree(s) to the following terms and conditions:

1.1 Bids are Not an Implied Offer to do Business

If you are invited to participate in an RFP project, Submission of a bid does not create a contract or any expectation by Participant of a future business relationship. Rather, by submitting a bid, you are making a firm offer which Sponsor, defined as the IBX member's client, may accept to form a contract, subject to #1.2 below.

1.2 Price Quotes

All Bids which Participant submits through the IBX IQ System are legally valid quotations without qualification, except for logged and timely reported data entry errors. Data entry errors on price quotes must be immediately reported to IBX and IBX member prior to the beginning of the Secondary Pricing Phase as outlined in the IBX Project Timeline section of the RFP.

1.3 Incurred Costs

The IBX Member Broker and/or their Client is not liable for any costs incurred by Participant or Participant's company, in the preparation, presentation, submission of or any other aspect of this RFP.

1.4 Procedures, Rules & Processes

Participant further agrees to be bound by the procedures, rules and reasonable processes established for the IBX RFP process.

1.5 Site Confidentiality

Participant shall keep all user names and passwords, the RFP project content, other confidential materials provided by the IBX IQ System, and all bids provided by You or another participating organization in confidence and shall not disclose the foregoing to any third party. Further, the Participant understands that it will be auto-logged out of the site, if two or more users attempt to log in simultaneously, using the same username and password.

1.6 Bid Submission

Participant will submit the completed response, as directed by the member of the IBX Broker Network.

1.7 Ethical Conduct

Participant shall engage in ethical business practices at all times and must promptly notify IBX, by contacting the appropriate project team, if it witnesses practices that are counter-productive to the fair operation of the sourcing project. If Participant experiences any difficulties during the RFP process, Participant must notify the IBX Resource Center immediately at (678) 325-6683.

1.8 Indemnification

Participant agrees that any information or content submitted through the IBX IQ System shall be true and accurate based on the information provided in the applicable RFP. Participant further agrees that it shall indemnify, defend, and hold harmless IBX, including its parent, subsidiaries, directors, officers, employees, and/or agents, from any and all costs and expenses, including attorneys' fees incurred from third party claims arising out of Participant's submissions through the IBX IQ System.

1.9 Survival

The terms and conditions of this Bidder Agreement shall survive completion of the RFP.

1.10 I, on behalf of my company, agree to the terms of above Bidder Agreement.
Agree
Do Not Agree

2.0 IBX Helpful Hints

2.1 Technical Questions

Please direct all technical questions (Log in issues, password resets etc) to Jeff Harvey in the IBX Resource Center at 770-325-6683.

2.2 System Training

To assist you in navigating IBX's IQ System we offer WebEx demos. To register for the demo and receive the WebEx link, please contact Jeff Harvey at jharvey@ibxonline.biz.

2.3 Model(s) of Communication

Please utilize the message feature within the system for any questions related to the RFP. For the purpose of tracking activity on an RFP, the message feature is the recommended mode of communication. Not using this feature could result in a delayed response to your inquiry. Contact with the broker firm regarding this RFP is not prohibited in any way.

2.4 Submitting Responses

All completed responses must be submitted through the system by the RFP close date/time.

2.5 Data Integrity

We recommend that you periodically save your responses as they are entered to avoid losing any data. You can save your responses by clicking the "Next" button located at the bottom of the screen. By clicking the "Next" button, you will be given the option to either "Save for Later" or "Submit". Clicking the "Save for Later" button will allow your responses to be saved as a draft and edited/completed at a later date. However, in order for your responses to be submitted by the deadline, you must click "Next" followed by "Submit". Failure to do so will result in your data not being captured and not being presented to the broker for review. Please note that you can change your submitted responses any time prior to the close of the RFP. Just make sure that you select "Submit" again when finished. You should also note that your submission is not considered finalized until both responses and rates have been submitted in the system. If you are entering a DTQ, you do not need to enter rates.

2.6 Timing of Submission

Your RFP response may be submitted at any time prior to the deadline but must be received by the close of the RFP. We also recommend that you review and check for errors prior to submitting your final responses. Keep in mind that attempting to submit your responses in the final minutes of an RFP without reviewing, may cause time delays which could result in non-acceptance through this system.

3.0 Employer (Client) Introduction

3.1 Description

Galveston County is a county located in the U.S. state of Texas within the Houston-Sugar Land-Baytown metropolitan area. As of the 2010 U.S. Census, the population was 291,309. Its county seat is Galveston. League City is the largest city in Galveston County in terms of population.

3.2 Employer (Client) Website

--Galveston County Website(<http://www.galvestoncountytx.gov/>)

3.3 Business Main Office Location:

Galveston County Courthouse
722 Moody, 3rd Floor
Galveston, TX 77550

4.0 IBX Broker Profile

4.1 IBX Broker Firm Name:

Boon-Chapman

4.2 IBX Broker Firm Account Management Team:

Producer - Stacey Minton

4.3 IBX Broker Firm Address:

9401 Amberglen Boulevard
Building I, Suite 100
Austin, TX 78729

5.0 Scope of Project and Key Objectives

5.1 The following products are in scope:

Specific Stop Loss
Aggregate Stop Loss

6.0 IBX Project Timeline

6.1 There will be a Single Phase to this IBX RFP process. Please review the timeline below, read the following statement, and indicate your understanding.

6.2 Single Pricing Phase

11/6/14 through 11/21/14 at 2:00 p.m. CST - All carriers will be invited to review the documents provided, and submit their rates and plan design confirmation. The RFP will close at exactly 2:00 p.m. CST on November 21st.

6.3 Please Confirm

I understand that in order to be eligible for consideration, I must submit a bid during the Single Pricing Phase. I also acknowledge that I have read and understand the timeline and deadlines for this RFP.

Agree

Do Not Agree

7.0 RFP Data Details

7.1 Effective Date of Coverage

1/1/2015

7.2 Current Carrier(s)

TPA - Boon-Chapman Administrators
Medical Network - Aetna Signature Administrators
UR/CM - American Health Holding (via Aetna)
Disease Management - Prime Dx/Boon-Chapman
Rx Provider - CVS/Caremark
Stop Loss Carrier - American National (Spec) / Aetna (Agg)

7.3 Proposed Carriers

TPA - Boon-Chapman Administrators
Medical Network - Aetna Signature Administrators
UR/CM - American Health Holding (via Aetna)
Disease Management - Prime Dx/Boon-Chapman
Rx Provider - CVS/Caremark

7.4 Employer Census

Provided in the Attachments Section below is the most recent census available.

7.5 Contracts and Plan Documents

Provided in the Attachments Section below are the Plan Contracts and Stop Loss Contract.

7.6 Plan Experience

Provided in the Attachments Section below is all available experience reports.

8.0 Intent to Bid

8.1 Please indicate your firm's intention to bid for each product line. Please note that you can change your answer anytime while the Initial Pricing Phase of the RFP is open. If you indicate that you are bidding, you will be required to complete all mandatory data fields including plan design and rate confirmation. If you are declining to quote on the entire RFP, please indicate that here and send an email to that effect via the IQ message feature. You are not required to note anything further in the system at this time.

8.2 Intend to Bid - Specific Stop Loss
Confirm
Non-Confirm

8.3 Intend to Bid - Aggregate Stop Loss
Confirm
Non-Confirm

9.0 Carrier Confirmation of Plan Design
9.1 Specific Stop Loss

Please review the plan specifications outlined below and enter "Confirm" if you can match the specification or "Non-Confirm" if you cannot. Should you "Non-Confirm" a given specification, please provide your alternative response in the box provided.

Number of Lives

Contract Type - 24/12
Confirm
Non-Confirm

Coverages Included - Medical and Rx
Confirm
Non-Confirm

Specific Deductible - Current - \$275,000
Confirm
Non-Confirm

Specific Deductible - Option 1 - \$300,000
Confirm
Non-Confirm

Specific Deductible - Option 2 - \$325,000
Confirm
Non-Confirm

Annual Maximum - Unlimited Confirm Non-Confirm	
Lifetime Maximum - Unlimited Confirm Non-Confirm	
Retirees - Covered Confirm Non-Confirm	
9.2 Aggregate Stop Loss	
Number of Lives	
Contract Type - 24/12 Confirm Non-Confirm	
Coverages Included - Medical and Rx Confirm Non-Confirm	
Aggregate Corridor - 125% Confirm Non-Confirm	
Annual Maximum - \$1,000,000 Confirm Non-Confirm	
Retirees - Covered Confirm Non-Confirm	
10.0 Compensation Confirmation This section outlines the compensation arrangement for IBX and the Broker.	
10.1 Stop Loss	

SPECIFIC & AGGREGATE STOP LOSS
Total Compensation - 15%

COMPENSATION ALLOCATION

Pat Owens - 10%

IBX - 5%

Confirm

Non-Confirm

11.0 Quote Assumptions

11.1 Please provide any other relevant information pursuant to your offer.

Plan Design Commentary - If you have recommendations for plan design alternatives please note them here.

Value Added Enhancements - Please indicate any value added enhancements you can offer and indicate any financial impact to your quoted rates.

Proposal Valid Until (Please provide a Date):

11.2 Carrier Attachments - Initial Pricing Phase

Please use this section to upload applicable documents, including proposals, contingencies and disclosure information. Keep in mind that if you need to upload more than one document, you must zip the documents together and upload the zip file.

11.3 Carrier Attachments - Secondary Pricing Phase

Please use this section to upload applicable documents, including proposals, contingencies and disclosure information. Keep in mind that if you need to upload more than one document, you must zip the documents together and upload the zip file.

12.0 In order for your responses to be submitted by the deadline, you must click "Next" followed by "Submit". Failure to do so will result in your data not being captured and not being presented to the broker for review. Please note that you can change your submitted responses any time prior to the close of the RFP. Just make sure that you select "Submit" again when finished. You should also note that your submission is not considered finalized until both responses and rates have been submitted in the system. If you are entering a DTQ, you do not need to enter rates.