



845.647.6400 | [ERHNY.org](http://ERHNY.org)  
10 Healthy Way  
Ellenville, NY 12428

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# **Request for Proposals**

## **For**

# **Benefit Broker/Consultant Services**

**Issue Date: May 6, 2022**

**Proposal Due Date: May 27, 2022**





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### **Ellenville Regional Hospital Contact**

Keith Edwards, Manager, Human Resources & Marketing

Email: [kedwards@erhny.org](mailto:kedwards@erhny.org)

Phone: 845.210.3014

### **Proposal Criterion/Submittal Requirements**

Proposals must be received no later than Friday, May 27, 2022 by 4:00 PM EST.

Proposals received after this date and time will not be considered for award.

Ellenville Regional Hospital (ERH) will accept proposals via email.

The body of the email must contain the following information:

Company Name

RFP Title

Representative's Name and Direct Contact Information

Deliver proposals to: [kedwards@erhny.org](mailto:kedwards@erhny.org)

### **Schedule of Events – (subject to change):**

- RFP Issued: Friday, May 6, 2022
- RFP Submittal Deadline: Friday, May 27, 2022 by 4:00pm EST
- Deadline for Vendor Questions: Friday, May 20, 2022
- Selected Vendor Interviews: June 6 – 10, 2022
- Notice of Award: Friday, July 1, 2022

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## Background

Ellenville Regional Hospital (ERH) is seeking proposals for Benefits Broker/Consultant services. ERH is located approximately two hours north of New York City and is located in Ulster County and hovers the borders of both Sullivan and Orange Counties. ERH employs 143 Full Time, 15 Part Time and 83 Per Diem employees and is the largest private employer in Ulster County, New York.

The following is a summary of benefit programs ERH currently offers employees:

- Medical: MVP, two plan options with both single and family coverage for each.
- Dental: Basic and Enhanced plans offered by Guardian with various dependent options.
- Vision: Plan offered by Guardian utilizing the Davis Vision network.
- Group Life and AD&D: Guardian
- Voluntary Life Insurance: Guardian
- Health Care Reimbursement FSA
- Employee Assistance Program: For employees who have enrolled in at least one (1) Guardian product.

The full list of benefits offered to employees along with plan summaries, benefit booklets and costs can be found on ERH's website at:  
[erhny.org/benefits](http://erhny.org/benefits)

## Enrollee Numbers

MVP Option 1: 77 total enrollees, 32 individual, 45 family

MVP Option 2: No enrollees

Vision: 23 Employee, 20 Employee & Spouse, 6 Employee and Children, 13 Family

Dental Base Plan: 8 Employee, 5 Employee & Spouse, 0 Employee and Children, 3 Family

Dental Enhanced Plan: 17 Employee, 13 Employee & Spouse, 6 Employee and Children, 11 Family

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## Project Description

Ellenville Regional Hospital (ERH) is seeking a broker/consultant to perform the full range of services related to the design, implementation, management, maintenance, communication and continuous improvement of our benefit programs.

ERH's goals include to:

- Evaluate potential health care strategic components in the areas of cost and innovation that fit ERH's business and demographics
- Contain escalating costs
- Maintain competitive/affordable benefit package
- Ensure employee access to quality care through broad/easy to access Provider network and managed care options
- Maintain employee choice while limiting plan design options to those best able to offer quality care and utilization controls necessary to meet cost objectives
- Meet administrative and service needs of employee group and employer
- Obtain responsive and timely access to quality consultants
- Develop and implement reporting systems that provide comprehensive data to monitor program costs and usage
- Maintain regulatory compliance in a proactive manner
- Focus on employee health and wellness initiatives
- Form a strong, collaborative partnership with ERH employees and vendors
- Provide high quality communication materials to employees

## Scope of Work

The proposal should provide:

- An overview of your firm's culture and service model.
  - A description of the expertise, services, and resources your firm would provide that would drive real value to ERH.
  - An employee strategy statement indicating how your organization will best meet the varying needs of employees and management of ERH when it comes to delivering employee benefit programs.
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- A detailed analysis of how the employee benefits broker/consultant function will be assumed.
- A description of your approach and capabilities in terms of designing/implementing new benefit programs and fine-tuning existing programs.
- An overview of how wellness factors into your strategy in the creation of a benefits package.
- A description of ERH's risk profile and how you would best position ERH in the insurance market.
- Measurement tools to evaluate success/failure of programs.
- An overview of how technology is utilized to provide ERH with high quality and easily accessible service.
- An outline of the structure of the service team to be assigned to this contract.
- Other potential offerings that may not have been requested in this RFP.

In general, the following are services ERH would anticipate the broker/consultant would provide throughout the term of the contract. The selected firm will be viewed as an active partner in ensuring employee satisfaction and employer compliance. Detailed Scope of Services may be revised and finalized at the time of contract negotiations.

### **Specific Services Requested**

In addition to the core items listed in the Scope of Work, the following services are specifically requested as part of this Request for Proposal:

- Serve as management consultant on all health plans and ancillary benefits and other related employee benefit programs. Provide advice and assistance reviewing ERH's Employee Benefits Program on a continuing basis to ensure that those plans are in compliance with federal, state and local requirements and that there is adequacy of benefits with respect to other plans. Recommend alternative benefit designs or delivery systems as dictated by emerging plan costs or benefit practices.
- Assist in reviewing and reaffirming or changing the goals and objectives of the benefit design. Notification, monitoring and providing information on pending or new legislation and changes in tax law, as well as benefit and funding trends that may affect the benefits program, applying assumptions to various scenarios. Advise ERH of market and business trends related to our area. Recommend appropriate action to be taken by the Program.
- Negotiate for ERH favorable costs and services with vendors, including semi-annual reports for budgeting and renewal purposes, and quarterly reviews for plan management.

- Prepare and review contracts, plan documents including summary plan descriptions, employee summaries, insurance policies, and other documents for applicability, accuracy, understandability and legal compliance.
- Prepare funding/cost analysis including projecting funding needs for upcoming fiscal year.
- Maintain records of the financial and claims experience, condition, and progress of ERH's plans and provide quarterly reports. Set up strategic meetings, at least bi-annually with ERH.
- Participate with ERH, when requested, in communications and actions with the insurance carriers and oversee the relationship between ERH and vendors/carriers to allow for greater flexibility in problem resolution and monitor their performance.
- Help prepare materials and assist Human Resources in conducting employee benefit meetings and open enrollment meetings.
- Educate Human Resources on new products, legislation and trends.
- Conduct educational seminars for Human Resources on topics such as COBRA, HIPAA, and PPACA.
- Be available to attend meetings with ERH representatives and vendor meetings as required. Provide a backup service person that is knowledgeable about ERH's programs.
- Assist with adjudication of specific claims when requested by ERH. Provide comprehensive, objective review of received and processed claims to determine whether the claims are adjudicated according to contractual performance standards, appropriate benefits and industry standards. Provide liaison services between Program and other benefit contractors, including coordination of reporting and assistance resolving claims.
- Participate in appropriate audits of vendors if requested by ERH.
- Serve as ERH's HIPAA, COBRA and PPACA compliance coordinator to include assisting with the review and evaluation of HIPAA, COBRA and PPACA compliance procedures and provide an annual compliance document showing timeline of compliance deadlines.

### **Non-Essential Services**

ERH may request the firm to participate in special projects. Such projects might include, by way of example and not limitation, a request to:

- Develop and assist in implementation of new employee benefit programs.
- Assist in drafting, reviewing, issuing and evaluating Request for Proposals and Invitation for Bids.
- Advise ERH in contract negotiations and renewals within the consultant's field of expertise.

- Assist in developing the costs associated with various issues involving the benefit plans.
- Assist with special employee communication projects which may result from legislative or regulatory changes.
- Prepare special reports showing claims experience, costs, fees, projections, etc.
- Assist with evaluating options and determining the feasibility of telephone and online enrollments and changes in order to facilitate easier, more cost-effective benefit handling procedures and self-service.
- Explore Ancillary Benefits (i.e. Legal Assistance, Cancer Care Insurance, Long Term Care Insurance, etc.)

### **Evaluation and Award Criteria**

1. Qualification of entity and key personnel – 25%
2. Approach to providing the requested Scope of Work – 25%
3. Price proposal – 35%
4. Innovative/creative approaches to providing the services that provide additional efficiencies and/or increased performance capabilities – 15%

### **Administrative Information**

Issuing Office: Ellenville Regional Hospital's Human Resources Department is to be the sole point of contact concerning this RFP. Proposers shall not directly contact other personnel regarding matters concerning this RFP or to arrange meetings related to such.

Official Means of Communication: All official communication from ERH to proposers will be via e-mail. ERH will post notices that will include, but not limited to, any modifications of administrative or performance requirements, answers to inquiries received, clarifications of requirements and the announcement of the award. Such posts/notices may be found on our website at [erhny.org/rfp](http://erhny.org/rfp)

Inquiries: Prospective proposers may make written inquiries by e-mail before the written inquiry deadline concerning this RFP to obtain clarification of requirements. No inquiries will be accepted after the deadline.

- Inquiries regarding this RFP should be referred to:
  - o E-mail: [kedwards@erhny.org](mailto:kedwards@erhny.org)
  - o Subject line: Benefit Broker/Consultant Services RFP
- Response to proposer's inquiries will be e-mailed in a timely manner. Proposers cannot rely on any other statements that clarify or alter any specification or other term or condition of the RFP.

Insurance and Bonding: The successful contractor will be required to provide a Certificate of Insurance or other proof of insurance naming Ellenville Regional Hospital and its agents as "additional insured". Coverages shall be procured and maintained with forms and insurers acceptable to ERH. In the case of any claims-made policy, the necessary retroactive dates and extended reporting periods shall be procured to maintain such continuous coverage. Coverage shall include:

- Worker's Compensation Insurance to cover obligations imposed by applicable law for any employee engaged in the performance of work and Employer's Liability insurance with minimum limits of five hundred thousand dollars (\$500,000) each accident, one million dollars (\$1,000,000) disease – policy limit, and one million dollars (\$1,000,000) disease – each employee. Evidence of qualified self-insured status may be substituted for the worker's compensation requirements.
- Commercial general liability insurance with minimum combined single limits of one million dollars (\$1,000,000) each occurrence and one million dollars (\$1,000,000) general aggregate. The policy shall be applicable to all premises and operations. The policy shall include coverage for bodily injury, broad form property damage (including completed operations), personal injury (including coverage for contractual and employee acts), blanket contractual, products, and completed operations. The policy shall contain a severability of interests provision and shall be endorsed to include ERH and ERH's employees as additional insureds. No additional insured endorsement shall contain any exclusion for bodily injury or property damage arising from completed operations.
- Professional liability insurance with minimum limits of six hundred thousand dollars (\$600,000) each claim and one million dollars (\$1,000,000) general aggregate. Any insurance carried by the ERH or its employees shall be excess and not contributory insurance to that provided by proposer. Proposer shall be solely responsible for any deductible losses under any policy.

Modification or Withdrawal of Proposal: Proposals may be modified or withdrawn by the proposer prior to the established due date and time.



**ERH Liability:** ERH shall not be liable to any proposer, entity or person for the use of any information contained in this RFP, or for any error or omission that may have been contained in or omitted from this RFP document, or subsequently provided as part of the RFP process. ERH reserves the right, if it deems such action to be in its best interests, to reject any and all proposals or to waive any irregularities or informalities therein.

**Responsibility Determination:** ERH will make awards only to responsible proposers. ERH reserves the right to assess proposer responsibility at any time in this RFP process and may not make a responsibility determination for every proposer.

**Acceptance of RFP Terms:** A proposal submitted in response to this RFP shall constitute a binding offer. The autographic signature of a person who is legally authorized to execute contractual obligations on behalf of the proposer shall indicate acknowledgment of this condition. A submission in response to this RFP acknowledges acceptance by the proposer of all terms and conditions as set forth herein. A proposer shall identify clearly and thoroughly any variations between its proposal and the RFP in a cover letter. Failure to do so shall be deemed a waiver of any rights to subsequently modify the terms of performance, except as outlined or specified in the RFP.

**Confidential/Proprietary Information:** No confidential/proprietary information shall be submitted in response to this RFP. All proposals will be confidential even after a contract is awarded and fully executed.

**Acceptance of Proposal Content:** The contents of the proposal (including persons specified to implement the project) of the successful contractor shall become contractual obligations into the contract award. Failure of the successful proposer to perform in accordance with these obligations may result in cancellation of the award and such proposer may be removed from future solicitations.

**RFP Cancellation:** ERH reserves the right to cancel this RFP at any time, without penalty.

**Negotiation of Award:** In the event only one (1) responsive proposal is received by ERH, ERH reserves the right to negotiate the award for the services with the proposer submitting the proposal in lieu of accepting the proposal as is.

**Contract:** The selected proposer will enter into a contract with ERH for this work. The contract will set forth the agreement and responsibilities as outlined in this RFP.

**RFP Response/Material Ownership:** All material submitted regarding this RFP becomes the property of Ellenville Regional Hospital, unless otherwise noted in the RFP.

**Incurring Costs:** ERH is not liable for any cost incurred prior to issuance of a legally executed contract and/or a purchase order.

**Non-Discrimination:** The proposer shall comply with all applicable state and federal laws, rules and regulations involving non-discrimination on the basis of race, color, religion, national origin, age or sex.

**Assignment and Delegation:** Neither party to any resulting contract may assign or delegate any portion of the agreement without the prior written consent of the other party.

**Standard of Conduct:** The successful firm shall be responsible for maintaining satisfactory standards of employees' competency, conduct, courtesy, appearance, honest, and integrity, and shall be responsible for taking such disciplinary action with respect to any employee, as may be necessary. ERH may request the successful firm to immediately remove from this assignment any employee found unfit to perform duties due to one or more of the following reasons:

- Neglect of duty.
- Disorderly conduct, use of abusive or offensive language, quarreling, intimidation by words or actions or fighting.
- Theft, vandalism, immoral conduct or any other criminal action.
- Selling, consuming, possessing, or being under the influence of intoxicants, including alcohol, or illegal substances while on assignment for ERH.
- Agents and employees of Contractor working on campus at ERH shall present a clean and neat appearance. Prior to performing any work for ERH, the Contractor shall require each of their employees to carry proper identification including company identification.

### **Proposal Format Guidelines**

1. Cover Page
2. Table of Contents
3. Cover Letter – Introducing firm, summarizing qualifications, detailing any exceptions to this RFP.
4. Principal Contact Information for this RFP including:
  - a. Name, Title
  - b. Address
  - c. Telephone Number
  - d. Fax Number
  - e. E-mail
  - f. Website (if applicable)
  - g. Federal Employee Identification Number
5. Executive Summary of Proposed Services

6. Proposal Components/Services Narrative
7. Company's Qualifications
  - a. Discuss the type of legal entity represented by your firm (i.e. corporation, partnership, etc.)
  - b. Discuss whether your firm is the parent company, a division, subsidiary or branch office of another entity
  - c. Provide summary information about owner(s), partners, shareholders
  - d. Provide information about how long your firm has been in existence
  - e. Provide summary information about the general knowledge, education, certifications and experience of the staff that will be assigned the project
8. Staffing
  - a. Provide a brief background on staff that will be assigned to this project and indicate functions that each will perform. The successful bidder shall not employ any subcontractor to fulfill any of the duties herein specified without express, prior written approval of Ellenville Regional Hospital
9. References
  - a. Provide a list of the clients that you have serviced in the past 2 years that are similar to ERH. Additionally, provide the following contact information for three (3) clients that would be willing to provide a reference.
    - i. Organization (Name, Address)
    - ii. Key Contact (Name, Address, Phone Number, Email address)
    - iii. Your Company's customer service representative
    - iv. Type of Service
    - v. Number of years as a client
10. Fee Proposal
  - a. Indicate the annual fee for services to provide all services in the details of service above. Please indicate an hourly rate for work outside the Scope of Work.

Any updates to this RFP will be posted on our website at [erhny.org/rfp](http://erhny.org/rfp) and may include responses to questions as well as further details, clarification and alterations to the RFP.