



Request for Proposal

Boone County Purchasing
601 E. Walnut Street, Room 208
Columbia, Missouri 65201

Melinda Bobbitt, CPPB, Director
Phone: (573) 886-4391 Fax: (573) 886-4390
E-mail: mbobbitt@boonecountymo.org

Proposal Number: 81-17DEC02
Commodity Title: **STOP LOSS INSURANCE - HEALTH**

DIRECT PROPOSAL FORMAT OR SUBMISSION QUESTIONS TO THE PURCHASING DEPARTMENT

Pre-Proposal Conference

Day / Date: TUESDAY – December 10, 2002
Time: 10:30 A.M. C.S.T
Location Boone County Johnson Building, Conference Room 213
601 E. Walnut
Columbia, MO 65201

Proposal Submission Address and Deadline

Day / Date: TUESDAY – December 17, 2002
Time: 1:25 P.M. C.S.T. (No late proposals will be accepted)
Location / Mail Address: Boone County Purchasing Department
Boone County Johnson Building
601 E. Walnut, Room 208
Columbia, MO 65201
Directions: The Johnson Building is located on the Northeast corner at 6th Street and Walnut Street. Enter the building from the East Side. Wheel chair accessible entrance is available on the West side of the building.

Proposal Opening

Day / Date: TUESDAY – December 17, 2002
Time: 1:30 P.M. C.S.T.
Location / Address: Boone County Purchasing Department
601 E. Walnut, Room 213
Columbia, MO 65201

Proposal Contents

- 1.0: **Instructions and General Conditions**
- 2.0: **Introduction and General Information**
- 3.0: **Specifications**
- 4.0: **Proposal Submission Information**
- 5.0: **Response/Pricing Page**
- Exhibit A **Current Reinsurance Information**
- Exhibit B **Large Loss Summary**
- Exhibit C **Claims History**



NOTICE OF REQUEST FOR PROPOSAL

Boone County is accepting Request for Proposals for the following:

BID #: 81-17DEC02 – Stop Loss Insurance - Health

A pre-proposal conference has been scheduled for Tuesday, December 10, 2002, at 10:30 a.m. in the Boone County Johnson Building, Conference Room 213, 601 E. Walnut, Columbia, Missouri.

Sealed proposals will be accepted until **1:25 p.m. on Tuesday, December 17, 2002** in the Boone County Purchasing Office, Boone County Johnson Building, Room 208, 601 E. Walnut Street, Columbia, MO 65201.

The Request for Proposal is scheduled to be opened at 1:30 p.m. on Tuesday, December 17, 2002 by the Boone County Purchasing Department, Boone County Johnson Building, Conference Room 213, 601 E. Walnut Street, Columbia, MO 65201.

Specifications are available in the Purchasing Office and requests for copies may be made by phone (573) 886-4391; fax (573) 886-4390 or e-mail: mbobbitt@boonecountymo.org.

Vendors may view Bids, Bid Tabulations, and Bid Awards on the Boone County Web Page at <http://www.showmeboone.com>.

Melinda Bobbitt, CPPB
Director of Purchasing

Insertion: November 27, 2002
COLUMBIA MISSOURIAN



1. INTRUCTIONS AND GENERAL CONDITIONS

1.1 Delivery of Proposals: Sealed proposals, subject to Instructions and General Conditions of Bidding and any special conditions set forth herein, will be received at the Boone County Purchasing office until the proposal closing date and time indicated herein for furnishing the County with the material and/or supplies, equipment or services as detailed in the following proposal.

- a) **Proposal Closing:** All proposals **MUST** be delivered before 1:25 P.M., C.S.T., on Tuesday, December 17, 2002 to:

Boone County Purchasing Department
Melinda Bobbitt, CPPB, Director
601 E. Walnut Street, Room 208
Columbia, Missouri 65201-4460

- b) **The County will not accept any proposals received after 1:25 P.M.** and shall return such late proposals to the Offeror.
- c) Offeror's must submit one (1) original, and five (5) copies of the proposal (total of six). Proposals will be opened publicly in a manner to avoid public disclosure of contents; however, only names of Offerors will be read aloud.
- d) Proposals must be submitted in a sealed envelope identified with the proposal number and date of closing. List the proposal number on the outside of the box or envelope and note "Request for Proposal enclosed."
- e) If you do not care to submit a proposal, please return *Response Page* and note your reason. No fax or electronic transmitted bids will be accepted.
- f) If you have obtained this proposal document from our Web Page or from a source other than the Boone County Purchasing Department, please check with our office prior to submitting your proposal to ensure that you have a complete package. The Purchasing Department cannot be responsible for providing addenda if we do not have you on our Vendor list for this proposal.

1.2 . **Evaluation of Proposals (Procedure):**

- a) The County will first examine proposals to eliminate those that are clearly non-responsive to the stated requirements. Therefore, Offerors should exercise particular care in reviewing the Proposal Format required for this RFP.

- b) The evaluation committee shall then score all proposals based upon the evaluation factors detailed herein. Upon completion of the scoring, the committee may recommend short listing the proposals that are potentially acceptable.
- c) At this point, the County may request presentations by Offerors, and carry out negotiations for the purpose of obtaining best and final offers, and conduct detailed reference checks on the short listed proposers.
- d) The County reserves the right to contact any and all references to obtain, without limitation, information regarding the Offeror's performance on previous projects. A uniform sample of references will be checked for each short-listed Offeror.
- e) The County reserves the right to withdraw this RFP at any time and for any reason and to issue such clarifications, modifications, and/or amendments as it may deem appropriate.
- f) Receipt of a proposal by the County or a submission of a proposal to the County offers no rights upon the Offeror nor obligates the County in any manner.
- g) No negotiations, decisions, or actions shall be initiated by any firm as a result of any verbal discussion with any County employee prior to the opening of responses to the Request for Proposal. Boone County reserves the right to select the Offeror which best meets its goals and objectives, needs, fiscal constraints, quality levels and service expectations.

1.3 Ambiguity, Conflict, or Other Errors in the RFP:

- a) If an Offeror discovers any ambiguity, conflict, discrepancy, omission, or other error in the Request for Proposal, they shall immediately notify the Department of such error in writing and request modification or clarification of the document. The County will make modifications by issuing a written revision and will give written notice to all parties who have received this RFP from the County.
- b) The Offeror is responsible for clarifying any ambiguity, conflict, discrepancy, omission, or other error in the Request for Proposals prior to submitting the proposal or it shall be waived.
- c) Implied Requirements: Products and services that are not specifically requested in this RFP, but which are necessary to provide the functional capabilities proposed by the Offeror, shall be included in the proposal.
- d) The County will not be liable in any way for any costs incurred by any Offeror in the preparation of their proposal in response to this RFP, nor for the presentation of their proposal and/or participation in any discussions or negotiations.

1.4 Rejection of Proposals: The right is reserved to accept or reject in whole or in part any or all proposals submitted, to waive technicalities, and to accept the offer the County considers the most advantageous to the County. Further, the County shall reject the proposal of any Offeror that is determined to be non-responsive. The unreasonable failure of an Offeror to promptly supply information in connection with respect to responsibility may be grounds for a determination of non-responsibility.

1.5 Acceptance of Proposals: The County will accept all proposals that are submitted properly. However, the County reserves the right to request clarifications or corrections to proposals.

1.6 Requests for Clarification of Proposals: Requests by the Department for clarification of proposals shall be in writing.

1.7 Validity of Proposals: Offeror should state how many days or months proposals remain valid beyond the 120 days minimum.

1.8 Receipt and Opening of Advertised, Sealed Proposals: The Offeror(s) and public are invited, but not required, to attend the formal opening of proposals. Offeror(s) names only will be read aloud to the public. No decisions related to an award of a contract or creation of any contractual or lease relationship, or purchase order will be made at the opening.

- a. Information provided in your response will be considered proprietary and will not be divulged during the selection process. The successful firm's proposal will become public record after its acceptance by the County Commission. All proposals and tabulation sheets are kept by the County for a period of time established by regulation or statutes after the award is made and are available for inspection at any time during regular working hours.
- b. Proposals will be opened and Offeror's names read aloud in the Boone County Purchasing Department's Conference Room 213 on Tuesday, December 17, 2002 at 1:30 P.M., C.S.T. located at the following address:

Boone County Purchasing Department
Johnson Building, Conference Room 213
601 E. Walnut
Columbia, Missouri 65201

**NOTE: Proposal Closing and Proposal Opening times are different.
Refer to paragraph 1.1, a. for Proposal Closing time.**

1.9 Withdrawal of Proposals: Proposals may be withdrawn without prejudice any time before the deadline for receipt of proposals. If a mistake or error is discovered by the Offeror or by the County after the proposal opening, the County has the right to call this error to the Offeror's attention and request verifications of the proposal. If the Offeror acknowledges the mistake and requests relief, the County will proceed in the following manner:

- a. **Withdrawal:** Permission to allow an Offeror to withdraw their proposal without prejudice may be given when clear and convincing evidence supports the existence of an error. If there is a significant and obvious disparity between the prices of the lowest Offeror and of the other Offerors, an Offeror may be permitted to withdraw without prejudice, upon submission of evidence that a non-intentional error occurred.



2. INTRODUCTION AND GENERAL INFORMATION

2.1 Introduction:

- 2.1.1 This document constitutes a request for competitive, sealed proposals for provision of **Stop Loss Insurance - Health**, as set forth herein.
- 2.1.2 Organization – This document, referred to as a Request for Proposal (RFP), is divided into the following parts:
- 1) Instructions and General Conditions
 - 2) Introduction and General Information
 - 3) Specifications
 - 4) Proposal Submission Information
 - 5) Response/Pricing Page
 - 6) Exhibit A – Current Reinsurance Information
 - 7) Exhibit B – Large Loss Summary
 - 8) Exhibit C – Claims History

2.2. Guideline for Written Questions:

- 2.2.1 All questions regarding this Request for Proposal shall be submitted in writing no later than 5:00 p.m., December 9, 2002. All questions must be mailed, faxed or e-mailed to the attention of Melinda Bobbitt, CPPB, Director of Purchasing. All such questions will be answered in writing, and such answers will be provided to all parties having obtained a Request for Proposal packet.

a. Melinda Bobbitt, CPPB
Director of Purchasing
601 E. Walnut Street, Room 208
Columbia, Missouri 65201
Phone: (573) 886-4391
Fax: (573) 886-4390
E-mail: mbobbitt@boonecountymo.org

- 2.2.2 The responses and usage will become a part of a written addendum, which will be U.S. mailed, E-mailed, or faxed prior to proposal opening.



3. SPECIFICATIONS

3.1 Scope:

- 3.1.1 The County of Boone – Missouri, hereafter referred to as the *County*, through its Employee Health Trust, intends to contract with a firm to provide **Stop Loss Insurance for the Boone County Employee Health Benefits Program**. A one (1) year contract with four (4) optional one year renewal terms is anticipated.
- 3.1.2 The Contractor will be responsible for exchanging and verifying information with Blue Cross/Blue Shield of Missouri, concerning claims near or exceeding the selected attachment point. It will be the sole responsibility of the Contractor to develop a working relationship with Blue Cross/Blue Shield of Missouri in order to produce accurate and timely information that allows the County to be reimbursed promptly. Blue Cross/Blue Shield of Missouri provides a PPO network, third party administration, and aggregate and specific stop loss policies for Boone County’s employee health plan. (See attached Exhibit A). A prescription card is also an option for benefited Boone County employees, but does not need to be included in either specific or aggregate stop loss coverage.

- 3.1.3 Stop Loss Insurance quotes shall include:

Specific Stop-Loss – to limit the County’s cost for eligible medical expenses for each covered claim.

Aggregate Stop Loss – to limit the County’s overall annual costs for a self-funded plan.

3.2 Background Information:

- 3.2.1 Boone County is situated in Central Missouri and is dissected by Interstate 70 and US Highway 63. It is a fast-growing county known for its highly educated work force, low cost of living, award-winning schools, and unique blend of rural and urban lifestyles. Boone County includes nine communities: six cities (Columbia, Centralia, Ashland, Rocheport, Sturgeon, Hallsville) and three other communities (the Town of Harrisburg, the Village of Hartsburg and McBaine). The County has a population of approximately 132,000 and contains 685 square miles.

- 3.2.2 The County currently has 365 contracts in force (361 average contracts in force), and 694 current members in force (700 average members in force).
- 3.2.3 **Large Loss Summary:** A summary of losses in excess of \$50,000 is attached as Exhibit B. Claim's History is attached as Exhibit C.
- 3.2.4 Additional information about the County of Boone – Missouri can be obtained from the following internet web site at: <http://www.showmeboone.com>
- 3.2.5 Although an attempt has been made to provide accurate and up-to-date information, the County of Boone – Missouri does not warrant or represent that the background information provided herein reflects all relationships or existing conditions related to this Request for Proposal.

3.3 General Carrier Requirements:

- 3.3.1 **Commissions:** The County will pay the price stated in bid documents; the County will not pay any other fee or commission directly to any third party. Offerors, however, will not be restricted from paying commissions or fees to their own employees or agents.
- 3.3.2 **Transitional Process:** The selected carrier will be responsible for all claims incurred on/or after January 1, 2003. All covered employees and their dependents shall not be adversely affected by a change in insurance carriers.
- 3.3.3 **Enrollment:** The Carrier will accept the County's current enrollment information effective January 1, 2003.
- 3.3.4 Describe clearly who is responsible for the individual claim prior to and after contract change.

3.4. Required Coverage for Stop Loss Insurance: Offerors must provide the following:

- 3.4.1. Specific stop-loss coverage attachment point quotes for \$50,000, \$75,000 and \$100,000.
- 3.4.2. Incurred in 12 months and paid in 18 month basis.
- 3.4.3. Contracts without lasering (i.e. no special underwriting for high cost claimants). Rates for all covered lives must be equal – no employees or dependents shall be carved out.
- 3.4.4. An aggregate attachment point at 125% of projected claims.
- 3.4.5. Describe if there is a monthly cap on the aggregate stop-loss.
- 3.4.6. Contract limitations

- 3.4.7. Contract renewal provisions
 - 3.4.8. Terminal liability factors (if available)
 - 3.4.9. Enrollees include actives, COBRA beneficiaries, employees on approved leave of absences, and early retirees. Early retirees are defined as between the age of 52 years and Medicare eligibility.
 - 3.4.10. Actively-at-work requirements and any pre-existing condition exclusions must be waived for current and future participants and must comply with the County's pre-existing condition policy.
 - 3.4.11. Rates should be quoted on a multi-tiered basis (i.e. employee, employee and spouse, etc.). Any commissions, placement fees, administrative charges or other charges to the County must be included in the rates quoted.
 - 3.4.12. Quoted rates should assume the County pays premiums on a monthly basis.
 - 3.4.13. Proposals cannot include restrictions or contingencies regarding specific subscribers/members (e.g. those with ongoing claims).
 - 3.4.14. Quoted rates shall be firm regardless of changes to enrollment for the new plan year.
 - 3.4.15. Coverage will provide 100% reimbursement once specific stop-loss levels are reached up to the lifetime maximum.
 - 3.4.16. Coverage shall have no limitations for specific illnesses or physical conditions.
- 3.5. Questionnaire:** Give complete answers to questions that are pertinent to all of the products and services for which your firm is submitting a bid.

3.5.1. General Business Information

- a. Legal Name of Company
- b. Street Address
- c. Business Telephone
- d. Locations of Account Representative(s):
- e. Telephone # of Account Representative(s):
- f. Facsimile # of Account Representative(s):

- g. E-mail of Account Representative(s):
- h. Qualifications and background of Account Representative(s):
- i. Business is a :
 - Proprietorship
 - Corporation – State Effective:
 - Partnership:
 - Other:
- j. Describe the structure and ownership of your organization. Are you owned or operated by a parent company and, if so, identify the parent and primary business.
- k. Offeror must provide evidence of fiduciary, professional liability, errors and omissions, directors and officers insurance with a minimum coverage level of \$1,000,000.
- l. The Offeror’s license to operate in Missouri must not have ever been revoked by the Missouri Department of Insurance. Has it ever been so revoked?
- m. The Offeror must not have been the subject of enforcement action by the Missouri Department of Insurance regarding complaints, regulatory compliance or financial condition during the past four (4) years. Has the Offeror been the subject of such an enforcement action?
- n. The Offeror must employ at least one licensed attorney on full-time staff in order to respond to legal and legislative issues. Does the Offeror do so?
- o. Provide not less than five references of equal employee base as this County, including name, address, telephone number, and contact person, for which you provide the same types of coverage for which you are submitting a proposal (you may attach your own list if it includes all of this information):
- p. Please list the client name, address, and local or regional contact person including telephone number, of the largest two clients who have terminated your firm’s services in the past twelve (12) months.

3.5.2. **STOP-LOSS:** Offerors must provide a copy of their proposed contract.

- a. The Offeror's contract will not include lasering or exclusion of any covered party or require rates different from any group, class or individual covered person. Does your contract include lasering? Also, please specify the standards the carrier uses to define "experimental procedures".
- b. Specific and aggregate reimbursements should be made monthly. Will you reimburse monthly? Describe whether the stop loss insurance provider starts paying at the attachment point or reimburses after the claim has closed.
- c. Describe the procedure for filing a claim. Attach a copy of the claim form and define the claim process.
- d. Describe how your stop-loss charges are calculated.
- e. Average turn around time for specific claims must be 30 days or less. In no case shall a claim be over 60 days old (excluding appeal time). Does your firm's contract meet these requirements?
- f. Offeror's must identify their underwriter contact to the County. Who is your underwriter contact?
- g. There must be no impending or anticipated sale or transfer of all or part of the Offeror's company that could detrimentally impact the ability of the Offeror to meet coverage or service requirements. If the Offeror is aware of any impending or anticipated sale or transfer, fully disclose the nature of the sale or transfer.
- h. Please identify any reimbursement maximums under the proposed specific stop-loss arrangement (e.g., per year, per participant, per contract).
- i. Please describe any other limits under your stop-loss agreements (e.g., mental/nervous).
- j. What was the most recent Standard & Poors, Best, Moody's Duff & Phelps and/or other relevant rating assigned to the reinsurance carrier that you are proposing which demonstrates financial stability, as well as the respective rating which is assigned to the claim paying ability of the carrier? *Please provide the date of the rating.*
- k. Do you confirm that the quotations for reinsurance submitted herein are good for 60 days from the due date of proposal?
- l. Provide a statement explaining any and all litigation pending against the Offeror arising from reinsurance or related services.
- m. Provide verification that the Offeror retains appropriate liability coverage for errors, omissions, and similar occurrences.

- n. All parties that are assuming risk in reinsurance coverage must be identified. Please provide the party's name, share of the risk, and their level of risk exposure (primary, secondary, etc).

3.5.3. Reporting: Offeror shall identify monthly/quarterly reporting you will provide the county to track services provided. Provide hard copy samples of billing/invoices with bid and identify if reports are available via electronic transfer or magnetic media. List any additional charges for these reports.

- a. Proposals must describe how information on status of claims with potential to reach the stop loss deductible and information on status of claims exceeding the deductible will be reported to the County.
- b. Proposals must include provisions for monthly reporting of the following data:

For the monthly report of claims at or above 50% of the deductible:

Claimant name, coverage ID number, dollar amount of claims incurred during the policy period, dollar amount under the deductible, month and year of most recent paid claims data reviewed for this report.

For the monthly report of claims at or above the stop loss deductible:

Claimant name, coverage ID number, dollar amount of claims incurred to date during the policy period, dollar amount exceeding the deductible, dollar amount of claims detail submitted to reinsurance carrier, outstanding detail to be submitted, dollar amount of reimbursement to date, dollar amount of outstanding reimbursements, month and year of most recent paid claims data reviewed for this report.

- c. Confirmation is required by the Offeror that reports will be sent to the County of Boone or its designees each month beginning in January 2003 and throughout the run-out period(s) or the policy(ies). If there is no activity for a particular month, the stop loss tracker and filer is required to supply a "Report of No Activity" stating the most recent paid claims data reviewed.
- d. Reports must comply with HPPA requirements.

3.6. Contract Terms and Conditions

3.6.1. Procedures

3.6.1.1. The extent and character of the services to be performed by the firm shall be subject to the general control and approval of the Boone County Clerk, authorized representative(s), and/or Chair of Boone County Health Trust Committee. The contractor shall not comply with requests and/or orders issued by other than the Boone County Clerk, her authorized representative(s), and/or Chair of Boone County Health Trust Committee acting within their authority for the

County. Any change to the contract must be approved in writing by the Purchasing Agent and the Contractor.

3.6.1.2. The successful Offeror is prohibited from assigning, transferring, conveying, subletting, or otherwise disposing of this agreement or its rights, title or interest therein or its power to execute such agreement to any other person, company or corporation without the prior consent and approval in writing by the County.

3.6.1.3. Offerors must clearly state any restrictions or deviations from these specifications. In the absence of such statement, the County will assume that all items/services offered are in strict compliance with the technical and financial requirements, and contract terms and conditions described in these specifications. The proposal of the Contractor will be included as part of the final contract.

3.7. Contract Period

3.7.1. The contract shall cover the period from January 1, 2003 through December 31, 2003 and shall cover the full dollar claim of any active claim as of January 1, 2003.

3.7.2. This contract may be renewed based on the same terms and conditions at the expiration of its term by mutual agreement between the parties. The renewal may be for four (4) additional one year periods.

3.7.3. Notice of intent to renew will be given to the Contractor in writing by the County, normally sixty (60) days before the expiration date of the current contract. This notice will not be deemed to commit the County to a contract renewal.

3.7.4. **Indemnity Agreement** - To the fullest extent permitted by law, Contractor shall indemnify, hold harmless and defend the County, its directors, agents, and employees from and against all claims arising by reason of any act or failure to act, negligent or otherwise, of Contractor, (meaning anyone, including but not limited to consultants having a contract with Contractor or subcontractor for part of the services), of anyone directly or indirectly employed by Contractor, or of anyone for whose acts the Contractor may be liable, in connection with providing these services. This provision does not, however, require Contractor to indemnify, hold harmless, or defend the County of Boone from its own negligence.

3.7.5. **Invoicing and Payment** - Invoices should be submitted to Boone County Clerk for payment which will be made 30 days after receipt of a correct and valid invoice. The billing address is Boone County Clerk, 801 East Walnut, Room 236 Columbia, MO 65201.



4. PROPOSAL SUBMISSION INFORMATION

4.1. RESPONSE TO PROPOSAL

4.1.1. Submission of Proposals:

4.1.1.1. When submitting a proposal, the Offeror should include the **original and five (5) additional copies**.

a. The Offeror shall submit the proposal to:

Boone County Purchasing Department
Attn: Melinda Bobbitt, CPPB, Director of Purchasing
601 E. Walnut Street, Room 208
Columbia, MO 65201

b. The proposals must be delivered no later than 1:25 p.m. on December 17, 2002. Proposals will not be accepted after this date and time.

4.1.1.2. To facilitate the evaluation process, the Offeror is encouraged to organize their proposal into distinctive sections that correspond with the individual evaluation categories described herein.

a. Each distinctive section should be titled with each individual evaluation category and all material related to that category should be included therein.

b. The signed response page from the original RFP and all signed amendments should be placed at the beginning of the proposal.

c. The Proposal must, at a minimum, address all mandatory and desired services, equipment, materials, etc. Responses will fully describe how the service will be performed and what hardware/software (if any) is required at the Boone County Information Technology Department to access the service.

4.1.1.3. The Offeror is cautioned that it is the Offeror's sole responsibility to submit information related to the evaluation categories, and that the County is under no obligation to solicit such information if it is not included with the proposal. The Offeror's failure to submit such

information may cause an adverse impact on the evaluation of the proposal. Any Offeror whose responses deviate from the outlined specifications may automatically be disqualified.

4.1.1.4. Offeror's Contacts: Offerors and their agents (including subcontractors, employees, consultants, or anyone else acting on their behalf) must direct all of their questions or comments regarding the RFP, the evaluation, etc. to the buyer of record indicated on the first page of this RFP. Offerors and their agents may not contact any County employee other than the buyer of record regarding any of these matters during the solicitation and evaluation process. Inappropriate contacts are grounds for suspension and/or exclusion from specific procurements. Offerors and their agents who have questions regarding this matter should contact the buyer of record.

4.1.2. Competitive Negotiation of Proposals: The Offeror is advised that under the provisions of this Request for Proposal, the County reserves the right to conduct negotiations of the proposals received or to award a contract without negotiations. If such negotiations are conducted, the following conditions shall apply:

4.1.2.1. Negotiations may be conducted in person, in writing, or by telephone.

4.1.2.2. Negotiations will only be conducted with potentially acceptable proposals. The County reserves the right to limit negotiations to those proposals, which received the highest rankings during the initial evaluation phase.

4.1.2.3. Terms, conditions, prices, methodology, or other features of the Offeror's proposal may be subject to negotiation and subsequent revision. As part of the negotiations, the Offeror may be required to submit supporting financial, pricing and other data in order to allow a detailed evaluation of the feasibility, reasonableness, and acceptability of the proposal.

4.1.2.4. The mandatory requirements of the Request for Proposal shall not be negotiable and shall remain unchanged unless the County determines that a change in such requirements is in the best interest of the entities.

4.1.3. Evaluation and Award Process:

4.1.3.1. After determining a responsible Offeror and a responsive proposal through the determination that the proposal satisfies the mandatory requirements stated in the Request for Proposal, the evaluator(s) shall use both objective analysis and subjective judgment in conducting a comparative assessment of the proposal in accordance with the evaluation criteria stated below:

- a. Cost of Services.....80%
- b. Scope and quality of services proposed, both required and additional; and demonstrated ability of firm to provide all services identified in this RFP.....10%
- c. Demonstrated ability of firm to ensure quality staff and continuous and adequate supply of quality service to include firm’s qualifications such as organization size, financial position, and length of time in business.....10%

4.1.3.2. After an initial evaluation process, a question and answer interview may be conducted with the Offeror, if deemed necessary by the County. In addition, the Offeror may be asked to make an oral presentation of their proposal to the evaluation team at a designated Boone County location. Attendance cost shall be at the Offeror’s expense. All arrangements and scheduling will be coordinated by the County.

4.1.4. Evaluation:

- 4.1.4.1. Experience and reliability of the Offeror’s organization are considered subjectively in the evaluation process. Therefore, the Offeror is advised to submit any information, which documents successful and reliable experience in past performances, especially those performances related to the requirements of this RFP.
- 4.1.4.2. The Offeror should submit a copy of all licenses, certifications, accreditation, and/or permits, which may be required by state, federal, and/or local law, statute, or regulation in the course of conduct of the Offeror’s business. If not submitted with the proposal, the County reserves the right to request and obtain a copy of any license or certification required to perform the defined services prior to contract award.
- 4.1.4.3. Proposals will be subjectively evaluated based on the Offeror’s distinctive plan for performing the requirements of the RFP. Therefore, the Offeror should present a written narrative, which demonstrates the method or manner in which the Offeror proposes to satisfy these requirements. The language of the narrative should be straightforward and limited to facts, solutions to problems, and plans of action.
- 4.1.4.4. Where the words “shall” or “must” are used, they signify a required minimum function of system capacity that will heavily impact the Bidder’s final response rating.
- 4.1.4.5. Where the words “should”, “may” or “desired” are used, they signify that the feature or capacity is desirable but not mandatory; therefore,

the specifications in question will possess minimal impact on the Bidder's final response rating.

- 4.1.4.6. The method by which the proposed method of performance is written will be left to the discretion of the Offeror. However, the Offeror should address each specific paragraph and subparagraph of the Specifications by paragraph and page number as an item for discussion. Immediately below these numbers, write descriptions of how, when, by whom, with what, to what degree, why, where, etc, the requirements will be satisfied.



5. Response/Pricing Page

In compliance with this Request for Proposal and subject to all the conditions thereof, the Offeror agrees to furnish the services/equipment/supplies requested and proposed and certifies he/she has read, understands, and agrees to all terms, conditions, and requirements of this proposal and is authorized to contract on behalf of the firm named below.

Company Name: _____

Address: _____

Telephone: _____ Fax: _____

Federal Tax ID (or Social Security #): _____

Print Name: _____ Title: _____

Signature: _____ Date: _____

Note: This form must be signed. All signatures must be original and not photocopies.

The Offeror shall provide a firm, fixed price for the Original Contract Period. All costs associated with the required services/equipment shall be included in the prices.

5.1. \$50,000 Specific Stop-Loss

	EMP	EE/SP	EE/CH	FAM	COMP
Specific Stop-Loss:	\$_____	\$_____	\$_____	\$_____	\$_____
Commission:	\$_____	\$_____	\$_____	\$_____	\$_____
Total Cost:	\$_____	\$_____	\$_____	\$_____	\$_____

5.2. \$75,000 Specific Stop-Loss

	EMP	EE/SP	EE/CH	FAM	COMP
Specific Stop-Loss:	\$_____	\$_____	\$_____	\$_____	\$_____
Commission:	\$_____	\$_____	\$_____	\$_____	\$_____
Total Cost:	\$_____	\$_____	\$_____	\$_____	\$_____

5.3. \$100,000 Specific Stop-Loss

	EMP	EE/SP	EE/CH	FAM	COMP
Specific Stop-Loss:	\$_____	\$_____	\$_____	\$_____	\$_____
Commission:	\$_____	\$_____	\$_____	\$_____	\$_____
Total Cost:	\$_____	\$_____	\$_____	\$_____	\$_____

5.4. Aggregate Stop-Loss Limit: Projected Attachment Point: _____

	EMP	EE/SP	EE/CH	FAM	COMP
Aggregate Stop-Loss:	\$_____	\$_____	\$_____	\$_____	\$_____
Commission:	\$_____	\$_____	\$_____	\$_____	\$_____
Total Cost:	\$_____	\$_____	\$_____	\$_____	\$_____



EXHIBIT A – Current Reinsurance Information

COUNTY OF BOONE – MISSOURI

Current Reinsurance: Blue Cross/Blue Shield of Missouri

Time Period with this Insurer: Boone County has been using BC/BS from approximately 1993 through December 31, 2002.

Type of Insurance: Specific and Aggregate

Attachment Point: \$50,000

Incurred/Paid: 12/18

Individual Rate: See table below

Family Rate: See table below

Pre-Existing Exclusions: None

Waiting Period: None

Lifetime Maximum: \$2,000,000

Mental/Nervous Exclusion: None

Prescription Coverage: Included

Current Contracts in Force: 365 (361 Average Contracts in Force)

Current Members in Force: 694 (700 Average Members in Force)

CURRENT RATES

	EMP	EE/SP	EE/CH	FAM	COMP
Aggregate S-L:	\$2.43	\$4.86	\$4.25	\$6.68	\$3.67
Specific S-L:	\$21.71	\$43.42	\$37.99	\$59.70	\$32.83
Administration:	\$20.85	\$41.70	\$36.49	\$57.34	\$31.53
Commission:	\$2.72	\$2.72	\$2.72	\$2.72	\$2.72
Maximum Claims:	\$190.04	\$380.07	\$332.56	\$522.60	\$287.40
Total Cost	\$237.75	\$472.77	\$414.01	\$649.04	\$358.16



EXHIBIT B – LARGE LOSS SUMMARY

**BOONE COUNTY MO EMPLOYEES
 POOLING LEVEL: \$50,000
 CLAIMANTS OVER \$10,000
 Incurred 6/1/01 – 5/31/02; Paid 7/31/02**

	Paid	Code	Diagnosis	Rel	Status
1	\$394,740.99	2001	LYMPHOSARCOMA DISORDERS RELATING TO SHORT GESTATION AND UNSPECIFIED LOW BIRTHWEIGHT-OTHER	MSUB	DEATH
2	\$50,313.01	7651	PRETERM INFANTS	FC HD	ACTIVE
3	\$48,840.30	1951	MILIGNANT NEOPLASM OF THORAX EXPECTED \$100,000+	MSUB	ACTIVE
4	\$23,428.88	4273	ATRIAL FIBRILLATION AND FLUTTER	MSUB	ACTIVE
5	\$20,562.09	4140	CHRONIC ISCHEMIC HEART DISEASE- CORONARY ATHEROSCLEROSIS EXPECTED \$10,000-29,999	MSUB	ACTIVE
6	\$17,844.52	4341	CEREBRAL EMBLOISM	MSUB	ACTIVE
7	\$17,540.20	340 5770	MULTIPLE SCLEROSIS ACUTE PANCREAS	FSPS	DIVORCED
8	\$16,811.78	7110	PYOGENIC ARTHRITIS	FSPS	ACTIVE
9	\$16,071.36	7153	OSTEOARTHROSIS, LOCALIZED, NOT SPECIFIED WHETHER PRIMARY OR SECONDARY	MSUB	ACTIVE
10	\$15,682.58	8238	FRACTURE OF TIBIA AND FIBULA-UNSPECIFIED PART, CLOSED	FSUB	ACTIVE
11	\$14,245.34	7230	SPINAL STENOSIS ON CERVICAL REGION	FSPS	ACTIVE
12	\$14,098.63	5621 V4364	DIVERTICULA OF INTESTINE-COLON HIP JOINT REPLACEMENT STATUS	MSUB	ACTIVE
13	\$13,545.52	1889	MAGLIGNANT NEOSPLASM OF BLADDER, PART UNSPECIFIED	FSPS	ACTIVE
14	\$12,770.82	6960	PSORIATIC ARTHROPATHY	MSUB	ACTIVE
15	\$11,984.21	5740	CALCULUS OF GALL BLADDER WITH ACUTE CHOLECYSTITIS	MSUB	ACTIVE
16	\$11,976.27	5742	CALCULUS OF GALL BLADDER WITHOUT MENTION OF CHOLECYSTITIS	MSUB	ACTIVE
17	\$11,546.83	220	BENIGN NEOPLASM OF OVARY	FSPS	ACTIVE
18	\$11,090.92	185	MALIGNANT NEOPLASM OF PROSTATE	MSUB	ACTIVE
19	\$10,560.57	7159	OSTEOARTHROSIS, UNSPECIFIED WHETHER GENERALIZED OR LOCALIZED	MSPS	ACTIVE
	\$733,654.82				



EXHIBIT C – CLAIMS HISTORY

BOONE COUNTY EMPLOYEES HEALTH BENEFIT PLAN THREE YEAR CLAIM HISTORY

	number employees covered	net covered charges	Network savings	claims above \$50,000	net paid claims
October 2000	347	\$972,205 incurred 6/1/99 through 5/31/00	(\$308,485)	(\$18,613)	\$645,107 paid 6/1/99 through 7/31/00
October 2001	353	\$1,318,741 incurred 6/1/00 through 5/31/01	(\$419,261)	(\$140,665)	\$758,815 paid 6/1/00 through 7/31/01
October 2002	365 (694 total lives covered including 329 dependents)	\$2,198,991 incurred 6/1/01 through 5/31/02	(\$844,836)	(\$345,054)	\$1,009,101 paid 6/1/01 through 7/31/02