

**ITASCA COUNTY  
REQUEST FOR PROPOSAL  
AGENT/BROKER TO VOLUNTARY EMPLOYEE GROUP INSURANCE BENEFITS  
9/15/2021**

**BACKGROUND STATEMENT**

Located in Grand Rapids Minnesota, Itasca County is an employer of approximately 444 benefit eligible workers. Itasca County strives to offer employees what they need to be their best.

**CONDITIONS AND STIPULATIONS**

You are invited to submit your Proposal for **broker services** of the indicated benefit plans based on the information contained in this Request for Proposal. Firms may choose to be considered for any or all of the following:

- Life Insurance/AD&D
- Dental Insurance
- Vision Insurance
- Long Term Disability
- Short Term Disability
- Accident Insurance
- Critical Illness Insurance/Cancer Insurance

**General Conditions and Stipulations**

Itasca County reserves the right to accept or reject any or all proposals and to waive formalities and select the broker(s) that best meet the needs of Itasca County and its employees. Itasca County's objective is to select a broker who will provide the best possible service at the best possible cost while meeting the Request for Proposal specifications.

The selected firm must be recognized as an agent or apply to be an agent for the Benefit Carriers used by Itasca County.

**AGENT SCOPE AND RESPONSIBILITIES**

Itasca County desires the agent/broker to perform the following services:

- Advise and assist Itasca County in evaluating and selecting among coverage alternatives to meet competitive market conditions or emerging trends (i.e. plan coverages, terms and rates).
- Review coverage documents and invoices to assure coverage has been correctly issued and billed.

- Advise Itasca County on potential gaps or overlaps in coverages.
- Assist with setting up the renewals schedule to meet a compliant bid process. Assist with writing, reviewing, analyzing, and presenting Requests for Proposals during renewals. Provide side-by-side reporting for Itasca County to review.
- Research benefits questions and provide advice to Itasca County as needed, including administrative compliance requirements.
- Establish relationships with those providers that will most greatly benefit the needs of Itasca County.
- Aid with employee education and marketing communications regarding the insurance plans.
- Be in contact with the County's Human Resources staff in all matters as they relate to voluntary employee group insurance. Required also to address the Insurance Advisory Committee, County Board or County staff as the need arises.
- Respond promptly to questions and requests is an absolute requirement. It is expected that there will be more than one individual within the firm capable of addressing possible concerns of Itasca County.
- Be responsible for maintaining the confidentiality of records and data, which cannot be sold, shared or otherwise disclosed to other companies or individuals without written permission
- Perform special projects as requested

## **REQUIRED CONTENTS OF PROPOSAL**

The purpose of the Proposal is to demonstrate the qualifications, service level, cost for services, competence and capacity of the firms seeking to become an agent of record for Itasca County.

The proposal should address all the points outlined here:

1. Which benefits plan(s) your firm is bidding to be an agent of record.
2. Firm History and Experience:
  - a. Brief history of firm, including size and any specialty or areas or expertise.
  - b. Municipality experience.
  - c. List of top 5 providers with product line the firm is associated with.

3. Qualifications:
  - a. Description of service philosophy.
  - b. Describe the cost of your services (how you are paid)
  - c. Describe what tools will you use to help communicate the benefit plans to employees, including technology
  
4. References:

Provide the contact names and telephone numbers of two (2) comparable clients in the State of Minnesota with whom you have had a working relationship. Include the number of participants for each group.

## **PROPOSAL EVALUATION**

### **Criteria:**

Itasca County will evaluate proposals based on the needs of Itasca County and its employees. The following criteria will be used in evaluating each of the Agent/Broker responses:

- Compliance with specifications.
- Ability to provide strong administrative support and member services to Itasca County.
- Cost.
- Experience and Qualifications.

### **Review of Proposals:**

Itasca County reserves the right to retain all proposals submitted and use any idea in a proposal regardless of whether that proposal is selected.

Itasca County will choose the proposal(s) that best fits its needs. Itasca County is not obligated to award the contract based on cost alone nor is Itasca County obligated to award only one agent of record.

## **CLOSE DATE**

Submit Proposals by 4:00 p.m. on Thursday, September 30, 2021 to:

Lynn Hart, Human Resources Director  
Itasca County  
123 NE 4<sup>th</sup> Street  
Grand Rapids, MN 55744  
Email: [Lynn.hart@co.itasca.mn.us](mailto:Lynn.hart@co.itasca.mn.us)