



**CHAMPAIGN COUNTY
LABOR/MANAGEMENT HEALTH INSURANCE –
RFQ SUBCOMMITTEE AGENDA**

Tuesday, October 7, 2025 - 3:30 p.m.

Jennifer Putman Meeting Room

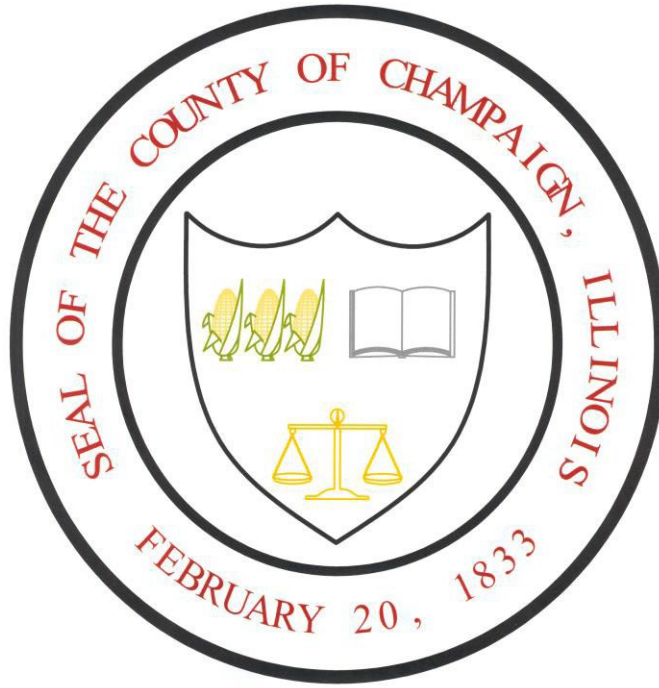
Bennett Administrative Center
102 E. Main St., Urbana, Illinois

Committee Members: Andrew Bequette, Wade Lorenz, Michelle Jett, Micah McMahon, DeShonna Matthew, Cece Phillips, Jarod Tinsley, Travis Wilson, and Janae Wischart

AGENDA

- I. Call to Order
- II. Roll Call
- III. Selection of Subcommittee Chair or Co-Chairs
- IV. RFQ Review and Discussion
- V. Timeline Discussion
- VI. Next meeting – TBD
- VII. Adjournment

CHAMPAIGN COUNTY EXECUTIVE'S OFFICE



REQUEST FOR QUALIFICATIONS (RFQ): 2020-06

**EMPLOYEE HEALTH INSURANCE & RELATED BENEFITS
BROKER/CONSULTANT SERVICES**

Sealed Proposal Due Date: Tuesday, January 12, 2021 – 1:30pm



**REQUEST FOR QUALIFICATIONS: 2020-06
EMPLOYEE HEALTH INSURANCE BROKER/CONSULTANT SERVICES**

December, 2020

On behalf of the Champaign County Board, I invite you to furnish a proposal in accordance with the General Requirements and Proposal Format requirements as documented herein. Carefully read the attached documents and follow the procedures as outlined in order to be considered for selection for this project.

Sealed Proposals: All proposals are to be submitted as outlined. To be considered for the award of contract, vendors will deliver one (1) original and six (6) hard copies, and one electronic copy (Microsoft Office or PDF format) to the following address:

Attn.: Darlene Kloeppel, County Executive
Champaign County Administrative Services
Brookens Administrative Center
1776 East Washington Street
Urbana, Illinois 61802

By 1:30pm on Tuesday, January 12, 2021

**All proposals shall be delivered in a sealed envelope clearly marked
“SEALED PROPOSAL –**

RFQ 2020-06 – Employee Health Insurance Broker/Consultant Services”.

The proposal shall include the entire response to this Request for Qualifications document and any amendments which may subsequently be issued.

Proposals received after the above stated time will be considered a late quote and will not be accepted.

Please direct questions regarding the proposal package to Debbie Heiser, Insurance Specialist, at 217-384-3776 or dheiser@co.champaign.il.us.

Cordially yours,

Darlene Kloeppel, County Executive

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I. INTRODUCTION

The County of Champaign is requesting Statements of Qualifications from professional insurance agents who have significant experience in the public entity insurance market. The County will be reviewing these qualifications and selecting a licensed qualified Agent to provide specified services related to selection and placement of employee health, dental, vision, and life insurance coverage.

The County of Champaign prefers to place health insurance coverage through one Agent and to establish a close working relationship with that Agent. Our intent is to obtain not only reasonable premiums, but also stable and financially sound insurers, as well as, the most responsible and competent Agent to service our account.

The Agent selected will need to be available to advise, instruct and educate the County on all insurance matters related to health and ancillary policies for our employees. The selected Agent will work with the Insurance Specialist and/or other County staff on a daily basis to assure that the most effective and efficient health insurance program is operating on behalf of the County of Champaign.

II. INSTRUCTIONS TO PROPOSERS

1. All proposals must be submitted to:
Darlene Kloeppel, County Executive
Brookens Administrative Center
1776 East Washington St.
Urbana, IL 61802

All questions regarding the proposal shall be directed in writing to (e-mail accepted):

Debbie Heiser, Insurance Specialist
Brookens Administrative Center,
1776 East Washington
Urbana, IL 61802
e-mail: dheiser@co.champaign.il.us

2. All responses to this RFQ must be delivered in a sealed envelope clearly labeled “**RFQ 2020-06 – Employee Health Insurance Broker/Consultant Services**”. All proposals must be received by 1:30pm on Tuesday, January 12, 2021. One (1) original and six (6) hard copies of your response, and one digital/electronic copy of your response to this RFQ must be submitted. Proposals arriving after the deadline will not be accepted.
3. Proposals should be prepared simply and economically, providing a straight forward, concise description of provider capabilities to satisfy the requirements of the RFQ. Emphasis should be on completeness and clarity of content.

4. An authorized representative of the firm must complete and sign the proposal.
5. The County Executive or representative will notify appropriate Agents if the County wishes to interview them and will establish the timeline for those interviews.
6. Failure to comply with any part of the RFQ may result in rejection of the proposal as non-responsive.
7. In submitting qualifications, it is understood by the undersigned that the right is reserved by the County of Champaign to accept any qualifications, to reject any and all qualifications, and to waive any irregularities or informalities which are in the best interest of the County of Champaign.

III. MINIMUM QUALIFICATIONS

The County encourages proposals from all insurance Agents meeting the following minimum qualifications: (verification of these qualifications is attested through completion of this RFQ.)

1. Licensed as an insurance Agent in the State of Illinois.
2. Five years continuous operation in the State of Illinois.
3. Three years experience with public entities.
4. Experience with public entities with an annual health insurance premium in excess of \$7 million.
5. Experience in providing Agent services similar to those outlined in this RFQ.
6. Key personnel assigned to Champaign County account. The proposal should include the professional qualifications and experience of at least two (2) key personnel.
7. Be able to provide, upon request, proof of coverage for General Liability, Employers Liability, Workers' Compensation and Errors and Omissions.
8. Ability to recognize and report conditions in the insurance market which are pertinent to Champaign County and suggest alternatives.
9. Ability and commitment to provide continuous professional daily service.

IV. TERMS and CONDITIONS

1. The County reserves the right, at its sole discretion, to terminate this process at any time, or reject any and all proposals without penalty, prior to the execution of a contract

acceptable to the County. Final selection will be based on the proposal which best meets the requirements set forth in the RFQ and are in the best interest of Champaign County.

2. The County reserves the right to request clarification of information submitted and to request additional information of one or more applicants.
3. Any proposal may be withdrawn up until the date and time set above for the opening of proposals. Any proposal not so withdrawn shall constitute an irrevocable offer, for a period of 90 days, to provide the County the services set forth in the attached specifications, or until one or more of the proposals have been approved by the County, whichever occurs first.
4. Any agreement or contract resulting from the acceptance of a proposal shall be on forms either supplied or approved by the County and shall contain, as a minimum, all applicable provisions of the RFQ. The County reserves the right to reject any agreement that does not conform to the RFQ and any County requirements for agreements and contracts.
5. The County shall not be responsible for any costs incurred by the firm in preparing, submitting, or presenting its response to the request for qualifications.
6. The successful Proposer will be required to provide evidence of insurance for General Liability, Employers Liability, and Errors and Omissions Insurance. The firm will also be required to provide workers' compensation insurance in accordance with Illinois State Law.
7. If awarded, the term of the Contract will begin on April 1, 2021 for an initial two-year term through March 31, 2023, with three additional options for one-year renewals to be negotiated on an annual basis at least sixty days before the current term end date.
8. **THIS INVITATION TO SUBMIT A REQUEST FOR QUALIFICATIONS IS NOT AN AUTHORIZATION TO APPROACH THE INSURANCE MARKETPLACE OR SERVICE AGENCIES ON BEHALF OF THE COUNTY. THE COUNTY SPECIFICALLY DIRECTS THAT NO CONTACT OR SOLICITATION OF INSURANCE MARKETS, OR MARKET RESERVATION, BE MADE ON BEHALF OF THE COUNTY. FAILURE TO COMPLY WITH THIS CONDITION WILL BE GROUNDS FOR DISQUALIFICATION.**

V. SELECTION CRITERIA

The County will screen all proposals and generally evaluate them on the criteria outlined below. The County's Evaluation Team shall include the following members of the County's Labor Management Health Insurance Committee: AFSCME Representative, FOP Representative; County Board members of Labor Management Health Insurance Committee, Deputy Director of Finance, Insurance Specialist, RPC COO, County Auditor and County Executive.

1. Responsiveness: The County will consider the material submitted by the proposer to determine whether the proposer is in compliance with the RFQ.
2. Responsibility: The County will consider the material submitted by the proposer and other evidence it may obtain to determine the firm's demonstrated ability to market and administer a program for a county the size of Champaign with similar scope of activities.
3. The accuracy of the firm's perception of the County's needs in the Health Insurance and areas of related employee benefit plans, and the firm's proposal(s) for meeting those needs. The County's Agreement for Joint Labor Management Health Insurance Committee is attached as Appendix A to this RFQ for the benefit of proposers in understanding Champaign County's structure for consideration of Health Insurance and employee benefits services.
4. The qualifications, experience, and familiarity with local government risk management issues of the service team to be assigned to the County's account.
5. Satisfactory local government experience and references.
6. The fee proposal for providing the requested services. The County will pay the Broker directly through a negotiated fee, rather than payment to the broker through the County's selected insurance providers.
7. The availability of other related support services.
8. Any other information provided that the County deems valuable.

VI. BACKGROUND INFORMATION

The County of Champaign has a population of 209,741 according to 2020 U.S. Census. The County employs nearly 700 full time employees. The County currently has Blue Cross Blue Shield medical insurance coverage. Enrollment is as follows:

	<u>Number Enrolled:</u>
Single Employee Coverage Only	332
Family/Dependent Coverage	210
Waiver	143
Retiree – Pre-Medicare	9 single/15 family

The County provides \$20,000 in life insurance to all full-time employees through Reliance Standard Insurance Company.

Optional voluntary insurance programs which County employees may select and participate in at their own expense are as follows:

Delta Dental Network/PPO – current number of enrollees: **123**

Delta Dental Premier Plan – current number of enrollees: **324**

AllState Insurance Company Voluntary Group Accident Insurance – current number of enrollees: **104**

AllState Insurance Company Group Cancer Insurance – current number of enrollees: **54**

The policy making body is the twenty-two (22) member county board. The FY2021 approved General Corporate Fund operating budget is \$41,992,568. The County's fiscal year is from January 1st through December 31st.

VII. SCOPE of SERVICES DESIRED

Services in advising and coordinating with the County include, but are not limited to the following:

1. Assist the County with negotiating favorable contracts with the County's existing and future Insurance carriers for Major Medical, Prescription, Life, Dental, Vision, Accident, Cancer, and any other appropriate ancillary coverage.
2. As directed by the County's Labor Management Health Insurance Committee, prepare Requests for Proposals (RFP's) for Employee Insurance plans.
3. Evaluate proposals received from the RFP's for accuracy and make specific recommendations.
4. Negotiate rates from respondents to the RFP's and secure the most competitive quotes.
5. Communicate to County's Labor Management Health Insurance Committee the results of the various RFP's.
6. Work with the County's Labor Management Health Insurance Committee to determine the benefits to be included in proposed plans.
7. Provide the County's Labor Management Health Insurance Committee with creative ideas on an ongoing basis as new products and services become available.
8. Assist the County's Labor Management Health Insurance Committee with development of health benefit plan design and cost matrices as required by the County.
9. Assist the County's Labor Management Health Insurance Committee with plan design changes or options to reduce or contain health insurance cost.
10. Assist the County employees in settling claims or grievances relating to insurance benefits issues.

11. Assist the County with health benefit plan administration, wellness and preventive insurance management and provide advice and guidance on new laws, regulations and procedures in the area of health benefit administration.
12. Assist the County, upon request, with developing information for employees regarding health insurance cost history as well as past, current and future medical trends.
13. Assist the County's personnel in processing of enrollments, terminations, changes, COBRA notification process and applications, and other forms for administration and claims.
14. Provide the County's Labor Management Health Insurance Committee with reasonable preliminary renewal figures during the budget process.
15. Provide open enrollment support, including, but not limited to, developing timeline, assisting with the development of open enrollment materials and coordinating and participating in open enrollment meetings.
16. Provide service for day-to-day contact on insurance matters.
17. Provide other services that are normally and customarily required of a public entity Insurance Agent.

VIII. PROPOSAL FORMAT

The proposal **must** be presented in the order as described below. To be considered substantive, the proposal must respond to all requirements of this part of the RFQ. Any other information thought to be relevant, but not applicable to the enumerated categories, should be provided as an appendix to the proposal.

1. Provide a brief company history and description including size and number of employees.
2. **A response to each item as set forth in the "Scope of Services Desired" in Section VII and a description of how your firm will approach delivery of those services.**
3. Resumes of the service team that would be assigned to Champaign County's account.
4. At least three references from **current** public sector clients, including contact names, addresses and telephone numbers.
5. Information on the firm's experience in evaluating and developing alternative insurance coverages.
6. A description of any other services to be provided without additional compensation beyond negotiated fee to be paid by the County for services provided pursuant to the terms of this RFQ.

7. An explanation of what distinguishes the services the submitting firm can provide from other Agents or firms.

IX. TIME SCHEDULE

The County has established the following timetable which should result in the award of contract for Broker Services no later than February, 2021. The following schedule is tentative and is subject to revision during the process of review and selection by the County. If revised, the latest date the County Board would approve award of contract is March, 2021.

December, 2020	Request for Qualifications Posted and Advertised
January 12, 2021-1:30pm	Proposals Due
January 12, 2021 – 2:00pm	Proposals Opened – <i>via Zoom Meeting or Lyle Shields Meeting Room, Brookens Administrative Center, 1776 East Washington, Urbana, IL</i>
Week of February 1, 2021	Presentations by Finalist Firms to Evaluation Team
February 8, 2021	Selection of Top Ranked Firm by Evaluation Team
February 9 -16, 2021	Negotiation of Agreement with Selected Firm
February 18, 2021	Award of Contract Approved by County Board