

# **REQUEST FOR QUALIFICATIONS/PROPOSALS HEALTH BENEFITS INSURANCE BROKER**

**CITY OF BAYONNE**

**SUBMISSION DEADLINE: FEBRUARY 21, 2024 @ 10:00 a.m.  
PROPOSAL OPENING: FEBRUARY 21, 2024 @ 11:00 A.M.  
IN THE LAW DEPARTMENT CONFERENCE ROOM IS:  
Tuesday, February 21, 2024  
11:00 A.M.**

**ADDRESS ALL PROPOSALS TO:**

City of Bayonne  
Attn: John F. Coffey II, Law Director  
630 Avenue C, Suite 15  
Bayonne, NJ 07002

**GENERAL INFORMATION & SUMMARY  
ORGANIZATION REQUESTING PROPOSAL**

City of Bayonne  
**CONTACT PERSON**  
Please direct all questions in writing to:  
City of Bayonne  
Bayonne, NJ 07002  
Attention: Donna Mauer, C.F.O.  
Phone: (201) 858-6043  
**E-Mail:** [dmauer@baynj.org](mailto:dmauer@baynj.org)

## **1. PURPOSE OF REQUEST**

The City of Bayonne desires to appoint a Health Benefits Insurance Broker who shall assist the City with managing its current health insurance plan, reviewing and recommending cost effective plans, and negotiating rate renewals.

## **2. PERIOD OF CONTRACT**

Not to exceed one (1) year commencing as of the contract date through December 31, 2024 with one (1) one (1) year option to renew at the City's sole discretion.

## **3. CONTRACT FORM**

The successful proposer shall be required to execute the City's form contract, which includes the indemnification, insurance, termination and licensing provisions set forth in this RFP. It is also agreed and understood that the acceptance of the final payment by Contractor shall be considered a release in full of all claims against the City arising out of, or by reason of, the work done and materials furnished under this Contract.

## **4. DETAILED REQUIREMENTS OF THE REQUEST FOR PROPOSAL FOR HEALTH INSURANCE BROKER**

### **A. Purpose:**

The following procedures are designated to provide for a fair and open process in awarding professional/consulting/extraordinary unspecifiable services based on qualifications, merit and cost effectiveness through accessible advertising. Services include annual appointments and day-to-day programs, projects and contracts.

### **B. Appointment of Health Insurance Broker:**

The Health Benefits Insurance Broker shall be appointed by the City Council (hereinafter "City") by a majority vote of a quorum of its members and shall serve for a term not to exceed one (1) year from the day of appointment through December 31, 2024 with a one (1) year option to re-appoint at the City's sole discretion. The Health Benefits Insurance Broker shall be a New Jersey licensed insurance agent or broker with demonstrated prior experience in the management of public entity health insurance accounts.

### **C. Scope of Services. The services to be provided by the Health Benefits Insurance Broker (hereinafter the "Broker") shall include, but are not limited to the following:**

1. Negotiating annual renewals of existing coverages
2. Preparing all necessary bid specifications, if requested by City, and evaluating all bids that are received by the City in connection with same
3. Providing Collective Bargaining Consulting and, if necessary, attending meetings related thereto and/or providing analyses of proposed agreements, etc.
4. Advising the City on any grievances pertaining to group insurance
5. Providing the Business Administrator with reasonable preliminary renewal figures during the municipal budget process
6. Providing state and federal legislative insurance updates
7. Ensuring COBRA, HIPAA, CH. 375 employer compliance
8. Providing Ongoing Enrollment Addition/Termination Services

9. Assisting in preparing documentation to comply with GASB 45
10. Managing employee claims issues with the various service providers, including dental
11. Conducting employee benefit education sessions
12. Negotiating rate changes with service providers
13. Reviewing changes of service and recommend plan designs and changes
14. Providing recommended cost projections for the alternative design of the City's current benefits programs

**D. Applicants' Responsibility in Responding to City's Request For Proposals for Professional/Consulting/Extraordinary Unspecifiable Services**

The applicant/proposer shall in response to the City's Request for Proposals, at a minimum, include the following information:

1. Name and location of firm.
2. Number of years the firm has been in business of dealing with New Jersey Public Entities.
3. The number of total employees dedicated to servicing group health insurance clients- total number of service employees who hold a license in the life and medical authorities.
4. Highlight the employees of your firm that will be assigned to the City of Bayonne.
5. Provide a minimum of 5 current NJ Public Entities as references for the health and prescription insurance brokerage services that you are proposing on. Lines of coverage for each reference must be included. Ancillary lines of coverage, such as Dental or Prescription may, of course, be included. All references may be checked and verified.
6. Describe the proposed management of the account as specifically as possible. Your response must indicate that overall coordination of the account will be placed with an identified account manager. The individual's functions should be clearly described and any support personnel should also be identified and their role defined.

**E. Submission: The applicant/proposer shall submit an original and three (3) copies of their proposal for review and consideration by the City's Business Administrator and City Council.**

Each proposal must contain:

1. Name, qualifications and experience of principal who will oversee the relationship.
2. Name and qualifications of any other individual who may assist the principal in #1 above.
3. Fee schedule.
4. Statement of Availability to perform work outlined in the Scope of Services.
5. Copy of Business Registration Certificate.
6. Insurance Documentation: Insurance for professional liability/malpractice coverage with limits as to liability acceptable to the City.
7. Law Against Discrimination and Affirmative Action. The applicant/proposer as a "professional" shall file a statement as to compliance with *N.J.S.A. 10:5-1 et seq.* (Laws Against Discrimination) and P.L. 1975, c.127 (Affirmative Action).
8. Non-Collusion Affidavit.

**F. Basis for Award of Contract/Agreement for Professional/Consulting/Extraordinary Unspecifiable Services**

The City shall award all professional/consulting/extraordinary unspecifiable service contracts or agreements based on qualification, merit and cost competitiveness. Selection criteria will include:

1. Qualifications of the individual or firms who will perform the service or activity.
2. Experience and references.
3. Ability to perform the service or activity in a timely fashion, including staffing and the staff's familiarity of the service or activity.
4. Cost competitiveness.
5. The City reserves the right to conduct an interview or interviews with the prospective professional to discuss the scope of the professional services as outlined in the applicant's/proposer's proposal.
6. All awards or waivers will be by resolution acted on by the City Council at a public meeting.
7. All awards are subject to availability of funds.
8. This policy will include, but not be limited to, all of the above listed requirements.

**BE ADVISED THAT** absent an express written notice to the contrary in the detailed requirements, all responses:

1. Are to be submitted on "The Standardized Profession Service RFQ-RFP SUBMISSION FORMS" AND
2. Are Subject to the Standardized "General Instructions, Submission and Selection Criteria for Professional/Consulting/Extraordinary Unspecifiable Service Contracts".

The above mentioned standardized documents are available on the City of Bayonne Website (<http://www.BayonneNJ.org>) under the heading "RFQ/RFP – Requests for Qualifications/Proposals" by clicking on the link "Requirements for Submission," "Click here to view Requirements." and clicking on the links under Paragraphs No. 1 and No. 2. Should you be unable to obtain these from the website, copies of the solicitation package are also available at the office of the City Law Department, 630 Avenue C, 1st Floor, Rm. 15, Bayonne, NJ 07002. The Law Department is open during regular business hours, 8:30 a.m. to 4:30 p.m., Monday through Friday, excluding holidays.

**SEALED PROPOSALS/RESPONSES SHOULD INCLUDE:**

1. The above noted Standardized Professional/Consulting/Extraordinary Unspecifiable Service RFQ-RFP SUBMISSION FORMS which include:
  - a. The "Proposal, Qualifications and Costs Submission Form" signed and dated by the provider and clearly referencing any additional sheets or attachments (such as a submission letter, provider service or experience description, and/or fee schedule).
  - b. A signed and notarized "Non-Collusion Affidavit."
  - c. A signed Disclosure of Ownership form.
2. A copy of the vendor's current "NJ Business Registration Certificate." Information on this certificate can be obtained on the web at "<http://www.state.nj.us/treasury/revenue/busregcert.htm>".
3. A copy of State of NJ Department of the Treasury, Division of Revenue and Enterprise Services, Certificate of Good Standing. Information on this Certificate can be obtained on the web at <https://www.njportal.com/dor/businessrecords/>.
4. A signed Professional/Consulting/Extraordinary Unspecifiable Service Entity Information Form.
5. Disclosure of Investment Activities in Iran Form.

6. Such other documents and materials as may be appropriate to show the qualifications and experience of the provider or to meet the requirements of this RFQ-RFP.