

Town of Brookfield

Request for Proposal to

Provide Health and Related Benefit
Consulting and Actuarial Services for

The Town of Brookfield Self Insured
Health Benefit Plans

Proposals shall include and address the following for both the Municipal and School Self Insured Health Benefit Plans in the Town of Brookfield:

1. Monitor Health Claims and Administrative Charge Experience and Provide Monthly and Year End Budget Reports

- A. Review the Monthly Reports for claims and administrative charges provided by CIGNA and/or any Health Plan provider for Municipal and School employees
- B. Provide a summary report to the Town Controllers Office of monthly and year to date claims and administrative charge experience.
- C. Provide a year-end forecast for claims and administrative charge expenses based on past, current and projected trends in Health costs. Summary reports and year-end forecast to be updated on a Monthly basis and submitted to the Town Controllers Office.

2. Provide Assistance to Meet Affordable Care Act and any Federal, State or other Reporting Requirements

- A. Coordinate and provide assistance for the completion of Internal Revenue Service (IRS) forms as required under the Affordable Care Act.
- B. Coordinate and provide assistance for the completion of any Federal, State or other Reporting Requirements that effect Municipal or School Health Plan members or services provided.

3. Provide Additional Health and Related Benefit Support and Consulting Services as Follows:

- A. Meet periodically with the Town and Board of education to review vendor services, administrative issues, patterns in collective bargaining settlements, and changes in the market place;
- B. Maintain a database of municipal and school client renewals from various insurance carriers and other providers to critique the competitiveness of carriers;
- C. Independently underwrite the claims experience to determine the reasonableness of renewal proposals;
- D. Negotiate with insurance carriers and other vendors to assure best pricing available for the level of services and risk;
- E. Evaluate, analyze and assist in the selection of vendors as required;
- F. Prepare plan designs for collective bargaining and cost projections of the savings or cost associated with the plan design;
- G. Provide communications and assistance regarding industry trends, Federal and State mandates for compliance;
- H. Prepare COBRA rates and review methodology if prepared by an insurance carrier;
- I. Prepare theoretical rates for of the projected cost of coverage for employee premium share rates and review allocation rates if prepared by an insurance carrier;
- J. Draft collective bargaining language of plan descriptions for legal counsel review;
- K. On an annual basis, prepare request for proposal and perform analysis of bids for hospital and medical insurance, stop loss insurance, dental benefits, prescription drug benefits, vision benefits, life insurance, LTD benefits.
- L. Draft and or provide assistance in the administration of disease management, employee assistance or other programs implemented by the Town of Brookfield;

- M. Draft announcement letters and other routine communication to employees;
- N. Evaluate retiree health programs as they relate to GASB post - retirement benefit liabilities;
- O. Assist in addressing claims appeals;
- P. Establish performance benchmarks for performance guarantees with providers;
- Q. Meet with Boards of Selectmen, Finance, Education, Councils, Committees and Department of Human Resources to review the management of the Town and Board of Education's health care cost; and
- R. Act as an advocate and expert representing the sole interest of the Town and Board of Education in dealings with its insurance carriers or other vendors administering health and related benefits.

Please submit complete proposals by September 11, 2015 to the following:

Mr. William G. Leverence
Town Controller
100 Pocono Road
Brookfield, Connecticut 06268