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Insurance Broker Services - Request for Proposal



Judith Wright
VALLEY VIEW CASINO & HOTEL

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Introduction & Background

Valley View Casino & Hotel (VVCH) continues to prioritize the health and wellness of our team members, and we are seeking to explore comprehensive health insurance options that cater to the diverse needs of our workforce. We invite you to submit a proposal for broker services and benefit options specifically tailored to the San Diego/Riverside HMO and PPO landscape.

As a federally recognized Tribe of the Kumeyaay Nation, the San Pasqual tribe has a long history in the coastal valleys of northern San Diego County. For many years, the Tribe envisioned opening a casino, and on April 18, 2001, that vision became reality with the grand opening of the Valley View Casino & Hotel.

Our Casino has earned the nickname of “San Diego’s Favorite Casino” through the efforts of our Team Members in providing our guests with the highest level of friendly, personal service. Every accomplishment we have achieved is based on the contributions and dedication of our Leaders and Team Members.

We know that engaged Team Members are the foundation of our success, and we place a tremendous importance on taking care of our people. Our casino rewards our Team Members with an excellent benefits package that currently includes health, dental, and vision plans as a part of a comprehensive plan. Eligible family members may also be covered under these same plans.

On the following pages you will find detailed information regarding our Request for Proposals relating to our health benefits package. Valley View Casino & Hotel intends to award a contract to the successful organization or individual who best demonstrates the ability to work with our company to improve our existing program.

We want to thank you in advance for your prompt response and participation in this review and award process.

Sincerely,



Judith Wright
Vice President of Human Resources

Summary

The ideal benefits partner will be skilled and experienced in providing comprehensive health and welfare planning and insurance services. The right candidate will be qualified in the San Diego insurance market with previous experience working with tribal enterprises and/or governments and possess a clear understanding of structures and sovereignty of tribal nations.

The chosen company will play a crucial role in providing a range of services offered, including plan selection, team member education, compliance support, and providing an ongoing service model. managing our health and welfare insurance programs, ensuring we continue to provide excellent benefits to our team members.

The selected broker will be responsible for negotiating renewals of our health-related policies and maintaining clear communication with Valley View Casino about market trends and their potential impact on our financial planning and service standards. Each year, the broker will provide a detailed coverage schedule and manage premium allocations as needed.

We require the broker to grant full access to all relevant records, ensuring transparency and effective collaboration. Interested companies should respond to this Request for Proposal (RFP) by following the outlined requirements, presenting proposals in clear, concise language. Proposals must be valid for 45 days after submission.

It is crucial that the selected broker ensures timely policy issuance and maintains high standards of service. Any proposals that deviate from our outlined specifications will not be considered.

Scope of Services

The scope of services includes:

1. **Negotiation & Renewal**: Handle annual renewals for a range of coverages, including Health, Major Medical, Prescription Drug, and various supplemental insurances. Provide competitive quotes and thorough analysis for strategic recommendations.
2. **Policy Management**: Review all policies and plan documents for accuracy, ensuring timely issuance of all relevant documents.
3. **Budget Support**: Provide preliminary renewal figures to aid in the budget process and summarize coverage updates.
4. **Claims Assistance**: Monitor and assist with claims, ensuring timely resolutions.
5. **Analysis & Reporting**: Analyze claims history and utilization to provide actionable insights and recommendations.
6. **Advocacy**: Advocate and assist team members with claims and grievances and assist in preparing correspondence for the Casino as needed.
7. **Enrollment Assistance**: Support enrollment, termination, and COBRA processes, along with other forms required.
8. **Meeting Participation**: Join HR meetings and strategy sessions to provide perspective and insights on health care operations.
9. **Member Communication**: Assist in presentations and communication for team members during open enrollments or changes.
10. **Timely Policy Issuance**: Follow-up with insurance carriers to ensure timely delivery of policies and coverage binders.
11. **Strategic Development**: Help plan long-term health insurance strategies and recommend changes to mitigate risks.
12. **Regulatory Reporting**: Preparing annual 5500 Reports and other necessary documentation to finished copy.
13. **Rate Renewal Reporting**: Create comprehensive annual rate renewal reports, including key findings and financial projections.
14. **Technical Support**: Provide expertise in creating technical documents or communication materials as requested.
15. **Benefit Program Development**: Assist in designing and implementing new benefit programs as approved. Prepare annual rate renewal reports including the following:

- a. Executive Summary – include key findings and recommendations; (recommendations can include, in addition to rate actions, the removal plans or corrective actions, the issuance of a request for proposal, new benefit recommendations or deletions of old benefits, revised programs, etc.), and historical highlights (overall historical trends in membership, reserves, trends, etc.)
- b. Enrollment history and claims trends
- c. Analysis of Health Care trends: methodology for prediction of trends
- d. Financial Projections – determination of past period to project need for renewal
- e. Development of Rate Renewal – as part of the analysis, for medical, prescription and dental plans analysis will include identification of plan costs and utilization trends and how those trends parallel or vary from known general experience for other carriers Statewide.
- f. Presentation of Premium Rates
- g. Valley View Casino & hotel claims experience will be provided to the Service provider on a semi-annual basis by the Plan Administrator for the Medical and Prescription Drug Plan. Claims experience provided shall be analyzed upon receipt by the Service provider and any concerns that the Service provider may have related thereto shall be immediately reported to the Vice President of Human Resources.
- h. During the first of each year, the administrator for each plan will provide the Service provider with a written projection of costs and proposed rate renewal for the following benefit year. For each Plan noted, the service provider will independently develop rate renewal projections based upon

Demographics

Valley View Casino & Hotel is owned by the San Pasqual Band of Mission Indians and operated by the San Pasqual Casino Development Group Inc (SPCDGI), a tribally chartered corporation elected to oversee the gaming operations.

Valley View Casino & Hotel demographics are described as follows:

- Location: Valley View Casino & Hotel is located in Northeast San Diego County, east of Escondido, CA and approximately 15 minutes from the Riverside County line.
- Team member residential locations: A majority of team members reside and travel from North San Diego County, (Escondido, San Marcos, Valley Center, Vista, Carlsbad) and South Riverside County (Temecula, Murrieta, Menifee, Winchester and Hemet). We do have a smaller number of team members residing as far south as Chula Vista and as far north as the Palm Spring area.
- Current medical providers include Sharps Health Care, Scripps Health, Palomar Health and Prime Care/Optum
- Average Age is 42.9
- Headcount: 1050 team members, 981 who are benefit-eligible and 645 who are actively enrolled in a health plan.
- Health benefits will cover the elected officials of SPCDGI
- The plan year is May 1 – April 30 and open enrollment is held during the month of March.
- Valley View Casino & Hotel utilizes Ceridian Dayforce and utilizes file feed for enrollment data and changes.

We offer:

- Health Plan
 - HMO (3 tiers)
 - PPO
- Dental
 - High PPO
 - Low PPO
- Vision
- Group Life – 1.5 x annual salary up to max of 250k
- Supplemental
 - Life
 - Critical Illness
 - Short Term Disability
 - Flexible Spending Accounts

- Health
 - Childcare
- EAP
- Retirement
 - 401(k)
 - 457(b)
- BeniComp Executive Reimbursement
- Identity Theft Protection

Deadline and Submission of Proposals

Deadlines and the procedure for submitting your proposal and related information must be followed to be considered as a qualified response to the RFP. Proposals that do not adhere to this process will be deemed to be non-responsive, and at the discretion of Valley View Casino may not be considered.

1. All proposals must be submitted in a sealed envelope or package and clearly marked on the outside "Insurance Broker Services"
2. One original and 3 copies of the proposal must be provided.
3. The deadline for receipt of proposals is 5:00PM, December 31, 2024
4. Proposals must be received at:

Judith Wright, Vice President of Human Resources
Valley View Casino & Hotel
Human Resources
16300 Nyemii Pass Road
Valley Center, Ca. 92082

5. Submitted proposals remain the property of Valley View Casino and will not be returned.

Note: Valley View Casino & Hotel will not accept responsibility for late proposals that may be improperly routed in the mail or by other carriers.

Minimum Requirements

In addition to the deadline and submission requirements, the following items must be provided in order to qualify as responsive to the RFP.

1. Evidence that broker submitting the proposal is currently licensed and authorized by the State of California, Department of Insurance. Additionally, all brokers must cooperate with licensing process and be eligible for a Vendor License through the San Pasqual Tribal Gaming Commission.
2. Inclusion of a Statement of Compliance with all applicable federal, state, and local ordinances, as well as industry standards relating to professional insurance brokers.
3. Organizational background and profile which must include:
 - a) Description of company and number of years' experience in providing health care broker professional services.
 - b) Description of programs & policy relating to small minority and disadvantaged businesses, and /or affirmative action.
 - c) Ownership; percentage of company owned as woman owned, minority owned and Native American owned.
 - d) Number of years' experience with tribal casinos. Description of experience dealing with tribal entities in the California area, or elsewhere; current status of those relationships.
 - e) Location of the office that would service our account; number of employees, hours and ability of that location to handle our account, inclusive of decision-making capability at that location.
4. Summary of experience and proposal that demonstrates the ability to perform the services required as detailed in the RFP Summary & Scope of Services.
5. List of References that includes contact name, phone number, email and street addresses, as described in the Qualifications & References section of this RFP.
6. A list of all health care carriers / providers represented.
7. Bid proposal fees for the professional services to be rendered, as described in the Bidder Responses & Proposals section of this RFP.
8. Disclosure and listing of all immediate relatives of the principal(s) of the respondent who are Valley View Casino team members or commissioners of the San Pasqual Tribal Gaming Commission. For this purpose, the definition of immediate relatives includes a spouse, child, stepchild, parent, stepparent,

brother, sister, grandparent, grandchild, direct-line aunt or uncle, and in-laws by reason of relation.

9. Disclosure of relationships, proprietary access, or financial interest including stock ownership, incentive or other payment programs from carriers represented, that could conceivably be viewed as having the potential to compromise your ability to objectivity serve Valley View Casino.
10. Statement of non-collusion on company letterhead, signed by an officer
11. List of any subsidiary or employee of the respondent company that is barred from working with any major insurance carriers within the State of California.

Qualifications & References

Qualifications and references are key areas of information which will assist us in our decision-making review of the proposals received. As indicated in the minimum requirements section of this RFP we are seeking information that will help us to understand your qualifications and support references from current and / or past clients.

To be considered responsive, your company must provide the following information:

1. A summary description of the professional services experience that your company has provided as an insurance broker to include:
 - a) The number of years of providing such services, and descriptions of the type and size of clients.
 - b) Experience in handling implementations and conversions from one carrier /provider to another, including examples of how the conversion was communicated to client employees, coordination with client Human Resources personnel, and a description of how problems were resolved.
 - c) Description of experience with Native American owned casinos, including services provided and size of client organization (number of employees).
 - d) Statement of your ability to, and experience in providing all services identified in the RFP Summary & Scope of Services section.
 - e) A brief biography and professional experience summary for the key owners / officers of your company, including the lead individual who would be most likely to handle our account.
 - f) Description of key achievements that differentiate your company's accomplishments on behalf of current or former clients, inclusive of program improvements and financial savings as a result of your efforts.
2. Disclosure and description of any current or pending litigation in connection with insurance broker services provided by your company.
3. Audited financial statements for the current and past two years, as an indication of the stability of your company.
4. Disclosure of any current or pending discussions or negotiations related to merger or acquisition activity with your company.
5. Provide a listing of references to include contact names, phone numbers, email and postal mail addresses for the following:
 - a) Two current or former non-tribal clients in California.

- b) Two current or former tribal clients (we are most interested in references for a size range of 1000 to 1500 employees).
- c) Three current or former clients where your company was involved in a change in program providers / carriers (preference within last two years).
- d) At least one reference from a health care provider / carrier that your company currently works with.

Bidder Responses & Proposals

An evaluation team will review all proposals to determine if they satisfy the Request for Proposal requirements and meet the needs of Valley View Casino. Upon completion of the evaluation, the highest-ranking respondent will then be recommended to the Valley View Casino Board of Directors for award of a contract.

Proposals will be evaluated primarily on the following criteria and questions:

CRITERIA:

- a. Experience and ability to respond to the Scope of Services previously outlined.
- b. References and record of success in tribal casino businesses, and / or similar sized entities or organizations
- c. Competitiveness of fee proposal.
- d. Strength and qualifications of company and team to provide service.
- e. Other factors as required to be disclosed.

QUESTIONS:

1. Describe the proposed management of the account as detailed as possible, (use bullet listing) including the identification of the account executive directly responsible for the overall management of the account. The industry-specific experience and functions of the account executive are to be clearly outlined along with the roles and identification of support personnel for the account.
2. Identify the other team members who will be assigned to service the account of Valley View Casino. Highlight their experience in the service area they will provide, along with resumes.
3. Specify in detail services and covered team member support that will be provided to the Valley View Casino of, such as hours of availability, extent of clinical and insurance expertise and number of team members rendering this service.
4. Describe the support and resource services that will be available to the Valley View Casino Human Resources Department. Include a sample of cost containment information which you have used previously.
5. Describe your knowledge of and / or experience and relationship with the Valley View Casino's existing health, dental and prescription program carriers.

6. If your firm has worked with tribal entities as former clients, why was the relationship terminated?
7. Describe how your firm will routinely serve the Human Resources Department and its administration in the annual and intermittent enrollment processes, written communications, team member meetings, team member information updates, employer responsibilities updates, benefits usages and limitations, etc.
8. Describe how your firm will review plan documents for compliance with applicable laws and contracted agreements. Describe how the firm will support Valley View Casino personnel in comprehending and implementing compliance and processes for applicable health privacy requirements.
9. Describe the firms' methods for development of specifications to obtain competitive health insurance policy quotes. Outline the calendar for the process to be followed for a May 1st coverage effective date. Describe the means and process by which you would communicate with the Valley View Casino administration during this period.
10. Outline the administrative support and organization included by the broker services team for carrier changes. Outline how a change of health carriers, if warranted, would be disseminated to team members; including the means to convey the implication of the changes in their personal benefits.
11. Outline the transition process the account team will implement in working with Valley View Casino administration and staff including communication of the existing scope of benefits program as well as any new additions, with the team members.
12. Hours of support resources. Are hours of support restricted by the hours it is available, or is it 24/7/365? What access will be made available to administrators and to team members? Outline the response process and timeframe for addressing needs and/or concerns of the Valley View Casino's administration and/or the Valley View Casino's team members.
13. Describe your firm's commitment to the responsibility for representing accurately the scope of coverage being made available by the carriers recommended and selected in the quoting process.
14. Bid Proposal Fees - It is anticipated the broker will be paid for all services based on a fixed annual fee (Option 1). However, the proposal should include a fee schedule based on both a flat fee and a commission basis (Option 2).

- a. Option 1 - Specify broker's fixed annual fee. This may be a flat fee or a combination of a retainer and/or specific services billed through hourly rates. Valley View Casino does not provide payment for or reimbursement for travel time and expenses.

Under Option 1, the broker must also disclose all anticipated (low and high range) commissions, contingencies, overrides or other added compensation as a result of either having obtained coverage with a specific carrier or general agent on behalf of the Valley View Casino.

- b. Option 2: Does Valley View Casino & Hotel have the option to compensate broker on a commission basis? If so, explain how, despite having financial incentives to place coverage through certain health carriers, you would be capable of objectively serving Valley View Casino's needs.

15. Identify the fees, if any, which would be assessed to administer third party administrative services for Self-Insured Plans, COBRA, FSA or HRA, and Dependent Care. Include an outline of your firm's role in the administration of COBRA notifications, enrollments, and billing processes.

16. Outline the resources that your firm includes to provide "risk management" and "educational resources" within the delivery of the Valley View Casino's health insurance program. Cite the specific services that would be included and the fee, if any, associated with their implementation. For example, the Valley View Casino currently hopes to offer the following to its team members.

- a. Approximately 16 hours per quarter of on-site wellness coaching includes seminars, one-on-one wellness coaching, follow-up research and materials, blood pressure and other wellness indicator screenings and record keeping.
- b. Health advocate services to intercede on team members' behalf when warranted by unique and unexpected circumstances.

NOTE:

Valley View Casino is owned by the San Pasqual Band of Mission Indians, a Federally recognized tribe located in Valley Center California and operated by the San Pasqual Casino Development Group (SPCDGI) a tribally chartered corporation elected to oversee the gaming operations.

Although located in California, the tribe is a sovereign government and is not subject to California laws unless expressly stated in tribal ordinances or compacts. Valley View

Casino & Hotel reserves the right to conduct interviews with the prospective company for clarification of the information and material provided in their proposal.

RFP responses shall remain firm open offers to provide described services for a period of sixty (60) calendar days for evaluation purposes, from the stated submittal date. Valley View Casino intends to award the contract within the evaluation period of time, but reserves the right to extend the evaluation period, with consent of the bidders to continue to hold their offers open, should additional time be required.

Valley View Casino reserves the right to reject any or all proposals if the proposals received fail to satisfy Valley View Casino that the respondent is properly qualified to carry out the obligations of the RFQ and to complete the work contemplated therein.

We look forward to collaborating with a partner who can guide us through this exciting endeavor and enhance the well-being of our team members at Valley View Casino. Thank you in advance for your interest and engagement in our RFP process!