



**Request for Proposals  
Group Medical and Pharmacy Plan Administration  
and Stop Loss Insurance  
#24020P**

**Anoka-Hennepin Independent School District**

**November 23, 2023**

**Proposal Return Date and Time**

**December 21, 2023, by 4:00 pm  
CST**



November 23, 2023

**SUBJECT: Request for Proposals – Group Medical and Pharmacy Self-Funded Plan Administration**

TO WHOM IT MAY CONCERN:

Enclosed please find the Request for Proposal (RFP) specifications and background information that you will need to prepare a proposal for the self-funded group medical and/or pharmacy plan administration for eligible employees of Anoka-Hennepin Independent School District ("Anoka-Hennepin"). Approximately 4,500 employees and retirees are eligible to participate in the plans.

**Requested Services:**

- 1) Medical Plan Administration
  - a. Medical
  - b. Disease Management
  - c. Wellness Program and Incentives
  - d. Employee Assistance Program (EAP)
- 2) Pharmacy Plan Management (PBM)
- 3) Stop Loss Insurance

Anoka-Hennepin prefers that all services above be provided by one vendor but will consider separate carve-out bids for Pharmacy Plan Administration and/or Stop Loss

Anoka-Hennepin is actively seeking innovative solutions to the challenges created by rapidly increasing medical costs. In addition to requesting proposals that reflect current plan design, Anoka-Hennepin is requesting that vendors also provide proposals on innovative alternatives.

Anoka-Hennepin reserves the right to select the proposals that best fit its needs and the needs of its eligible employees. Anoka-Hennepin has retained Aon Consulting to assist in the RFP process. Anoka-Hennepin will not appoint an Agent of Record or pay commissions, finder's fees, or any other type of marketing compensation on this program.

The point of contact for this RFP is listed below. Questions regarding this RFP are due in writing via email to [purchquotes@ahschools.us](mailto:purchquotes@ahschools.us) no later than **4:00 p.m. CST December 6, 2023**.

All response exhibits and templates provided to you in Excel format must be completed and submitted in Excel format.

Please submit responses to the Anoka-Hennepin School District. Proposals must include one (1) electronic copy on a USB/Flash Drive, one (1) original unbound paper proposal.

**Paper copies should exclude the following proposal sections:**

- **Medical Provider Disruption**
- **Prescription Drug Network and Formulary Disruption**



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- **Specialty Drug Listing**

Proposals must be submitted to:

Anoka-Hennepin School District  
Tiffany Audette, Purchasing Department  
2727 N Ferry Street, Anoka, MN 55303-1650

**Proposals are due by 4:00 p.m. CST, December 21, 2023**

If delivering in person, please check in with the receptionist at Entrance #1.

Details regarding questions and proposal submission are outlined in the RFP. There will not be a conference for interested proposers.

Proposals will be opened on December 21, 2023, at 4:00 p.m. CST. The opening of proposals will be conducted by electronic means in the form of a virtual opening utilizing the Google meet platform.

Google Meet joining info

Video call link: <https://meet.google.com/msq-fset-bbs>

Or dial: (US) +1 419-901-8928 PIN: 906 525 691#

More phone numbers: <https://tel.meet/msq-fset-bbs?pin=4405903488425>

Only the names of the proposers submitting proposals to Anoka-Hennepin by the due date and time listed will be read aloud. From the time the response is submitted until a contract is in place, each response is considered a working document.

The Vendor assumes the risk of any delay in the delivery of their proposal. Whether the proposal is sent by mail, or by means of personal delivery, the Vendor assumes responsibility for having their proposal accepted on time at the location specified above. Any proposals received after the proposal opening time may be rejected.

If your company decides not to submit a proposal, please send a written decline email to [purchquotes@ahschools.us](mailto:purchquotes@ahschools.us)



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## **Request for Proposals**

### **Group Medical and Pharmacy Plan Administration and Stop Loss Insurance**

#### **Anoka-Hennepin Independent School District**

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## **I. Introduction and Background**

### **Description of Anoka-Hennepin**

The Anoka-Hennepin School District is one of Minnesota's largest, serving approximately 38,000 students and 248,000 residents. Spread out across 172 square miles, the district is made of 13 suburban communities north of the Twin Cities of Minneapolis and St. Paul. Anoka-Hennepin has 26 elementary schools, six middle schools (grades six through eight), and five traditional high schools, plus alternative middle and high school sites, in addition to an award-winning Community Education program.

### **Objectives of the RFP**

Anoka-Hennepin is seeking proposals to provide third-party administration for its self-funded health insurance program including provision of a provider network. Anoka-Hennepin is interested in maintaining an efficient health benefits program that provides quality and affordable care to its members.

Anoka-Hennepin intends to contract with a health plan administrator offering bundled provider network, administrative services, stop-loss insurance, utilization management, disease management, wellness, PBM (pharmacy benefit management), EAP, and related services.

Separate bids will not be considered for utilization management, disease management, wellness, or EAP. Separate PBM and/or stop loss insurance bids will be considered.

Anoka-Hennepin is requesting proposals that meet the following key objectives:

- Competitive and Affordable Overall Cost
- Comprehensive, Broad Provider Network
  - o Offer a broad network in terms of the number, breadth, quality and location of network providers in the northwest suburbs
  - o Limit provider/patient relationship disruption that employees may experience in the event of a change in provider network
  - o Provide access to providers outside the local geographic service area for retirees
- Plan Options and Design
  - o Match the existing plan designs and features
  - o Match the current network structure
- Plan Administration
  - o Provide outstanding administrative services
  - o Provide responsive account management
  - o Provide a dedicated account manager
  - o Ability to receive electronic enrollment file from external vendor each week

- Quality
  - o Offer employees meaningful and usable data and information regarding the quality, outcomes, and cost of episodes of care
  - o Encourage employees to utilize higher quality, more efficient providers
- Health Improvement, Education and Wellness Programs
  - o Partner with Anoka-Hennepin to design and offer comprehensive programs
  - o Explore innovative, positive incentives for participation in these programs
- Disease and Other Care Management Programs
  - o Offer assertive disease management and care management programs
  - o Offer employees care support in the form of decision support tools and health care coaches or patient advocates.
- Employee Assistance Program (EAP)
  - o Provide 24/7 access to EAP and WorkLife services to employees and dependents
  - o Provide at least 5 face-to-face counseling sessions per event per year in addition to other WorkLife services including but not limited to: financial coaching, legal counseling, child care and family support, etc.
  - o Provide up to 150 hours of CISC and employee training/support per year

### **Evaluation Criteria**

Proposals will be reviewed for completion and compliance with submission requirements. Only compliant proposals will be considered for further evaluation. Anoka-Hennepin evaluates proposals using the criteria specified here:

- Organizational experience and ability to provide and quality of requested services
- Overall cost including medical, prescription drug, and stop loss
- Ability to administer the plan designs requested
- Medical and pharmacy provider network composition and member access
- Prescription drug formulary composition
- Experience and qualifications of the proposed team members
- Health Improvement, Disease Management, Education, Wellness, and EAP Programs offerings
- Ability to provide data and meaningful management reporting

Anoka-Hennepin may check references, request interviews with and presentations by key personnel, and request proposal pricing improvements. Additional clarifying and refining questions regarding the proposal may be asked to assist in selecting a successful proposal. However, Anoka-Hennepin reserves the right to make an award without further clarification of the proposal received.

### **Current Benefits Program**

Anoka-Hennepin currently offers four health plans to its employees, their dependents, and former employees:

- **Choice Plus 80/20 Deductible Plan** – An open access network deductible/coinsurance plan with an employer HRA contribution
- **Choice Plus Copay Plan** – An open access network copay plan
- **Core 80/20 Plan** – A narrow network deductible/coinsurance plan that provides access to the physicians and hospitals from M Health Fairview and North Memorial Health. An employer HRA contribution is provided.
- **Core Copay Plan** – A narrow network copay plan that provides access to the physicians and hospitals from M Health Fairview and North Memorial Health.

A summary of the plans and the benefits is illustrated in the enclosed 'Open Enrollment Benefit Summary' brochure and the Summary of Benefits and Coverage (SBCs). Additional information can be found at <https://www.ahschools.us/domain/12019>. Proposers must be able to administer claims in accordance with exact plan designs.

Anoka-Hennepin provides medical insurance for its employees who are covered by the Fourteen bargaining unit contracts and four policy groups. In general, employees who work in positions of 30 hours or more a week are eligible for the district health plans. The employee groups and district contribution amounts are listed on the back of the enclosed 'Open Enrollment Benefit Summary' brochure. A current census is provided for reference as well as a monthly summary of enrollment.

Anoka-Hennepin currently contracts with UnitedHealthcare as its third-party administrator, PBM and stop loss provider. The services provided under the administrative services agreement include:

- Managed care services
- Claims, enrollment and billing administration
- Member services
- Account management and support resources

Anoka-Hennepin also provides an employee assistance program, health and wellness coaching, and a health rewards program for its policyholders. These services are expected to be included in proposals for this RFP.

Anoka-Hennepin currently has a 12/24 \$500,000 specific stop loss level with 125% aggregate stop loss coverage. There are two ongoing high-cost claimants that are lasered at a \$2,000,000 specific deductible each. Detail on these claimants has been provided with this RFP. Anoka-Hennepin is requesting bids to match this current contract and two additional specific deductible levels.

Anoka-Hennepin uses 'Worklife' for its electronic enrollment and benefit changes system. All employees access their account for open enrollment or to enter life event changes. The electronic data file of the changes is submitted to the third-party administrator each week.

## **II. Proposal Submission and Timeline**

### **Composition of Proposal**

The following materials shall constitute the Proposer's complete proposal:

- Signed cover letter outlining a summary of the proposal
- Completed Questionnaire(s) including requested information/attachments
- Medical Exhibits
  - o Medical Cost Proposal
  - o Medical Provider Disruption
  - o Medical Provider Access
- Pharmacy Exhibits
  - o Pharmacy RFP Template
  - o Formulary Disruption
  - o Pharmacy Network Disruption
- Sample Contract/Administrative Service Agreement(s)
- Sample Stop-Loss Contract
- A document detailing all deviations or exceptions to this RFP

Anoka-Hennepin reserves the right to reject any proposals not submitted in accordance with the requirements of this RFP.

### **Timeline**

The timeline for submission and review of proposals is as follows:

<b>Activity</b>	<b>Date</b>	<b>Time</b>
RFP Released	November 23, 2023	
Questions Due	December 6, 2023	4:00 pm
Response to Questions Released	December 13, 2023	
Proposal Deadline	December 21, 2023	4:00 pm
Proposal Analysis; Requests for clarifying information and/or best-and-final offers	January 2024	



Finalist Interviews (if required)	January 23, 2024	
Best and Final (BAFO) due	January 29, 2024	
Recommendation to School Board of Third-Party Administrator	February 12 and 26, 2024	
Open Enrollment	May 28 – June 12, 2024	
Effective Date	September 1, 2024	

### **Data Practices Act**

The Minnesota Government Data Practices Act provides that the names of proposers are public once the proposals are opened. With the exception of trade secret information as defined in Minnesota Statutes, section 13.37, all other information submitted by a Proposer in response to this RFP becomes public at the times specified in the act and is then available to any person upon request. Trade secret information is defined in section 13.37 as data, including a formula, pattern, compilation, program, device, method, technique, or process, (1) that was supplied by the Proposer; (2) that is the subject of efforts by the Proposer that are reasonable under the circumstances to maintain its secrecy; and (3) that derives independent economic value, actual or potential, from not being generally known to, and not being readily ascertainable by proper means by, other persons who can obtain economic value from its disclosure or use.

Any information in its response to this RFP for which the Proposer claims protection as trade secret information in accordance with the above provisions must be limited and set apart in the RFP response on separate pages, with a heading that identifies the information as trade secret information. Anoka-Hennepin will make the ultimate determination whether the information meets the applicable definition. Any information submitted in response to this RFP which does not meet the legal definition will be considered public information, regardless of the Proposer's identification of it as trade secret information. Proposers are advised that blanket-type identification by designating whole pages or sections as containing trade secret information will not assure protection --- the specific information for which the Proposer claims trade secret protection must be clearly identified as such.

Submitted proposals shall not be copyrighted. A statement by the Proposer that submitted information is copyrighted or otherwise protected does not prevent public access to the information contained in the RFP response.

### **III. Mandatory Implementation Timeline Requirements**

Plans must mirror Anoka-Hennepin's current plan designs in terms of coverage, deductibles, and copays/co-insurance; plans must closely match the current networks, doctor, and hospital accessibility. Funding rates will be determined and preliminary open enrollment preparation will be based on 2023-2024 plan designs, networks, and claims costs.

#### **1. Implementation Tasks that must be completed before the Open Enrollment Period begins on May 28<sup>th</sup>.**

- Summary of Benefits and Coverage (SBC) for each plan made available for distribution.
- Summary Plan Descriptions (SPD) for each plan made available.
- Provider Directories / Provider Care Clinic (PCC) lists for each plan made available.
- TPA Customer Service representatives must be prepared to handle questions and concerns from Anoka-Hennepin Insurance Staff and Employees
- User friendly summary of any potential provider disruptions made available for distribution. Summary should provide information to employees on any disruption that may occur due to unavoidable changes in plan design or networks and proactive steps they can take to minimize impacts.
- TPA must work with Anoka-Hennepin insurance staff and printing department to ensure that open enrollment materials (see 2023-2024 Open Enrollment Benefit Options document) are accurate, complete, and available for final printing such that distribution to all eligible employees and retirees occurs on Tuesday, **May 28<sup>th</sup>**.
- TPA must work with Anoka-Hennepin insurance staff to ensure that its online insurance enrollment system - "Worklife" - can be updated with names, plan overviews, and links to important documents for each plan by **May 21<sup>st</sup>** to accommodate a week of testing prior to open enrollment.
- TPA must work with Anoka-Hennepin insurance staff to prepare presentations for up to 6 informational meetings during the open-enrollment period. A representative of the TPA must be in attendance at each meeting to assist with answering questions.

#### **2. Implementation Tasks that must be completed prior to the beginning of the new plan year:**

- TPA must work with the "Worklife" electronic enrollment system to ensure accurate, complete, and secure enrollment data transfer processes including the initial OE change file the first week in August and updates prior to the commencement of the plan year, and weekly updated data files thereafter.

- All other tasks necessary for a minimally disruptive implementation must be completed prior to the beginning of the plan year.

### **Implementation Timeline Acknowledgment and Performance Guarantee**

Because of the tight timeline for many of the above implementation tasks, Anoka-Hennepin is requiring that bidders confirm their organization will meet the required deadlines and provide a significant implementation performance guarantee of **at least 25% of year one administration fees**. This is in addition to annual performance guarantees quoted in your proposal. Because missing any of the implementation deadlines will cause significant disruption to Anoka-Hennepin and its employees, this confirmation will likely be considered a minimum requirement of this procurement.

Define your performance guarantee in the medical and pharmacy proposal templates in the RFP. The performance guarantee also must be confirmed in the signed cover letter.

## VI. RFP Document Directory & Submission Requirements

#	RFP Document	Requirement
RFP files included		
1	24020P Group Med Pharm Stop Loss RFP	Reference only
2	General Questionnaire	Required submission document
3	Medical Questionnaire	Required submission document
4	Medical Cost Proposal	Required submission document
5	Medical Provider Disruption	Required submission document
6	Medical Provider Access	Required submission document
7	Pharmacy RFP Template	Required submission document
8	Formulary Disruption	Required submission document
9	Pharmacy Network Disruption	Required submission document
10	Census	Reference only
11	Health Open Enrollment 23-24 (Guide)	Reference only
12	23-24 Plan year SBCs	Reference only
13	23-24 Plan year SPDs	Reference only
14	Claims & Enrollment Experience Reports (multiple)	Reference only
15	Pharmacy claim file	Reference only
Additional submission requirements to be included with RFP response		
16	Attachments requested in questionnaires or templates	Required submission document
17	Sample Contract/Administrative Service Agreement	Required submission document
18	Sample Stop Loss Contract	Required submission document
19	Deviations or exceptions to the terms of the RFP	Required submission document