

Administration

P.O. Box 2100, Bangor, Maine 04402
207.992.9200 • Fax 207.907.7078



REQUEST FOR PROPOSAL (“RFP”) FOR INSURANCE BROKERAGE SERVICES FOR PENOBSCOT COMMUNITY HEALTH CENTER, INC.

I. Invitation and General Information

Penobscot Community Health Center, Inc. (“PCHC”) requests proposals from entities who are in the business of offering insurance brokerage services to health care entities (“Bidder”) as further described in this RFP. PCHC is a nonprofit, Section 501(c)(3) tax-exempt corporation with its administrative offices located in Bangor, Maine (“PCHC”). PCHC operates a Federally Qualified Health Center (“FQHC”) with multiple sites located in Penobscot, Somerset, and Waldo Counties, Maine. PCHC receives reimbursement for health care services from Medicare, MaineCare, and commercial payors, and also receives state and federal grants, including grants from the U.S. Department of Health and Human Services, Health Resources & Services Administration (“HRSA”), and from the Maine Department of Health and Human Services. As a deemed HRSA-supported health center, PCHC has been granted medical malpractice liability protection through the Federal Tort Claims Act (FTCA) for applicable covered services.

All information provided by PCHC in connection with this RFP, including the fact that PCHC has issued this RFP, is considered confidential and proprietary information and may not be disclosed to anyone outside of your entity without PCHC’s prior written approval. All proposals and other documentation any entity submits in response to this RFP will become PCHC’s property, will not be returned, and must be clearly marked as confidential if your entity considers any material or information contained in its proposal or other documentation confidential.

Only Bidders with experience in providing insurance brokerage services for health centers may respond to this RFP. Proposals will be accepted until **5:00PM EST, October 29, 2021**. It is the responsibility of each Bidder to make sure that its proposal is timely and properly delivered. Proposals may be sent via U.S. Mail and/or electronically to:

Kate Thomas, CHC, Privacy & Risk Officer
Penobscot Community Health Care
103 Maine Ave.
Bangor, ME 04401
207-992-9200 ext. 1412
kthomas@pchc.com

Any proposal received after 5:00PM on October 29, 2021, may be reviewed in PCHC’s sole discretion. Questions or comments regarding this RFP period must be submitted to Ms. Thomas on or before October 29, 2021.

PCHC is not obligated to accept any proposal or to negotiate with any Bidder. Following selection of the preferred proposal, PCHC will negotiate with the successful Bidder as to a satisfactory contract or other agreement with respect to the services covered by the proposal. In the event PCHC is unable to negotiate a satisfactory contract with the successful bidder, PCHC reserves the right to enter into contract negotiations with another bidder in PCHC’s sole discretion. The selection process is not final until a satisfactory contract has been executed. Their selection of the successful Bidder is not subject to appeal.

This RFP is not in any way to be construed as an agreement, obligation or other contract between PCHC and any person or entity submitting a proposal. All costs directly or indirectly related to responding to this RFP will be borne by the person and/or entity.

RFP Timeline

Activity	Date
RFP Distribution	September 17, 2021
RFP Responses Due	October 29, 2021
Proposal Review	November 1-19, 2021
Finalists Notified	November 22, 2021
Interviews with Finalists	November 23-December 10, 2021
Selection of Broker and Notification	December 30, 2021

II. Organizational Information

PCHC is the largest and most comprehensive of the 19 FQHC organizations in Maine and the 2nd largest of the 100 in New England, with a \$85 million budget and approximately 900 employees, including approximately 200 providers: physicians, nurse practitioners, physicians’ assistants, registered nurses, pharmacists, LCSWs, LCPCs, psychiatrists, dentists, chiropractors, and physical therapists, among others. PCHC serves approximately 65,000 patients with roughly 350,000 visits annually from 17 services sites in Greater Bangor, as well as Belfast and Jackman. 70% of PCHC’s patient population are lower income persons and seniors.

PCHC approaches the delivery of medical care through the medical home model, coordinating individual patient care throughout the entire medical team and enhancing the patient-provider relationship to improve health outcomes. PCHC has been providing this type of care since 1997. PCHC providers focus on individual patient needs, proactively treating chronic illnesses and influencing healthier behaviors for better health management. PCHC has been nationally recognized by the National Council for Quality Assurance (NCQA) for its excellence in patient services and use of best practices, and is accredited by the Accreditation Association for Ambulatory Health Care (AAAHC).

III. Scope of Services

PCHC is requesting insurance consulting and brokerage services to assist in the acquisition of insurance coverage. Brokerage and consulting services must be provided for annual policy renewals and on an as needed basis. The selected broker must provide a thorough renewal presentation each year with policy recommendations to include an analysis of available cost and limit alternatives in consideration of PCHC's exposures.

Brokerage services must also include market research, policy endorsements, certificates of insurance, and coverage consultation on PCHC claims. As part of your proposal, please provide any added value services which are included in your proposed fees that may not be listed here.

Broker would also advise on a continuing basis and in a timely manner of any and all significant matters and developments regarding the process of carrier service issues.



IV. Proposal Instructions

All proposals shall be submitted in the format as specified below. Lengthy narrative is discouraged. All written presentations should be brief, concise, and not include extraneous or unnecessary promotional material. The proposal should be in a pdf format (zipped if necessary) not exceeding 50 pages in length.

1. Experience. Please summarize relevant insurance brokerage experience, including experience with FQHCs specifically. Describe your firm's internal organization and the manner in which services will be furnished to PCHC. Include and identify those services, which may not be available in the local office but are available from your firm and how you will access those services. Provide an example of the structure of servicing a current account similar to PCHC.
2. Qualifications. Identify the account team structure your firm would use on the PCHC account. List the names of the proposed account service team and describe each member's service role. Include at least two qualified individuals from your firm, having a minimum of five years of experience, who would be assigned to work directly with PCHC's account. Please list designations and education for each team member. Identify the staff person who will be the day-to-day contact for PCHC. Attach resumes for the service team members describing their qualifications including credentials, experience, responsibilities, and specifically, work on similar engagements, and any other qualifications that may be helpful in evaluating the individual's ability to meet PCHC's needs.
3. Fee Arrangement. Please describe the bidder's proposed fee arrangement for providing the services via a detailed cost proposal, including any travel costs and other expenses. As PCHC may award a contract based on the initial offer, a bidder should make its initial offer on the most favorable terms available. Include broker service compensation on the basis of (1) fee for service or (2) commission. If compensation is commission based, provide detailed commission structure in the proposal. If the bidder wishes to propose a particular form of engagement letter, fee agreement, or other contract for services, please include it with the proposal.
4. Access. Please describe the bidder's likely time frame for responding to communications from PCHC and any other service level expectations the bidder will maintain, including responding to urgent requests.
5. Compliance. Because fees for services to PCHC may be funded in part by resources allocated by the federal government, each bidder must certify its ability and willingness to comply with applicable federal requirements, including but not limited to equal employment opportunity requirements. Include copies of business licenses, professional certifications or other credentials, together with evidence that bidder, if a corporation, is in good standing and qualified to conduct business in Maine. Please also provide a copy of your organization's W-9 so that PCHC may confirm that there is no exclusion from participation in Federal health care programs.
6. Contact Information. Each bid must identify the individual who will serve as the bidder's contact person for purposes of this RFP, and provide that individual's contact information, including mailing address, telephone number and email address.
7. Limitations. Please describe generally any potential limitations on the bidder's ability to provide all needed insurance brokerage services to PCHC. (If the limitation relates to a potential conflict of interest, the proposal need not disclose the specific clients or matters giving rise to the potential conflict if that information would otherwise be confidential.)
8. References. Provide three client references, at least one of which is a federally qualified health center, for whom your firm has performed work similar to that requested in this RFP within the last 2 years. For each client, provide:
 - Client name and address.
 - The telephone number and email address for a client contact person.
 - A description of the scope of the project performed for the client/nature of the client representation.
 - The duration of the client relationship. PCHC will contact references only if the bidder is invited to an in-person meeting with PCHC to discuss the RFP.



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9. Additional Information. Please supply answers to the following questions:

- If your firm is the successful applicant, how will you consistently ensure PCHC is satisfied with the partnership?
- Please provide information relating to programs and initiatives the Bidder is currently administering to facilitating hiring and retaining individuals of color, women, individuals with disabilities and veterans. Please include information regarding the efficacy of those programs and initiatives, including how many individuals of color, women, individuals with disabilities and veterans are partners and/or equity partners or members of a “management team” as defined by Bidder.
- How the Bidder trains and mentors its employee?
- Identify any adverse determinations, findings and/or judgments against the Bidder with respect to actions, proceedings, claims, or complaints of any kind under any local, state, or federal laws or regulations within the past 5 years.

V. Conflict of Interest

Bidder understands and acknowledges that PCHC is federally qualified health center and a 501(c)(3) non-profit corporation, which means PCHC is required by IRS regulations and federal procurement standards applicable to federal grantees to ensure its procurements decisions are made in a manner that is in the best interests of the corporation, best utilizes scarce resources, and furthers PCHC's charitable purpose. To that end, PCHC abides by a conflict of interest policy and standards of conduct, which applies to its Directors, employees and vendors. These prohibit among other things, accepting gifts or gratuities from potential contracting entities and contracting with entities owned or controlled by PCHC where a conflict of interest is found or a violation of other federal fraud and abuse laws would prohibit the relationship, contracting with entities owned by insider unless the conflict of interest is mitigated to ensure the decisions are made by disinterested persons.

Please provide with your Proposal a statement that the Brokerage Firm agrees not to take any action which creates a situation which would or could appear to result in violation of the conflict of interest policy or standards of conduct. In addition, please provide a statement in the proposal stating either (1) no known conflict of interest or (2) provide any information regarding any perceived or potential conflict of interest.

VI. Evaluation and Selection

Bidders shall be evaluated on metrics including but not limited to the following measures: (see next page)



Penobscot Community Health Care

Selection Domain	To earn full points in each domain, the applicant must demonstrate:	Points
Responsiveness	Responsiveness of the proposal to the submission requirements set forth in the RFP.	30
Capability	The technical ability of the organization and staff, qualifications, capacity, including the ability to perform the contract in a timely manner and on budget, as verified by, e.g., the quality of any demonstration, any presentations provided, client references, demonstrated success in projects with similar requirements, knowledge of the healthcare industry. Preference shall be given to bidders with prior experience providing services described in this RFP to FQHCs.	30
Cost/Value	The total cost of the proposal solution, including fee arrangements and commissions, as well as the financial viability of the bidder as evidenced by standard financial reports.	20
Diversity and Inclusion	The strength and efficacy of the firm’s diversity and inclusion initiatives.	20

Based on a review and scoring of the written response as described above, PCHC will identify those Bidders who will be asked to participate in an interview. The presentation shall:

- Confirm proposal representations;
- Supplement information obtained through the proposal process;
- Give PCHC the opportunity to meet the individuals who would be assigned to the account.

Each Bidder selected for interview will be evaluated with consideration given to how they best meet the needs of PCHC and on the strength of capabilities described in all written proposals and oral presentations. The Bidder that best matches PCHC’s objectives will be selected. PCHC reserves the sole right to reject any or all proposals, to waive any irregularities or informalities in the proposals received and to change the evaluation process described herein if circumstances dictate this or it is otherwise in the best interest of PCHC to do so.

The committee evaluating RFPs shall consist of the following individuals, but may be modified at PCHC’s sole discretion:

- Katherine Thomas, Privacy & Risk Officer (Chair)
- Megan Sanders, Esq., Chief Legal Officer & Chief Human Resources Officer
- Ragner E. Jaeger, Esq., Compliance Officer & Associate General Counsel
- Christine Finn-McLaughlin, Chief Financial Officer
- Ed Marsh, Chief Safety & Infrastructure Officer
- Jennifer White, HR Project Manager
- Kathryn Bragdon, Executive Division Director
- Kimberly Dumala, Purchasing Agent
- Jason Lewis, Director of IT Infrastructure & Security
- Lori Dwyer, President & CEO