**Questions & Answers**

**For**

***Employee Benefits & Risk Management***

***Consultant/ Brokerage Services***

Request # 2012- 003

**Issue Date:** November 30, 2012

**Response Due Date:** January 10, 2013, no later than 4:00pm

 **Purchasing Agent:** Jerome Gissendanner 858.715.2642 ext.183

**For Request for Proposal, Respondents are required to provide their best efforts based on the information provided in the solicitation.**

**Questions & Answers**

**(NHA’s response to questions are indicated in bold**)

**Employee Benefits:**

1. What do you find most lacking in your current Health Benefits Plan?

**The agency is satisfied with our current benefits plans.**

1. Would you like to explore a Self-Funding Plan for you and your employees to assist with healthcare cost management.

**NHA would consider self-funding on small scale but because we are grant driven we have budget restraints.**

1. How many ongoing large claims over $50,000 or Medical conditions are you aware of?

**None**

1. Describe your current enrollment process?  Are you satisfied with it?  What changes would you like to see?

**Employees complete a paper application. NHA is interested in possible telephonic or online enrollments in the future.**

1. Are you currently paying your Broker with a Standard Commission or Consulting Fee?

**Consulting Fee.**

1. Current 5 Year History?

**Currently Unavailable**

1. Current eligible employees are 800.  How many employees enrolled in medical?

**Approximately 700**

1. Please provide current benefit plan summaries for all lines. **Currently Unavailable**
2. Please provide current rates for all lines. **Currently Unavailable**
3. Please provide current contributions for all lines. **Currently Unavailable**
4. Do you currently have an intranet or electronic enrollment system in place?

**No**

**Commercial:**

1. Would you like Workers Compensation to be on a Loss Sensitive basis, Guaranteed Cost basis or a Retro? **Respondent’s, based on expertise, are expected to make a proposal based on their best efforts.**
2. Are Quarterly review meetings with Claims and Risk Management adequate? What areas are lacking?

**Quarterly reviews are adequate. No areas lacking.**

1. What are your current Risk Management strategies? **Undecided**
2. Are there any exposures you are not willing to provide coverage? **Question is unclear**
3. What is most important for NHA, the best Coverage, best Price or the best Service? **NHA will consider all three in it’s selection of what is best offer for the agency.**
4. What causes you the greatest concern about your insurance program?  **NHA opts to keep this information proprietary at this time.**
5. What types of additional services will you be offering in the next year? **Undecided**
6. What lines of insurance are currently being offered? **NHA opts to keep this information proprietary at this time.**
7. Are you currently paying your Broker with a Standard Commission or Consulting Fee? **A combination of two.**