
Wood County Request For Proposals for Vision Plan Benefits Administration

**Wood County Commissioners, One Courthouse Square, Bowling
Green, Ohio, 43402**

June 2024

Section I: Introduction

Wood County currently provides a reimbursement vision benefit program through the Wood County Employee Health Benefits Plan (Plan), a self-insured, non-federal governmental, non-ERISA, ACA grandfathered group health plan that offers benefits to permanent full-time employees, including union members with collective-bargaining agreements. The Board of County Commissioners of Wood County, Ohio serves as trustees of the Plan and is the contracting authority for Wood County.

This request for proposals (RFP) is intended to solicit quotations from qualified parties for the administration of the Plan’s vision program or a fully insured vision insurance plan. This RFP is being issued pursuant to Section 307.86(F) of the Ohio Revised Code.

Table 1
Vision Program Enrollments

Program	# Singles	# Families	Total	Total Eligible Employees
Vision	514	307	821	1,010

The program particulars are discussed in this portion of the RFP. However, it is important that offerors be familiar with the Plan and Summary Plan Descriptions (SPD) found on the Wood County website at <https://www.co.wood.oh.us/employee/insurance/default.html> under “Plan Document (Subscriber Booklet)” and “2024 SPD.” See below for further information.

Services/Programs Sought: Vision Benefits

This RFP is intended to solicit quotations for the vision benefit service program for years 2025, 2026 and 2027 with the possibility of a longer term provided the rates offered are found acceptable. The County’s self-insured vision reimbursement program has been in existence since 1992.

The current program and eligibility rules are available on the Wood County Employee website at: www.co.wood.oh.us/employee/insurance/booklet.html. The Vision Care Benefit is part of the Subscriber Booklet and all amendments authorized by the Board of County Commissioners are noted. **Be sure to review these documents in detail as the County is not interested in reducing the vision benefits presently offered.**

The County is interested in obtaining proposals for these vision benefits under an Administrative Services arrangement and will entertain a fully insured product as well as self-insured arrangement with a Preferred Provider Panel (PPO). The present reimbursement program allows employees to utilize any provider.

Details of applicable penalties for out of panel utilization are required. In addition, Vision PPO proposals must be accompanied by a listing of current providers in the Wood County and Northwest Ohio area.

The effective date for any contract resulting from this RFP will be January 1, 2025.

All proposals are to be accompanied by the RFP Forms provided in Section IV of this RFP.

Consultation

The County reserves the right to utilize any consultant necessary to assist in the evaluation, negotiation, and final recommendations to the Board of County Commissioners. Currently the Board has a consulting agreement with Jake Cox, Savage and Associates.

Offerors Notice:

This RFP is being solicited by Wood County. All questions regarding this RFP must be addressed to the individuals identified herein. Attempts to gain influence or exert pressure to obtain preferential consideration will be considered interference in the RFP process. Attempts to do so will be looked upon as acts of bad faith on the part of the offeror.

Section II: Information for Offerors

1. Proposals shall be completed and returned no later than **10:15 a.m., Monday, July 8, 2024** to the **Wood County Commissioners' Office**, One Courthouse Square, Bowling Green, Ohio 43402 or via email to Erica Noel at enoel@woodcountyohio.gov. **No proposals will be received after that time.** The returned materials should include all appropriate enclosed forms, completed as specified. **Materials should be returned in sealed envelopes clearly marked "Proposal for Vision Benefit Services" with the submitter's name and address clearly marked in the upper left-hand corner of the package or the subject line if responding via email.** All materials will be opened and recorded at the time specified above in a manner that prevents the disclosure of contents of competing offers to competing offerors. Proposals will not be made publicly available until the Board has awarded the contract.
 2. Inquiries regarding these Specifications may be directed to Jake Cox, Savage and Associates at 419-725-7209 or jake.cox@savageandassociates.com, or Erica Noel, Assistant Human Resources Manager, Wood County Commissioners' Office at 419-354-9199, or enoel@woodcountyohio.gov.
 3. RFPs submitted by brokerage firms will not be accepted.
 4. By submitting a proposal, Offeror acknowledges that it has fully and completely read and reviewed this RFP, that it fully and completely understands this RFP, that it is willing and able to fully comply, and agrees to be bound by all its terms, requirements, and conditions. Offeror acknowledges that these requirements take precedence over any subsequent contract language and/or interpretation the Offeror may wish or attempt to impose.
 5. Wood County may conduct discussions with Offerors for the purpose of ensuring full understanding of, and responsiveness to, the requirements specified in the RFP, and accord fair and equal treatment with respect to any opportunity for discussion with Offerors to provide any clarification, correction, or revision of proposals.
 6. Proposals that do not contain all information and documents required in the RFP will be determined to be non-responsive as failing to meet the basic requirements of the RFP and will not be considered by the County.
 7. Contractual arrangements will be made as soon as possible after proposal submission and evaluation. **Offerors should be prepared to provide services beginning on January 1, 2025.** The selected offeror will be notified as soon as possible. The chosen offeror must be prepared to execute a written contract with Wood County within a reasonable time following notification of the award, **but no later than December 13, 2024.**
 8. All Offerors shall comply with HIPAA and require all of their subcontractors to do the same. The selected offeror shall execute a HIPAA Business Associate Agreement with Wood County as part of the original agreement and shall take responsibility for itself and its subcontractors (if any) for all reporting requirements for breaches of information. Further this agreement must
-

meet all the required elements of present HIPAA law as well as any changes the law might require during the term of the contract.

9. The selected offeror shall provide all of the normal administrative and service procedures routinely provided under a vision services contract plus any additional information and reporting requirements that may be considered desirable or necessary over time by Wood County.

10. Offerors shall comply with all requirements of the general law and duly constituted authorities of the State of Ohio.

11. Offerors shall comply with the applicable provisions of the Ohio Ethics Law, Chapter 102 and Section 2921.42 of the Ohio Revised Code.

12. Offerors must provide a detailed listing of similar plans or programs administered by the offeror in the State of Ohio.

13. All offerors may be reviewed for compliance with all state and federal equal employment opportunity laws and regulations.

14. Offerors shall complete and cause to be notarized the following required forms contained in Section IV of this RFP: a.) Non-Collusion Affidavit, b.) Personal Property and Real Estate Tax Affidavit, and c.) Child Support Affidavit.

15. The completed proposal materials must be submitted by a vision insurance company or a vision administrative service company. Wood County does not wish to recognize any agent of record or agent authorization for any of these products.

16. Please include, in addition to your original quotation or proposal, one clearly legible copy.

17. All materials submitted and accepted by Wood County in response to this RFP shall become the property of Wood County and will be retained by Wood County in accordance with the Ohio Public Records Act and the Ohio Records Retention Act. The contents of the proposal are subject to the Ohio Public Records Act unless otherwise exempted by law.

18. The Offeror should note within its proposal whether it considers any part of the proposal as proprietary or trade secret. If an Offeror asserts that certain information provided in the proposal is proprietary or trade secret, **Offeror should provide a redacted copy of the original proposal.** Redacted copies should be clearly identified as Redacted with Trade Secret Information. Wood County will attempt to keep, to the best of its ability, proprietary or trade secret material confidential, only to the extent permitted by law. Notwithstanding the foregoing, Wood County shall have the sole discretion in determining whether any part(s) of the Offerors' proposals contain information that is exempt from the Ohio Public Records law.

19. The limits and coverage set forth in these specifications are acceptable minimums. The signer of the returned materials, by submission, declares that sufficient investigation **has been made to determine the character and extent of the services and benefits to be contracted and agrees, if the contract is awarded, to contract with Wood County and provide its employees with vision coverage as identified in the specifications within the time limits required, for the price quoted in the completed proposal materials.**

20. The repricing provided in response to this RFP must be based on the actual underlying contracts the Offeror has with existing providers and that will be extended to Wood County. This requirement is aimed specifically at Offerors with multiple provider contracts. The repricing specifically prohibits the use of a “best Network price” through the practice of employing the deepest discount from a specific contract that will not be employed should the contract subsequently be awarded. Each Offeror with multiple provider contracts must disclose the specific contract used in the repricing exercise and that will be exclusively provided to Wood County in the event the Offeror’s services are selected.

21. In selecting a provider or administrative service agent, Wood County will weigh the following eight (8) factors and criteria to determine which Offeror submits the proposal determined to be at the best and lowest price reasonably possible. Proposals will be scored based on allocation of points shown below.

- a. **Low initial costs** – 5 points;
- b. **Low ultimate cost** – 30 points;
- c. **Evidence of the ability to service the account** – 10 points;
- d. **Number and location of providers** – 25 points;
- e. **Evidence of the ability and willingness to provide requested information relevant to the utilization status of the group in a timely fashion and at no additional cost** – 10 points;
- f. **Reputation and past experience of the offeror** – 5 points;
- g. **Such other factors as may be disclosed by the information called for in these RFP documents** – 10 points; and,
- h. **Compliance with requested process** – 5 points.

22. Wood County may negotiate with the Offerors for the purpose of purchasing services at the best and lowest price reasonably possible.

23. Wood County may terminate negotiations with an Offeror at any time during the negotiation process if the Offeror fails to provide the necessary information for negotiations in a timely manner or fails to negotiate in good faith.

24. Wood County reserves the right to withdraw this RFP at any time and for any reason, and to issue such clarifications, modifications, and/or amendments as it may deem appropriate.

25. Wood County reserves the right to waive minor irregularities in proposals, provided that such action is in the best interest of the County. Any such waiver shall not modify any remaining RFP requirements or excuse the Offeror from full compliance with the RFP specifications and other contract requirements if the Offeror is awarded the contract.

26. Wood County reserves the right to reject, in whole or in part, any proposal that the County has determined, using the factors and criteria the County develops, would not be in the best interest of the County

27. Wood County may award a contract in whole or in part to one or more Offerors.

28. In order to ensure fair and impartial evaluation, proposals and any documents or other records related to a subsequent negotiation for a final contract that would otherwise be available

for public inspection and copying under section 149.43 of the Revised Code shall not be available until after the award of the contract.

29. Following the award of contract, a Certification Regarding Findings for Recovery will be completed pursuant to section 9.24 of the Revised Code.

30. Wood County reserves the right to disqualify any and all proposals before or after opening upon evidence of collusion with intent to defraud or other illegal practices of those submitting the proposals.

31. Wood County reserves the right to reject any proposal in which the Offeror takes exception to the terms and conditions of the RFP; fails to meet the terms and conditions of the RFP, including but not limited to, the standards, specifications, and requirements specified in the RFP; submits prices that the County considers to be excessive, compared to existing market conditions, or determines exceed the available funds of the County; or determines that award of a contract would not be in the best interest of the County.

32. Offerors must comply with claim processing timeframes as required by law and be able to process coordination of benefits as defined by the Plan.

33. The successful offeror is required to retain all records associated with the contract as prescribed by law and make available such records in the event they are required to be produced pursuant to law or request by the County. Such maintenance and provision must be provided at no additional cost to Wood County.

34. A copy of the proposed contract for the products and services to be provided must be included with Offeror's proposal. By submitting a proposal, Offeror hereby agrees to include Wood County's standard terms and conditions into the contract. The required provisions can be found in Form 5. Any Contract resulting from this RFP shall incorporate the legal notice, this RFP and all of its appendices and attachments, any addenda issued by the County, Offeror's proposal and all of its appendices and attachments, which shall all be a part of the Contract. If there are conflicting provisions between the documents that make up the Contract, the order of precedence for the documents is as follows:

- a. County's standard Agreement
- b. RFP and all attachments and addenda
- c. Offeror's proposal and all attachments

35. Wood County will not agree to certain contractual provisions including, but not limited to: 1) binding arbitration, 2) limitation of liability, 3) indemnification by Wood County, 4) Late fees, attorney's fees, costs of collection, and other similar penalties, and 5) liquidated damages. Failure to provide an acceptable contract 15 days prior to implementation of the program shall render any award of services to a potential Offeror null and void and Wood County shall enter into a contract with another Offeror.

Section III: General Plan Provisions

1. All proposals submitted will be evaluated according to their relative merits and the contract will be awarded to the Offeror submitting the proposal at the best and lowest price reasonably possible.
 2. Wood County prefers to contract with a network on a “fee-for-service” basis that **provides 100% of the network’s negotiated fee discounts**. If the network intends to retain a percentage of the savings, the detailed financial arrangements with providers must be disclosed in the proposal. Wood County requires 100% transparency including the right to inspect contracts and audit claims for compliance determination. The County retains the right to audit provider invoices, discounts, etc.
 3. All permanent full-time employees of Wood County shall become eligible for coverage under this Vision Plan according to the eligibility rules described in the Plan Document at <https://www.co.wood.oh.us/employee/insurance/Booklet/2006Booklet.pdf> and Summary Plan Description available at: <https://www.co.wood.oh.us/employee/insurance/2024%20Documents/2024%20Summary%20Plan%20Description.pdf>
 4. Complete description of the minimum benefits/coverages sought are contained in the Wood County Plan Document and Summary Plan Description found on the Wood County website (see #3 above).
 5. It is the selected Offeror’s responsibility to:
 - a. Accept electronic upload of initial and monthly enrollment.
 - b. Print and issue personalized identification cards prior to the program’s effective date.
 - c. Offerors must be able to provide a complete list of network providers in a link or format that can be posted on the County's website. Wood County is open to viable alternative approaches if Offeror provides a sound alternative deemed acceptable.
 - d. Process, administer, adjudicate and pay all claims per contract in a prompt manner according to the timelines for payment authorized by the County and required by the “prompt payment” laws of the State of Ohio. Claims payments shall be handled on a "direct pay" basis, with remuneration going directly to the provider or the insured. No agency or staff of the County shall be required to handle claims other than the distribution of forms.
 - e. Send a monthly invoice to the County for claim payments and provide County with a detailed report of the invoice which shall include: Claim number, subscriber and patient names, subscriber ID, relationship, paid date, paid amounts – total/plan/patient, and provider. Utilization shall be provided for each subgroup.
-

- f. Regardless of the method of funding proposed, the carrier, provider or administrative services company will be responsible for providing detailed monthly reports pertaining to all claims in process, paid and reserved. Financial data provided on a monthly basis must include, but need not be limited to, utilization and financial data for the group. **All data must be supplied at no additional cost to Wood County.** Additional reports of this nature will be requested. All claim data is the specific property of Wood County and offerors may not impose any restrictions or charges whatsoever on their use by Wood County.
 - g. The Offeror is required to work in cooperation with the County's health care consultant, who has a signed "HIPAA Business Associate Agreement" with the County, in providing the type of detailed information noted in paragraph (e and f) above in both a timely and cooperative fashion.
 - h. A detailed annual report summarizing all plan activity for the year must be provided within 30 days of the end of the calendar year. The Offeror will be required to meet with the Employee Health Benefits Committee and Board of County Commissioners to discuss the results and present information.
 - i. Provide all other services necessary to administer the plan.
 - j. The insurer, provider or administrative agent must demonstrate the capability to implement the plan as early as January 1, 2025, attend open enrollment meetings in November of 2024 to explain their product, and annually thereafter.
 - k. All offerors must have, and must demonstrate evidence of, at the time of submission of the proposal, a procedure for reviewing claims, and their appropriateness, made against the client's account. The procedure must allow for appeals procedures for employees whose claims have been denied as required by all applicable laws and regulations.
 - l. The Offeror must provide Wood County with a SOC1 Type 2 report not later than March 1st for the preceding year. This report must be provided annually.
- 6.** Rate structures submitted must be guaranteed for a minimum of twelve (12) months. Rate structures guaranteed for twenty-four (24) or thirty-six (36) months are encouraged and appreciated.
- 7.** The County requires all offerors to provide renewal rate quotations at least 120 days before contract expiration.
- 8.** The County reserves the right to terminate any policy or contract entered into with 30 days written notice to the carrier or offeror with or without cause, without penalty or additional payment to the vendor. This provision shall be required in the final contract. In the event a contract is offered that changes this requirement, offerors are hereby advised that the language and requirements detailed in this paragraph shall take precedence.
-

9. The Wood County staff will be responsible for:

- a. Updating enrollment information for all employees. This will include verifying, on a monthly basis, any changes in the employment status of each member of the group. These reports will be provided by the 15th of the month and Wood County will not pay any penalty or late fees associated with this reporting/payment process. (In the event offerors attempt to impose such a requirement, this disclaimer shall take precedence).
- b. Issuing a single monthly payment for enrollment, consolidated from all the accounts of participating County departments to the service administration company or carrier.
- c. Issuing a single monthly payment for claims as found on the invoice provided by service administration company or carrier. Claims may be funded monthly via ACH push from the County's bank account.
- c. Dispensing claim forms or kits provided by the administrative services company to employees utilizing benefits.

10. No reduction of benefits as contained in the Plan Document will be considered when coverage is assumed under a new contractor.

11. No eligible person shall be denied benefits under the plan due to the error or omission by Wood County or its agents or to which such persons would otherwise be entitled solely for reason of transferring coverage from the present program to the successful Offeror of the new contract.

12. Each Offeror shall have a Coordination of Benefits (COB) provision under all areas of coverage that will dictate an order of coordination developed to protect the best long range cost containment concerns of the Board and its employees. COB provisions must be in accordance with applicable state legislation.

13. The offeror shall waive the "actively at work" clause or related provisions for purposes of the initial contract takeover. The clause may be reinstated for future enrollment or subsequent open enrollment periods.

14. It is requested that the successful offeror maintain an office locally or make other provisions to adequately service this account.

Inquiries regarding these Specifications may be directed to Jake Cox, Savage and Associates at 419-725-7209 or jake.cox@savageandassociates.com, or Erica Noel, Assistant Human Resources Manager, Wood County Commissioners' Office at 419-354-9199, or enoel@woodcountyohio.gov.

Section IV: Forms

Offerors may include additional supplementary information to their proposals, **but must submit at a minimum**, the completed; 1) Non-Collusion Affidavit, 2) Delinquent Tax Affidavit, 3) Child Support Affidavit, and 4) Vision Program Questionnaire. This section contains the forms referred to in the body of the request for proposals.

Form 1: **Non-Collusion Affidavit**

Form 2: **Delinquent Tax Affidavit**

Form 3: **Child Support Affidavit**

Form 4: **Vision Program Questionnaire**

Form 5: **Agreement**

A copy of all forms are available by request via email to: jake.cox@savageandassociates.com or enoel@woodcountyohio.gov.

Form #1

NON-COLLUSION AFFIDAVIT

STATE OF OHIO,)

SS:

COUNTY OF WOOD,)

_____ being first duly sworn, deposed and says that he/she is

the _____ or authorized representative of _____ or is the party submitting this bid; that such bid is genuine and not collusive or sham; that said bidder has not colluded, conspired, connived, or agreed, directly or indirectly, with any other bidder or person, to submit a sham bid, or refrain from bidding; has not in any manner, directly or indirectly sought by agreement or collusion, or communication or conference, with any person, to fix the bid price or affiant or any other bidder, to fix any overhead, profit or cost element of said bid price, or of that of any other bidder; to secure any advantage against the County of Wood or any person or persons interested in the proposed contract; that all statements contained in said proposal of bid are true and that, such bidder has not, directly or indirectly submitted this bid, or the contents thereof, or divulged information or data relative thereto to any other potential bidder. Further, Affiant affirms that no county employee has any financial interest in this company or the bid being submitted.

Affiant Signature and Title

Sworn to before me and subscribed in my presence this _____ day of _____, 2024.

Notary Public

(Seal)

My commission expires _____

Form #2

**AFFIDAVIT OF CONTRACTOR OR SUPPLIER OF NON-DELINQUENCY
PERSONAL PROPERTY TAXES
O.R.C. SECTION 5719.042**

State of Ohio)
) SS:
County of Wood)

To: Wood County Commissioners

The undersigned, being first duly sworn, having been awarded a contract for the _____, hereby states that we were not charged at the time the bid was submitted with any delinquent personal property taxes on the general tax list of personal property of any county in which you as a taxing district have territory and that we were not charged with delinquent personal property taxes on any such tax list.

In consideration of the award of the above contract, the above statement is incorporated in said contract as a covenant of the undersigned.

Signature

Company Name

Sworn to before me and subscribed in my presence this _____ day of _____, 2024.

(Seal)

Notary Public
My commission expires _____

Ohio Revised Code Section 5719.042 provides as follows:

After the award by a taxing district of any contract let by competitive bid and prior to the time the contract is entered into, the person making a bid shall submit to the district's fiscal officer a statement affirmed under oath that the person with whom the contract is to be made was not charged at the time the bid was submitted with any delinquent personal property taxes on the general tax list of personal property of any county in which the taxing district has territory or that such person was charged with delinquent personal property taxes on any such tax list, in which case the statement shall also set forth the amount of such due and unpaid delinquent taxes and any due and unpaid penalties and interest thereon. If the statement indicates that the taxpayer was charged with any such taxes, a copy of the statement shall be transmitted by the fiscal officer to the county treasurer within thirty days of the date it is submitted.

A copy of the statement shall also be incorporated into the contract, and no payment shall be made with respect to any contract to which this section applies unless such statement has been so incorporated as a part thereof.

Form #3

AFFIDAVIT REGARDING CHILD SUPPORT

State of Ohio)
) SS:
County of Wood)

To: Wood County Commissioners

The undersigned, being first duly sworn, having been awarded for _____, hereby declares that its principal officers, directors, shareholders and/or partners are current with any court-ordered child support payments pursuant to the Board of County Commissioners' Resolution No. 92-2041.

Signature

Company Name

Sworn to before me and subscribed in my presence this _____ day of _____, 2024.

(seal)

Notary Public

My commission expires _____

Form # 4

VISION PROGRAM QUESTIONNAIRE

Network:

1. Respondents will receive a list of the providers the Wood County vision program has paid a claim to in the prior plan year. This listing will be provided in excel format. Please indicate network status for each provider. If your proposal includes multiple networks, please indicate provider status for each proposed network.
2. Identify the average percentage of discount for the proposed network in question #1.

3. Please provide your average negotiated provider reimbursement rates based on the network you identified in responses #1 and #2 (if provided) for the procedures listed below.

	Network for Response #1	Network for Response #2
Routine exam		
Lenses: Single Vision Bifocal Trifocal Lenticular		
Frames		
Contacts		
Refractive surgery		

4. Identify plan design features.
 5. Do you offer performance guarantees?

 6. Do you provide ID cards to members?

 7. List 3 key differentiators/values adds specific to this proposal.
 8. What are the top 3 considerations that differentiate your organization from similar providers?
-

Administration/Reporting:

1. Identify cost for standard reporting if not included in administrative rates provided.

2. Does Offeror retain any portion of negotiated provider rate?

3. Is your administrative fee charged to Client your only source of revenue from the Client's account?

4. Can all membership, including COB, be received via electronic upload from Client on a monthly basis?

5. Are you able to provide a SOC1 Type 2 report that documents your company's annual audit by March 1 of each year?

Rates:

Please insert your proposed **monthly** administrative rates in the table below. Please place your rate offered in the single/family columns or blended rate (if applicable) below. Three-year proposals are recommended with additional years favored. The 2024 projected enrollment is as follows:

514 Single Contracts
307 Family Contracts

	<u>Single Rate</u>	<u>Family Rate</u>	<u>Blended Rate</u>	<u>Self- Insured</u>	<u>Fully- Insured</u>
Year One					
Year Two					
Year Three					
Year Four					
Year Five					
Year Six					

Certification:

I agree that all responses included in the document are accurate and I have the authority to make contractual commitment for this company. I further acknowledge that I have reviewed the RFP materials and agree to all terms and conditions herein.

Company Name: _____

Company Address: _____

Contact Signature: _____

Printed Name: _____

Title: _____

Contact Email Address: _____

Contact Phone: _____

Date: _____

Contact Telephone: _____

Contact Email: _____

Form # 5

Sample Contract – Separate attachment

