



Baltimore Regional Housing Partnership

Request for Proposal

Employee Benefits Broker and Consulting Services

Issue Date: Tuesday, March 19, 2024

Proposal Date: Friday, April 26, 2024

Contact Information:

Mary Rosario

Vendor and Procurement Specialist

Baltimore Regional Housing Partnership

100 North Charles Street, 2nd Floor

Baltimore, Maryland 21201

(t): 667-207-2161

(e): mrosario@brhp.org



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I. INTRODUCTION

The Baltimore Regional Housing Partnership, Inc. (BRHP) is a private nonprofit organization committed to opening pathways to a better future for low-income families in Baltimore City. As Regional Administrator of the Baltimore Housing Mobility Program (Program) since 2013, BRHP has supported thousands of families in finding housing in high opportunity areas throughout the Baltimore region. Uniquely, BRHP is one of the few agencies who administer the Housing Choice Voucher Program on a regional scale and provide housing mobility counseling services to families. The program currently provides over 4,300 families access to housing, educational, and employment in high opportunity areas.

II. OVERVIEW

The purpose of this Request for Proposal (RFP) is to select the most qualified firm to serve as an Employee Benefits Broker and Consultant for the Baltimore Regional Housing Partnership (BRHP), who should have at a minimum the qualifications, and experience necessary to perform the scope of work as described herein and shall be able to provide the services described in this RFP. The selected firm will work closely with BRHP in all aspects of procuring & managing employee benefits, benefit compliance requirements and risk management. BRHP is seeking the services of one firm for a two-year term with an option to extend it for additional years.

BRHP strongly encourages locally owned, minority-owned, and women-owned businesses, socially and economically disadvantaged business enterprises, and small businesses to submit a proposal, in response to this RFP.

A. Equal Opportunity Policy. BRHP does not discriminate against any employee, applicant or sub-contractor because of race, sex, color, religion, age or national origin. BRHP takes affirmative steps to ensure that applicants are employed or sub-contracted, and that employees and sub-contractors are treated fairly during employment or for the term of their contract, without regard to their race, sex, color, religion, age or national origin. Such action shall include, but not be limited to, the following: employment, upgrading, demotion or transfers; recruitment or recruitment advertising; layoff or termination; rates of pay or other forms of compensation; and selection for training, including apprenticeship.

III. SCOPE OF WORK

The selected firm will be tasked with providing comprehensive brokerage and consulting services that align with BRHP's strategic objectives for employee benefits. This includes but is not limited to, the evaluation, recommendation, and implementation of health, dental, vision, life, and disability insurance plans, as well as any ancillary benefits that support the well-being of BRHP employees. The goal of this RFP is to identify a partner



that not only offers innovative and cost-effective benefits solutions but also demonstrates a deep understanding of the unique needs of our nonprofit organization and its workforce. Through this partnership, BRHP aims to enhance its benefits offerings to attract and retain top talent, promote employee satisfaction and engagement, and maintain compliance with all relevant laws and regulations.

The following is a summary of the benefit program that we currently offer to our 60 employees:

- Health
- Dental
- Vision
- Health Care Reimbursement FSA
- Life Insurance
- STD and LTD
- EAP

If awarded, the successful respondent must provide the following:

- A. Provide a full range of services related to implementing, maintaining, communicating, and improving our group benefit programs. These services should include identifying vendor consolidation opportunities and design changes that will reflect BRHP's overall benefit strategy and increase employee understanding.
- B. Assistance with developing, designing, and planning employee benefit programs, including strategic planning, benchmarking, and modeling to reduce risk and achieve cost efficiencies.
- C. Negotiate annual renewal of coverage from carriers for our benefit programs. Seek competitive quotes from benefit carriers and provide advice and recommendations to leadership for consideration, which includes insurance coverage's alignment with BRHP's mission, and values. Evaluate bids and bidders, including administration, coverage, customer service, networks, reconciliation of premiums and claims, financial soundness, and identify the most cost-beneficial package from among the various bidders.
- D. Assist the HR team in administering all group insurance plans, responding to questions from and providing information to staff, and providing other related consulting services.
- E. Educate HR on new products and trends, including leveraging our current products and platforms, like ADP Workforce Now.
- F. Review with providers and the BRHP'S team, on an ongoing basis, claims experience, claim service, and claim administration to ensure maximum benefit to BRHP.
- G. Conduct regular update meetings to measure progress against our goals.
- H. Evaluation of employee contribution strategy and development of related recommendations.
- I. Assist BRHP with the implementation and communication of new programs or changes to existing programs by providing communication materials and meeting



support which will include, but is not limited to, attending and presenting information at Open Enrollment meetings.

- J. Assist BRHP in complying with the employee benefits laws and regulations by providing proactive advice and guidance on new laws, regulations, and procedures, including healthcare reform requirements, compliance review, and benefits administration. Research employee benefits legislative, legal, and compliance issues and communicate them to BRHP on an ongoing basis.
- K. Interface with insurance carriers as needed to assist BRHP in the resolution of problems associated with benefit programs, including claims resolution and employee advocacy services.
- L. Seek competitive insurance programs and market coverages in the best interest of BRHP and in a timely manner so that BRHP has ample time to make decisions and provide detailed coverage comparisons when submitting proposals.
- M. Form a strong, collaborative partnership with BRHP.
- N. Prior to the execution of the agreement the respondents shall provide a certificate of errors and omissions coverage of not less than \$1,000,000.

IV. **PROPOSAL CONTENTS**

In order to simplify the review process and to obtain the maximum degree of comparability, the proposals should include the following items and be organized in the manner specified below, pages numbered (where applicable), and in electronic form:

- A. Cover Page.** The cover page should identify the RFP by its name. It should also bear the Respondent's name, address, telephone number and e-mail address.
- B. Table of Contents.** The table of contents should clearly identify the location of each section of the package by section number or letter and page number.
- C. Letter of Intent.** Letter should be signed by a principal of the submitting entity who is duly authorized to bind the entity to the performance of duties pursuant to this RFP.
- D. Letter of Introduction.** Proposal shall include one to two pages that include the following information:
 - 1. Brief description of firm including its principals, organization, size, structure, areas of practice and office location(s).
 - 2. Date established and years of experience.
- E. Experience and Resources.** Please include the following information:
 - 1. Details of the firm's specific work, expertise, and outcomes directly related to providing benefits consulting to non-profit organizations, in particular, supporting your capacity to perform the Scope of Services.



2. Describe how you approach benefits strategy and design for a non-profit of our size. Provide examples of innovative benefit solutions you have implemented for similar clients.
3. Describe your capabilities in ongoing plan performance monitoring, plan performance forecasting, claims experience analysis, benchmarking, and reporting.
4. Describe how you assist in employee benefits communication and education, to ensure employees have a clear understanding of their benefits and how to maximize them.
5. Describe your support process for employee benefits inquiries.
6. Describe your benefits compliance capabilities. Specifically, identify how you educate your clients and lead them through related decisions.
7. Describe your use of technology or platforms to facilitate the handling of the different aspects of the scope of work and your safety protocols.
8. Describe your experience with our platform ADP Work Force Now and how you would maximize it to meet our goals.
9. Provide your onboarding plan including deliverables for the first year. Specifically, how do you propose to build an understanding of the culture and priorities of BRHP.
10. Describe your internal mechanism for ensuring customer satisfaction with your services.
11. Describe any additional service options that may be of interest to BRHP.
12. Provide some of your recommendations for attracting and retaining employees in the current environment.
13. Include resumes and/or biographies of all principals and key professional members including sub-contractors who will be assigned to this engagement which specifically outlines the extent of their involvement in the referenced experience along with the anticipated percentage of work performed by principals.
14. Describe the type of partnership we can expect from your firm.
15. Description of two recent projects that are of similar nature and scope of work detailed within this RFP that highlight your benefits consulting expertise and any prior history of engagement with BRHP.
16. Identify any conflicts of interest that may arise as a result of business activities or ventures by your firm and associates of your firm, employees, or subcontractors as a result of any individual's status as a member of the board of directors of any organization likely to interact with BRHP.
17. Describe how your firm will handle actual and or potential conflicts of interest.
18. Include at least two references where the firm has provided similar work within the last 24 months.

F. Fee Structure. State your philosophy on compensation disclosure. If applicable, indicate pricing for any additional services you may provide that would benefit BRHP.



V. RFP SCHEDULE AND SUBMISSION REQUIREMENTS

A. RFP Schedule.

| Activity | Date |
|-----------------------------|-----------|
| Issue RFP | 3/19/2024 |
| Questions Due | 3/29/2024 |
| Answers to Questions Posted | 4/5/2024 |
| Proposals Due | 4/26/2024 |
| Anticipated Award Date | 5/24/2024 |

B. Closing Submission Date. Proposals must be submitted by electronic copy as specified in paragraph D below **no later than 5:00 PM EDT on April 26, 2024.** Proposals received after the deadline will not be accepted. It is neither BRHP’s responsibility nor practice to acknowledge receipt of any proposal. It is the Offeror’s responsibility to ensure that a proposal is received.

C. Inquiries. Any requests for additional information, clarification or questions regarding this RFP may be sent via e-mail to Mary Rosario at mrosario@brhp.org. **All such communications must be received by 9:00 AM EDT by March 29, 2024.** All questions, as well as responses, will be posted on the Request for Proposals section of BRHP’s website, no later than the close of business on April 5, 2024.

D. Instructions to Offerors. All Offerors shall provide one (1) electronic copy.

Note, the e-mail subject line for the electronic copy must read “RFP, Employee Benefits Broker and Consulting Services” to Mary Rosario at mrosario@brhp.org.

In order to ensure a fair review and selection process, firms submitting proposals are specifically requested not to make other contacts with BRHP staff or members of the Board of Directors regarding the proposal. Failure to comply with this request may result in disqualification of the proposal.

VI. EVALUATION CRITERIA AND PROCEDURE

A. Evaluation Criteria. BRHP will evaluate all proposals received based upon the following factors with corresponding ranking points:

| Evaluation Factor | Maximum Rating Points |
|---|-----------------------|
| Qualifications and Experience: Level of experience and knowledge of the firm and individual(s) identified to work on matters described in Scope of Work. | 30 |



| | |
|---|-----------|
| Approach to Scope of Work: Understanding of scope of services, quality of approach to meet scope of work in specified time frames. | 50 |
| Non-profit Experience: Previous experience and similar work with non-profit organizations. | 20 |

B. Evaluation Procedure.

1. Review Process. A Selection Panel comprised of at least three staff members will review the proposals received by the deadline based upon the evaluation criteria. BRHP may, at its discretion, request a meeting with any or all firms or contact an Offeror if materials are missing and/or if BRHP requires clarification of particular elements of the submission, allowing Offeror five business days to respond. However, BRHP is not obligated to do so and reserves the right to make an award without further discussion of the proposals submitted.
2. Notification of Award. It is expected that a decision selecting the successful firm will be made by May 24, 2024. Upon conclusion of the final negotiations with the successful firm, all Offerors submitting proposals to this RFP will be notified of BRHP’s final decision awarding the contract.
3. Confidentiality. BRHP shall maintain the confidence of the information received, if requested, and to the extent possible. However, all information submitted as part of, or in support of, any proposals in response to this RFP may be disclosed by BRHP if such disclosure is required by local, state or federal law.

VII. CONDITIONS OF PROPOSAL

- A. Right to Reject, Waive, or Terminate the RFP.** Reject any or all proposals, to waive any informality in the RFP process, or to terminate the RFP process at any time, if deemed by BRHP to be in its best interests.
- B. Right to Determine Time and Location.** Determine the days, hours, and locations that the successful proposer(s) shall provide the services called for in this RFP.
- C. No Obligation to Compensate.** Have no obligation to compensate any proposer for any costs incurred in responding to this RFP.
- D. Right to Not Award.** Not to award a contract pursuant to this RFP.
- E. Right to Terminate.** Terminate a contract awarded pursuant to this RFP, at any time for its convenience upon 10 days written notice to the successful proposer(s).
- F. Right to Negotiate.** Negotiate the fees proposed by the proposer entity.



- G. Contract Ethics.** No employee of BRHP who exercises any responsibilities in the review, approval or implementation of the proposal or contract shall participate in any decisions which affects his or her direct or indirect personal or financial interest.

It is a breach of ethical standards for any person to offer, give or agree to give any BRHP employee or board member, or for any BRHP employee or board member to solicit, demand, accept or agree to accept from another person or firm, a gratuity or an offer of employment whenever a reasonably prudent person would conclude that such consideration was motivated by an individual, group or corporate desire to obtain special, preferential, or more favorable treatment than is normally accorded to the general public.

The firm shall not accept any client or project that places it in a conflict of interest with its representation of BRHP. If such a conflict is subsequently discovered, BRHP shall be promptly notified.

- H. Minority-Owned Businesses.** BRHP strongly encourages small, locally owned, minority-owned, women-owned, socially and economically disadvantaged and service-disabled veteran-owned businesses to submit a proposal, in response to this RFP. Efforts will be made by BRHP to utilize these types of businesses.
- I. Consent.** By submitting a proposal to BRHP, Offeror consents to the Scope of Work and general requirements of this RFP noted herein. Exceptions desired must be clearly noted in the submitted proposal.
- J. Assignment.** Offeror shall not assign, sublet or transfer its interest, obligations or rights in any contract entered into with BRHP without BRHP's prior written consent.
- K. Retention Policy.** All submitted proposals become the sole and exclusive property of BRHP.
- L. Effective Period.** Each proposal shall be considered binding and in effect for a period of ninety (90) days following the proposal opening.
- M. Expenses.** BRHP shall not be liable for any expenses, including travel expenses, related to the preparation of the proposal and contract negotiation process.
- N. Media.** Written consent from BRHP must be obtained for any media releases or any other public disclosure regarding an award of the contract by BRHP and any work resulting from that award.

VIII. CONTRACT CONDITIONS



The following provisions are considered mandatory conditions of any contract award made by BRHP pursuant to this RFP:

- A. Jurisdiction.** The Contract shall be governed by and construed in accordance with the laws of the State of Maryland applicable to contracts made and performed therein.
- B. Key Personnel.** BRHP shall retain the right to demand and receive a change in personnel assigned to the work if BRHP believes that such change is in the best interest of BRHP and the completion of the contracted work.
- C. Compliance with Law.** All work performed pursuant to this RFP must conform and comply with all applicable local, state and federal codes, statutes, laws and regulations.