



**REQUEST FOR STOP LOSS and Fully Insured Medical Proposals**

**DNA – People’s Legal Services**

This request for Proposal (RFP) is to contract for stop-loss insurance coverages or a Fully Insured Medical contract effective July 1<sup>st</sup>, 2022.

DNA-People’s Legal Services is a 501 (c)(3), a non-profit law firm founded in 1967. DNA provides free civil legal services to low-income people who otherwise could not afford to hire an attorney on the Navajo, Hopi, and Jicarilla Apache Reservations and in parts of Northern Arizona, Northwest New Mexico, and Southern Utah. DNA’s main office as well as DNA’s Fort Defiance branch office are located in Window Rock, AZ. DNA also has branch offices in Chinle, AZ, Tuba City, AZ, Flagstaff, AZ, Keams Canyon, AZ, and Farmington, NM.

DNA’s mission is to provide access to justice to those who are low-income and vulnerable by providing high-quality legal services and education while respecting tribal sovereignty and cultural traditions.

DNA is principally funded through contracts from Legal Services Corporation (LSC) which is a private non-profit corporation that receives funds from Congressional appropriations through the Department of Justice to administer a nationwide legal assistance program.

**Quoting Information and Requests**

The current Broker/Consultant is V. Ronald Clegg of Arizona Employers Plan, Inc in conjunction with Bruce. Ward of Black Gould and Associates. Any questions should be addressed to Mr. Ward via email at [bruce.ward@blackgould.com](mailto:bruce.ward@blackgould.com). Please copy [diep.cockrill@blackgould.com](mailto:diep.cockrill@blackgould.com).

Please see the following timeline:

Activity	Completion Date
Release of RFP	April 13, 2022
Questions due from Carriers	April 18, 2022
Response to Carrier questions due	April 20, 2022
Proposals due	April 27, 2022
Finalist presentations, if required	TBA
Effective Date	July 1, 2022

Please provide an electronic copy in PDF format.

Effective Date: 7/1/2022. The contract desired year is for 12 months.

Current Carrier: Swiss Re. TPA Summit Administration Services, Inc. Please assume this will be the administrator. Assume the current plan will be in place.

For a fully-insured proposal, please assume your company will administer the ACA compliant Plan. Quote as close to the current benefits as you can. Provide a Geo-Access report on your network.

Individual Stop-Loss (ISL) 30K, 125 % Aggregate Stop-Loss (ASL) 15/12. Medical and RX for ISL and ASL. Please quote 40K and 50K ISL.

Premium is to be net of any Broker commissions, Bonuses, Overrides, or any type of compensation.

Final determination on all lasers, if any, including deductible amounts and conditions of lasers should be clearly identified and provided in your response. Do you offer a non-laser option?

Rates should be fixed on the date of contract award.

What is your Actively at Work Provision? This must be clearly stated.

Do quoted rates include advanced funding for ISL claims. If not is there a cost?

Until we enter into a final written agreement, DNA reserves the right to negotiate the terms of coverage with any insurance carrier.

If you are a finalist we will require you to provide your Best Rating or equivalent financial rating. We also may request the following:

Provide the full name of your company, address, and telephone numbers. Also, provide a detailed summary of your company's structure, background, and experience in the stop loss and insurance industry. Describe the organization's resources and capabilities, including size, number of offices, locations, and number of employees. Provide a copy of your company's W-9 form.

Who will be the primary administrative and service contact from your company involved in this program if awarded the contract?

Describe any organizational structure/operational changes, which may occur within the next eighteen months.

#### **Items Attached**

1. Census
2. SBC and Plan Document
3. Large Claims Report 2019/2020, 2020/20/21, 2021 to date.
4. Monthly claims and enrollment

**Due Date: On or before April 27, 2022, 5PM PCT**