

KIPP Minnesota Public Schools

(Legal Entity — Transitioning to NorthStar Public Schools)

Request for Proposal (RFP)

Group Health Insurance Benefits RFP

RFP Title: KIPP Minnesota Group Health Insurance Benefits RFP

RFP Number: KIPPMN-2027-GHIB

Issue Date: Thursday, June 18, 2026

Proposal Due Date: Thursday, July 02, 2026

Submission Contact:

KIPP Minnesota Public Schools

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Subject Line: *KIPPMN-2027 Group Health Insurance Benefits*

Notice of Organizational Name Transition

KIPP Minnesota Public Schools is currently operating under its legal entity name KIPP Minnesota Public Schools. The organization is in the process of completing a legal name change and rebranding to NorthStar Public Schools. During this transition period, all contractual agreements issued under this Request for Proposal (RFP) will remain legally binding under the name KIPP Minnesota Public Schools until the legal transition is completed.

1. Organizational Overview

KIPP Minnesota Public Schools is a public charter school district serving students in Kindergarten through Grade 8 (K–8). The district is committed to providing safe, equitable, and reliable access to education through high-quality transportation services that support student attendance, engagement, and academic success.

The organization currently has approximately:

- Small Group Organization
- Current carrier: Medica
- Current funding arrangement: Fully insured small group; previously fully insured large group

KIPP Minnesota Public Schools is requesting proposals for coverage effective September 1, 2026.

2. Scope of Services

The selected vendor or carrier will provide group health insurance coverage and related support services for eligible employees of KIPP Minnesota Public Schools.

2.1 Group Medical Insurance Coverage

Vendors must provide medical insurance plan options that include:

- Fully insured group medical coverage options
- Plan designs appropriate for a Minnesota public charter school employer
- Coverage effective September 1, 2026
- Employee-only and family coverage tiers
- Access to a broad provider network
- Prescription drug coverage
- Preventive care coverage
- Emergency care coverage
- Claims administration
- Member services and customer support
- Online member access and benefit tools

2.2 Plan Options and Benefit Design

Proposals should include available plan options, where applicable:

- Traditional copay plans
- High deductible health plans
- HSA-compatible plans
- Network options
- Deductible, coinsurance, and out-of-pocket maximum information
- Prescription drug tiers
- Preventive care coverage
- Telehealth or virtual care options
- Mental health and behavioral health coverage
- Wellness or care management programs

2.3 Employee Eligibility and Enrollment Support

Vendors must describe their process for supporting:

- Initial open enrollment
- New hire enrollment
- Qualifying life event changes

- Employee eligibility administration
- Early retiree eligibility, if applicable
- Employee education materials
- Enrollment meetings or virtual information sessions
- Online enrollment tools, if available
- Coordination with the school's designated benefits contact or broker

2.4 Compliance and Public School Requirements

Vendors must support compliance with applicable federal, state, and public employer requirements, including, as applicable:

- Affordable Care Act requirements
- COBRA or state continuation requirements
- HIPAA privacy and security requirements
- Summary of Benefits and Coverage requirements
- Required employee notices
- Minnesota insurance requirements
- Public school or governmental employer considerations

2.5 Responding and Account Support

Vendors describe available account management and reporting support:

- Dedicated account representative
- Renewal support
- Utilization reporting, where available
- Claims reporting, where available
- Enrollment reports
- Billing reports
- Issue resolution process
- Service escalation process
- Timeline for renewal projections and annual planning

2.6 Billing and Administration

Proposals must describe:

- Monthly billing process
- Payment options
- Billing reconciliation support
- Treatment of additions, terminations, and retroactive changes
- Administrative contacts

- Employer portal access, if available
- Process for resolving billing discrepancies

3. Pricing Structure

All vendors must submit a detailed pricing schedule that includes all proposed costs.

Pricing must include, as applicable:

- Monthly premium rates by tier
- Employer and employee contribution estimates
- Administrative fees
- Commission structure
- Per-contract or per-member fees
- Wellness program fees
- Implementation fees
- Enrollment platform fees
- COBRA or continuation administration fees
- Any separate billing or service charges
- Any additional fees not included in the premium

All pricing must clearly state whether commissions, PSPM fees, administrative costs, and other charges are included in the proposal or billed separately.

The school reserves the right to negotiate pricing, plan design, service levels, and contract terms with the selected vendor.

References Required

Provide 2-3 references from school districts of similar size, including:

- District Name
- Contact Name
- Title
- Phone Number
- Email Address

4. Timeline

Event	Date
RFP Posted	June 18, 2026
Proposal Due	July 02, 2026
Vendor Selection	July 17, 2026

5. Evaluation Criteria

Proposals will be reviewed using the criteria below. The school reserves the right to select the proposal that is determined to be in the best interest of the school, which may not necessarily be the lowest-cost proposal.

Category	Criteria	Points
Cost and Overall Value	Competitive premiums, transparent pricing, total employer and employee cost, and long-term affordability.	/25
Plan Design and Benefit Quality	Strength of medical benefits, prescription coverage, preventive care, mental health coverage, telehealth, and employee choice.	/20
Provider Network Access	Breadth and quality of provider network, Minnesota access, pharmacy access, and employee usability.	/15
Experience with Schools and Public Employers	Experience serving Minnesota schools, charter schools, public entities, or similarly sized employers.	/10
Service Model and Account Support	Quality of account management, member service, claims support, billing support, and responsiveness.	/10
Implementation and Enrollment Support	Ability to meet the September 1, 2026 effective date, provide employee education, and support open enrollment.	/10
Compliance and Administrative Support	Ability to support ACA, HIPAA, continuation coverage, SBCs, notices, and public employer requirements.	/5
References and Past Performance	Quality of references and demonstrated successful service delivery.	/5
Total Score		100