



## BOONE COUNTY HUMAN RESOURCES

127 W Main St, Suite 400• Lebanon, Indiana 46052

# REQUEST FOR PROPOSAL

## Employee Benefits Broker & Consulting Services

Issued By	Boone County Human Resources
Contact	Amber Choate, Human Resources
Address	127 W Main St, Suite 400, Lebanon, Indiana 46052
Email	<a href="mailto:hr@co.boone.in.us">hr@co.boone.in.us</a>
Proposal Advertised	June 15, 2026
Question submittal deadline	June 30, 2026
Questions answered deadline	July 7, 2026
Proposal submittal deadline	July 17, 2026 — 8:30 a.m.
Envelope Label	2026 Benefit Broker Services RFP

### **IMPORTANT: Proposals submitted after the deadline will not be considered.**

All proposals must be received in sealed envelopes (if mailed/delivered) or by email with the subject line: 2026 Benefit Broker Services RFP. The bidder is responsible for providing all information requested. Failure to respond completely to any section may result in disqualification.

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## Newspaper Advertisement Notice

### NOTICE TO PROPOSERS

Notice is hereby given that Boone County, Indiana, through Boone County Human Resources, is requesting proposals from qualified firms to provide Employee Benefits Broker and Consulting Services for the County's employee benefits program. Proposals must be received no later than 8:30 a.m. on July 17, 2026. Proposals received after the deadline will not be considered. Proposals may be submitted by mail or hand delivery to Boone County Human Resources, Attn: Amber Choate, 127 W Main Street, Suite 400, Lebanon, Indiana 46052, in a sealed envelope marked "2026 Benefit Broker Services RFP." Proposals may also be submitted electronically to [hr@co.boone.in.us](mailto:hr@co.boone.in.us) with the subject line "2026 Benefit Broker Services RFP." The full Request for Proposal, including submission requirements, qualifications, evaluation criteria, and general terms and conditions, may be obtained from Boone County Human Resources at the address listed above or by contacting Amber Choate at [hr@co.boone.in.us](mailto:hr@co.boone.in.us). Questions regarding this RFP must be submitted in writing to Amber Choate at [hr@co.boone.in.us](mailto:hr@co.boone.in.us) prior to June 30, 2026. Responses to written questions will be distributed by July 7, 2026.

Boone County reserves the right to accept or reject any or all proposals, to waive any informalities or irregularities, and to select the proposal deemed most advantageous to the County.

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## 1. Purpose

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Boone County is seeking proposals from highly qualified employee benefits brokerage and consulting firms to assist the County in guiding its ongoing benefit and wellness strategy. The selected firm will serve as a strategic partner to the County's Human Resources department, providing expert counsel on plan design, carrier and vendor management, cost containment, compliance, and employee communications.

Boone County's employee benefits program includes health, dental, and vision coverage. The County operates a self-funded major medical program and is seeking a broker/consultant with demonstrated expertise in self-funded public entity benefit administration. The County is committed to providing its employees with competitive, sustainable benefit offerings and expects its broker partner to deliver measurable results and transparent, accountable service.

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## 2. Qualifications

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### Note to Respondents

Each minimum qualification must be addressed directly and specifically in your proposal. Generalized statements of capability are insufficient. Please include referenced documentation, certifications, or client references in the proposal submission.

### Indiana County Client Experience

The responding firm serving as broker of record for an Indiana government client for employee benefits programs is advantageous but is not required. Respondents should identify such client(s) by name, if applicable, and provide a current contact reference.

### Public Entity Experience

The primary advisor should share the previous years of continuous, verifiable experience serving as an employee benefits advisor to Indiana public entities of comparable size and scope to Boone County in their proposal. "Comparable size and scope" is defined as governmental units with employee populations between 50 and 500 covered lives operating health, dental, and/or vision benefit programs. Respondents must provide the assigned advisor's professional biography and a list of public entity clients served during the qualifying period.

### Self-Funded Public Entity Clients

The responding firm should show their experience serving as the broker for self-funded (self-insured) public entity clients. Respondents should identify these clients by name, describe the self-funded structure administered (e.g., self-insured with stop-loss, level-funded), and provide a contact reference for each.

### Indiana Government Entity Client Base

The responding firm's experience serving Indiana governmental units as employee benefits broker of record should be included in the response. "Governmental units" includes counties, cities, towns, townships, school corporations, and other units of Indiana government as defined under Indiana Code. Respondents should provide a complete list of current Indiana governmental unit clients.

### Compensation

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Provide a detailed fee schedule outlining the services as presented in your proposal. If the proposal includes any expenses to be billed separately from professional fees, provide a detailed estimate of such expenses.

If selected the firm must disclose, in writing as part of this proposal, all forms of compensation it receives or expects to receive in connection with the County's major medical program. This includes but is not limited to: broker commissions paid by carriers or TPAs, consulting fees paid by the County, contingency or bonus arrangements, override commissions, administrative fees, and any compensation received from pharmacy benefit managers, vendors, or third parties related to the County's benefit programs.

### **Location of Account Management Staff**

Include in the response the location of the primary account management staff "Primary account management services" includes the assigned advisor, account manager, and any staff with regular client-facing responsibilities for Boone County. Respondents must identify the office location(s) from which services will be delivered.

### **Data Analytics & Disruption Analysis Capability**

The responding firm should possess demonstrated, in-house capability to perform employee benefits data analytics, including the following specific functions:

- Claims experience analysis: identification of cost drivers, high-cost claimants, utilization patterns, and year-over-year trend by category (medical, pharmacy, inpatient, outpatient, specialty)
- Plan design disruption analysis: quantitative modeling of the financial and utilization impact on employees resulting from proposed plan design changes, including projected shifts in member cost-sharing, network access changes, and formulary modifications
- Benchmarking: comparison of the County's plan performance, cost, and design against relevant public entity and Indiana market benchmarks
- Predictive modeling: identification of emerging high-risk member cohorts and projected cost impact under current plan design

These capabilities should be delivered by internal staff or a proprietary platform — not solely through carrier-provided reporting. Respondents must describe the specific tools, platforms, and personnel used to deliver these services and provide an example of a disruption analysis or data analytics deliverable produced for a current client (client name may be redacted).

### **Dedicated Named Account Team**

The responding firm must assign a dedicated, named account team to Boone County for the duration of the engagement. The team must include, at minimum:

- A primary advisor/strategist with public entity experience (meeting Requirement 2 above)
- A dedicated account manager responsible for day-to-day administration, carrier coordination, and employee issue resolution
- A financial analyst or data consultant responsible for claims reporting, plan performance analysis, and renewal financial modeling

Respondents must identify each named team member by name and title, provide their professional biography, confirm their location status, and describe their specific role in serving Boone County. The County expects continuity of named account team members and requires advance written notice of any changes to the assigned team.

### **Annual Stewardship Reporting & Performance Accountability**

The responding firm must commit to delivering formal, written annual stewardship reports to Boone County. At minimum, each annual stewardship report must include:

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- Plan performance summary versus prior year and versus benchmarks
  - Documentation of specific cost containment actions taken during the plan year and their measurable financial impact
  - Medical and pharmacy trend analysis with year-over-year comparison
  - Review of high-cost claimant management activities (de-identified per HIPAA)
  - Recommendations for the upcoming plan year with projected financial modeling

Respondents should describe their stewardship reporting process and provide a sample stewardship report or report outline produced for a current public entity client. Firms that do not conduct structured, documented stewardship reviews as a standard practice will be considered non-responsive to this requirement.

### **Performance Guarantee**

The responding firm should demonstrate willingness to place a defined portion of its annual compensation at risk, contingent upon achieving mutually agreed-upon performance outcomes. Respondents must describe:

- The percentage or dollar amount of compensation they are willing to place at risk
- The performance metrics against which risk compensation would be measured (e.g., medical trend management, client satisfaction, deliverable quality and timeliness)
- The methodology for measuring and reconciling performance at year-end

### **Errors & Omissions Insurance**

The responding firm must maintain professional liability (Errors & Omissions) insurance with a minimum coverage limit of \$1,000,000 per occurrence and \$2,000,000 in the aggregate. A current certificate of insurance must be provided with the proposal submission. Firms that cannot demonstrate current E&O coverage at or above these thresholds will be disqualified.

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## **3. Proposal Questionnaire**

Respondents should address each of the following sections completely. Responses should be organized in the same order as presented below. Each section should be clearly labeled. The County recommends that responses not exceed twenty (20) pages in total, exclusive of appendices and required attachments.

### **3A. Firm History & Experience**

Provide a brief history of your firm, including year founded, ownership structure, size, geographic footprint, and business philosophy as it relates to public entity employee benefits consulting.

Describe your firm's involvement and influence in the Indiana employee benefits and public sector community, including any professional associations, legislative engagement, or public entity-specific practice groups.

Describe any significant organizational changes in the last five (5) years, including ownership changes, acquisitions, key personnel departures, or changes to service delivery model.

### **3B. Account Team Qualifications**

Provide a complete overview of the account team that would be assigned to Boone County. For each named team member, include:

- Full name, title, and Indiana office location
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- Years of experience in employee benefits, with specific breakdown of years serving Indiana public entity clients
  - Professional designations and certifications (e.g., CEBS, GBA, RHU, SHRM)
  - Summary of current public entity client responsibilities

Describe your firm's approach to ongoing staff training and professional development, particularly as it relates to public sector compliance, self-funded plan administration, and Indiana-specific regulatory requirements.

Describe your firm's staff continuity policy and the process for notifying clients of account team changes.

### **3C. Public Entity Client References**

Provide contact information for a minimum of three (3) current Indiana governmental unit clients for whom your firm serves as employee benefits broker of record. At least one reference should be a self-funded client.

For each reference, provide: client name, contact name and title, phone number, email address, approximate employee/covered lives count, and a brief description of services provided.

### **3D. Services & Strategic Capabilities**

#### **Strategic Planning**

Describe your approach to multi-year benefits strategic planning for self-funded public entity clients. Include how you develop plan year goals, establish KPIs, and measure progress against objectives throughout the year.

#### **Plan Performance Monitoring & Analytics**

Describe in detail your capabilities in ongoing plan performance monitoring, claims experience analysis, actuarial forecasting, and benchmarking. Specify which capabilities are delivered internally versus through third-party vendors, and identify the tools and platforms used. Provide an example of a data analytics or plan performance deliverable produced for a current public entity client.

#### **Disruption Analysis**

Describe your methodology for modeling the impact of proposed plan design changes on employee cost-sharing and utilization (disruption analysis). Provide a specific example of a disruption analysis conducted for a current client, including the plan design change modeled and the outcome of the analysis.

#### **Compliance & Regulatory Support**

Describe the educational and compliance services you provide, including how you keep public entity clients informed of ACA, ERISA, HIPAA, Indiana state mandate, and other regulatory developments that affect their benefit programs. Describe any dedicated compliance resources available to clients.

#### **Employee Communications & Enrollment**

Describe your capabilities in employee communications, including benefit guide production, open enrollment support, and the use of technology platforms to support online employee education and enrollment.

#### **Additional Value-Added Services**

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Describe any additional service capabilities that would be of strategic value to Boone County, including but not limited to: stop-loss procurement and management, pharmacy benefit consulting, workforce absence management, voluntary benefits, or employee wellbeing programs.

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## 4. Evaluation Criteria

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Proposals will be evaluated by a County selection committee using the criteria and weightings included on the attached example score sheet. The County reserves the right to request presentations or additional information from shortlisted firms prior to final selection.

*The County reserves the right to select any proposal it deems most advantageous, to reject all proposals, or to waive minor irregularities. Selection is not based solely on cost; demonstrated capability, public sector expertise, and accountability structures carry significant weight in the evaluation process.*

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## 5. Submission Requirements & Instructions

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Proposals must be received by 8:30 a.m. on 7/17/2026. Proposals received after the deadline will not be considered under any circumstances.

### Delivery Options

- Mail or hand delivery: Boone County Human Resources, Attn: Amber Choate, 127 W Main Street, Suite 400, Lebanon, Indiana 46052. Proposals must be in a sealed envelope marked: 2026 Benefit Broker Services RFP.
- Electronic delivery: [hr@co.boone.in.us](mailto:hr@co.boone.in.us) with subject line: 2026 Benefit Broker Services RFP.

### Required Attachments

- Completed responses to all Proposal Questionnaire sections (Section 3)
- Documentation of compliance with all Minimum Qualifications (Section 2)
- Professional biographies for all named account team members
- Current list of Indiana governmental unit clients
- Minimum of three (3) client references with contact information
- Sample stewardship report or report outline (client name may be redacted)
- Sample disruption analysis or data analytics deliverable (client name may be redacted)
- Current Certificate of Errors & Omissions Insurance
- Complete compensation disclosure and fee schedule

## 6. General Terms & Conditions

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- Boone County reserves the right to accept or reject any or all proposals, to waive any informalities or irregularities, and to select the proposal it deems most advantageous in its sole discretion.
  - Submission of a proposal constitutes acceptance of all terms and conditions stated in this RFP.
  - All proposals become the property of Boone County upon submission and are subject to Indiana public records law.
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- Boone County may opt to interview brokers prior to final selection.
  - The County may negotiate contract terms with the selected firm prior to execution of a formal agreement.
  - The selected firm will be required to execute a written Broker of Record agreement
  - Questions regarding this RFP must be submitted in writing to Amber Choate at [hr@co.boone.in.us](mailto:hr@co.boone.in.us) by June 30, 2026. Responses to written questions will be distributed to all registered respondents by July 7, 2026.

**Questions? Contact Amber Choate**

[hr@co.boone.in.us](mailto:hr@co.boone.in.us) • 127 W Main St., Suite 400, Lebanon, Indiana 46052