



Kentuckiana Regional Planning & Development Agency

REQUEST FOR PROPOSALS BROKER SERVICES FOR EMPLOYEE BENEFITS

KIPDA requests proposals from qualified firms to provide brokerage services for employee insurance coverage and consulting services on coverage issues and operations. KIPDA seeks a collaborative partnership arrangement with a firm that has a proven track record in employee benefits and can deliver a cost-effective program.

The firm will be required to have a close and effective working relationship with KIPDA staff. In addition, KIPDA requires cooperation with any designated KIPDA committee for benefit program design, development of proposals, carrier evaluation, communications strategies, and key metrics.

KIPDA is interested in a firm that offers innovative approaches to quality, cost-effective employee benefits programs, and the ability to perform all aspects of service delivery related to the acquisition, implementation, maintenance, communication, administration, and improvement of KIPDA's employee benefits.

Firm qualifications should include:

- a. Access to all major insurance markets;
- b. Influence with insurance carriers;
- c. Knowledge of carrier strengths and weaknesses;
- d. Marketing and communication expertise;
- e. Skilled in metrics and quantitative methods; and
- f. Competent, qualified, and professional account representatives.

The successful firm will enter into a three-year contract.

SCOPE OF SERVICES

KIPDA is requesting proposals for the following employee benefits:

- Dental insurance;
- Vision insurance;
- Life insurance;
- Short-term and long-term disability insurance; and
- Supplemental insurance policies, such as cancer, hospitalization, accident, critical illness, life, and short-term disability.

KIPDA intends to contract for brokerage services as listed below:

1. Analysis and reporting

- a. Analyze existing coverage, and identify or develop cost-saving alternative benefit strategies and plans.
- b. Analyze and communicate effectively with multiple carriers and plan designs.
- c. Assist in the development of long-range goals and strategies, including forecasting projections of potential savings.
- d. Provide analysis and recommendations based on utilization and performance reports, statistical and/or financial reports, and plan-specific data.
- e. Provide, maintain, and update comparison reports of other benefit plan offerings and costs to determine their competitiveness.
- f. Prepare and present reports on trends, new products, and audits.
- g. Maintain full and accurate records with respect to all matters and services provided through benefit plans and programs.

2. Liaison and problem intervention

- a. Act as liaison between KIPDA staff and insurance providers.
- b. Provide consultation on plan interpretation and problem resolution.
- c. Provide timely customer service and assistance to employees with issues involving provider billing, claims, vendor service problems, advocacy for services, disputes, interpretation of contracts and services, changes, and general troubleshooting.
- d. Attendance as needed at meetings with KIPDA executive management, staff, and employees to facilitate and assist in the management of the employee benefit plans.

3. Compliance

- a. Assist with ongoing plan administration and ensure that programs are in compliance with state and federal legislation.
- b. Provide training to KIPDA staff, as needed, regarding regulatory updates and/or best practice seminars for the effective administration of benefits plans.

- c. Review information on new or revised state and federal legislation that affects benefits programs.
- d. Assist KIPDA staff with annual audit to ensure compliance with all mandated reporting and posting and notice requirements for benefit plans.

4. Annual renewal process and evaluation

- a. Review and make cost-saving recommendations regarding the modification of plan design, benefit levels, premiums, communications, and quality of employee benefit plans.
- b. Provide annual estimates of renewal rates and cost trends and assist staff in preparation of budget estimates.
- c. Conduct thorough and applicable market research in preparation for contract renewals.
- d. Make recommendations for items of negotiation with providers, including, but not limited to, benefit levels and plan design, premiums, quality of service, performance measures, and guarantees.
- e. Prepare specifications and compile quotes and proposals, negotiate rates, and analyze and compare proposals.
- f. Review rate proposals to ensure underlying assumptions are appropriate and accurate.
- g. Provide communication and support for annual open enrollment period, new benefit offerings, and changes to the existing benefits offerings.
- h. Assistance with open enrollment meetings and activities.

5. Other service requirements

- a. Assist in the development, transition to, purchase of, and implementation of technologies to support online enrollments, changes, and employee education to assist employees' self-management of benefits, and to reduce the related administrative demands on KIPDA staff.
- b. Recommend and help develop enhancements and improvements to communications specific to the needs of KIPDA employees including, but not limited to, brochures, pamphlets, matrices, comparison charts, summaries, electronic communications, forms, employee handbooks, and employee orientation.
- c. Provide timely research and responses to technical questions posed by KIPDA staff.
- d. Provide regular and timely communications needed for the effective administration of benefit plans.
- e. Provide guidance and recommendations on items such as, but not limited to, trends in benefits plans, methods for improving cost containment, financial arrangements, and administration.
- f. Provide access to published benefit-related survey information.
- g. Develop additional benefits communications specific to the needs of KIPDA employees.
- h. Develop and/or assist in developing and evaluating employee needs and satisfaction surveys.

- i. Work collaboratively with other consultants and KIPDA staff.
- j. Manage plan transitions as necessary.
- k. Review and evaluate current administrative processes related to enrollment and billing.
- l. Recommend and assist with implementation of administrative process enhancements.

QUALIFICATIONS

Proposals to KIPDA resulting from this RFP must address all portions set forth in this section. Written responses to this RFP must describe and offer evidence of your ability to meet each of the qualifications listed below.

SECTION 1: FIRM INFORMATION

Provide the following information for the firm that will provide services to KIPDA.

- a. Firm name and address;
- b. RFP primary contact and email address;
- c. Annual premium volume, excluding personal home, auto, and life insurance;
- d. Organizational chart of the service team that will be assigned to KIPDA;
- e. Number of full-time local employees dedicated to employee benefits;
- f. Name, title, and experience of principal and alternate contacts who will service KIPDA account. Please list each individual's experience and qualifications;
- g. Name, title, and experience of person who will be the service representative for KIPDA account; and
- h. Does each person performing services for KIPDA have appropriate licensure in the Commonwealth of Kentucky?

SECTION 2: SERVICES DEFINED

Provide a brief narrative of how your firm proposes to accomplish the Scope of Services described in this RFP.

Describe the level of support your firm will provide during this contract. More specifically, indicate the level of support to be provided to KIPDA staff.

Describe your turnaround time with respect to returning telephone calls or responding to emails.

Outline your approach to client service and how it may vary from your competitors.

Describe your firm's knowledge and experience of benefits advisory services relating to wellness.

Describe your organization's market leverage within the employee benefits marketplace. Provide specific examples of cost savings achieved with clients.

Provide an overview of your firm's HIPAA cyber security program. This should include how your firm maintains client records in a HIPAA-secure environment. If your company has had any

HIPAA breaches, please describe.

Describe your compliance resources.

Do you have underwriters on staff? If so, are they available to consult with KIPDA on budgeting? What access to actuarial tools are available to your underwriting team?

Describe your benefits benchmarking services.

How do you ensure KIPDA benefits programs remain compliant with all the federal and state laws?

SECTION 3: EVIDENCE OF SUCCESSFUL PERFORMANCE AND IMPLEMENTATION SCHEDULE

Indicate your experience providing insurance brokerage services to Louisville-based employers.

Provide three (3) projects undertaken by your firm (other than KIPDA) which demonstrate competence in delivering the services described herein. By submitting a proposal, the firm grants permission to KIPDA to contact references. The three references should include the following information:

- a. Organization name;
- b. Description of services provided;
- c. Contact person and telephone number; and
- d. List any other relevant work experience and references, including KIPDA.

Provide a detailed plan and schedule for the implementation of the brokerage services program. This schedule shall be complete with a listing of the specific tasks and milestones required for the successful implementation of the service.

SECTION 4: FINANCIAL PROPOSAL

Firms must provide a clear and comprehensive breakdown of all costs associated with providing insurance brokerage services. All figures must be clearly structured in a format that allows direct comparison with competing proposals. Firms are encouraged to include a narrative justification explaining the value and scope of each cost component. Responses in this section must include the following:

- a. Brokerage/consulting fees: Specify the annual fee charged for brokerage or consulting services. Indicate whether this fee is fixed, variable, or commission-based. If commission-based, provide the percentage rate and total projected commission based on current plan premiums.

- b. Carrier commissions: List any anticipated commissions or overrides received directly from insurance carriers. Include detailed disclosure of commission structure and any service-related compensation.
- c. Administrative/service fees: Itemize any additional fees for plan administration, employee support services, enrollment assistance, and claims advocacy. Specify frequency (e.g., monthly, annually) and basis (per employee, per event).
- d. Technology or platform fees: Outline costs for use of benefit administration platforms, employee portals, or decision-support tools. Include licensing, maintenance, and setup fees.
- e. Other anticipated charges: Include any miscellaneous fees such as travel, printing, training, or consultation. Each charge must be justified and accompanied by estimated usage and cost.

TIMELINE

August 10, 2025	RFP released
August 22, 2025	Applicant inquiry period concludes at 5 PM EDT. This period allows written contact with KIPDA to ask questions regarding the application and process. Questions may be submitted via email to Meagen Peden Agnew, Director of Human Resources, at meagen.agnew@kipda.org . Emails should reference "RFP: Broker services for employee benefits" in the subject line.
September 5, 2025	Hard copy proposals must be received in a sealed envelope at the KIPDA office (located at 11520 Commonwealth Drive, Louisville, KY 40299) by 5 PM EDT. Applicants must include five (5) hard copies of their proposal in their submission. Electronic copies and emailed copies will not be accepted. All proposals will remain unopened until the submission deadline has passed. Proposals submitted after this deadline will not be accepted.
September 8 - 12, 2025	Evaluation team reviews and scores proposals.
September 15 - 19, 2025	Finalist presentations in-person or via videoconference. KIPDA will notify finalists by phone or email.
September 25, 2025	KIPDA Board of Directors considers proposals.
September 29, 2025	KIPDA awards contract.

All dates listed above may be changed at KIPDA's discretion. If dates change, KIPDA will do its best to notify offerors.

Upon completion of the opening, proposals will be reviewed for general responsiveness. Non-responsive proposals will not be reviewed with applicants notified in writing of non-responsiveness and non-review of proposal. Responsive proposals will be reviewed according to the established schedule and criteria with final consideration of proposals by the KIPDA Board of Directors.

KIPDA reserves the right to accept or reject any proposals made in response to this RFP. KIPDA makes no guarantee whatsoever implied or otherwise that it will contract or agree to contract with any party as a result of this RFP.

EVALUATION

The following is a list of the major topic areas required for the proposal. Each topic area shall be evaluated by a selection committee and awarded points based on the appropriateness, organization, completeness, and quality of proposal.

Financials	25 points
Coverage and plan design	17 points
Network strength and accessibility	17 points
Qualifications, service, and support	25 points
Value adds and innovation	16 points

In addition to the above evaluation criteria, KIPDA may require finalists to provide a presentation of their proposal. Each firm will be allotted approximately 30 minutes, but no more than 60 minutes, for their presentation. A maximum of 10 additional points may be added to the firm's total score after the presentation. The firm with the highest total point value will be recommended for the contract award.

ABOUT KIPDA

KIPDA is one of fifteen (15) Area Development Districts in the Commonwealth of Kentucky. KIPDA was formed by interstate compact under laws of Kentucky and Indiana for the purpose of civic improvements and economic development within a nine (9) county region in Kentucky and Indiana.

KIPDA is a voluntary association of local governments funded by contributions from member cities and counties, federal and state grant awards, and contracts for services. The KIPDA region consists of Bullitt, Jefferson, Shelby, Spencer, Oldham, Trimble, and Henry Counties in Kentucky and Clark and Floyd Counties in Indiana. KIPDA coordinates planning and development activities for this region and provides assistance with the implementation of local, state, and federal programs that address community development, planning, and quality of life projects.

KIPDA's annual revenue for FY2025 was approximately \$34 million. KIPDA receives funding from local, state and federal government agencies for the administration and completion of specific scopes of work. KIPDA prepares an annual cost allocation plan to assign direct and shared costs to each grant, project, and program. The allocation plan is submitted to our funders annually.

The agency employs approximately 90 individuals who administer and perform services for a variety of local, state, and federal programs. KIPDA is governed by a Board of Directors that is comprised of locally elected officials and appointees. The Executive Director is responsible for the daily operations of the organization.

DISCLAIMERS

KIPDA reserves the right, in its sole discretion, to cancel this RFP at any time prior to the execution of a written agreement with any successful applicant.

Requests for bid/contract information shall comply with the Kentucky Open Records Act (KRS 61.870 to 61.884).

In accordance with Title VI of the Civil Rights Act of 1964, 78 Stat. 252, 42 U.S.C. 2000d to 2000d4 and Title 49 Code of Federal Regulations, Department of Transportation, Subtitle A, Office of the Secretary, Part 21, Nondiscrimination in Federally-assisted programs issued pursuant to such Act, KIPDA hereby notifies respondents that it will affirmatively ensure that in any contract entered into pursuant to this 9 advertisement, disadvantaged business enterprises will be afforded full opportunity to submit letters of interest in response to this invitation and that such businesses are afforded the opportunity to participate as sub-consultants. KIPDA will not discriminate against any respondent on the grounds of race, color, sex, or national origin in consideration for an award.