

HIDALGO COUNTY
Request for Proposals
RFP No.: _____

Individual Stop Loss Insurance (ISL)/
Request for Proposal Submission Form

RFP ASSUMPTIONS:

1. Proposal is to be based on duplication of the existing Plan of Benefits, unless otherwise specified, any deviation must be clearly identified and explained. All proposals will be assumed to have been submitted without any deviations unless clearly noted.
2. Alternate benefits plan designs may be proposed. Alternate plans may include the use of HMO or other limited network utilization. Include a brief explanation of the plan deviations and the beneficial benefits for the County.
3. Proposal is to be based on the provided census.
4. Contract effective date is to be **January 1, 2020**. All participants enrolled in the insurance plan as of December 31, 2019 are to be covered on a "no loss/no gain" basis. "No loss/no gain" for participants are to include credit for accumulated deductible carry over and coinsurance.
5. HIDALGO COUNTY desires to receive proposals for a Three (3) year period on one of the following basis:
 - Fixed price for the Three (3) year period, or
 - Fixed price for year one (1) with Two (2) annual renewal adjustments determined by formula at the time the contract is awarded, or
 - One (1) year contract with Two (2) annual renewal options at rate and premiums deemed to be favorable to HIDALGO COUNTY. Rates to be firm by October 1 (90 days prior to anniversary date)
6. HIDALGO COUNTY will only consider stop loss insurance policies meeting the following:
 - a) Specific Policy on a paid/12; or paid/15 basis for Medical and Drug (Rx). We do not wish to see an aggregating specific; however: a 24/15, Contract proposal may also be provided on 24/12 plus a Terminal Liability Option..
 - b) Medical and Drug (Rx) Specific Coverage with, \$300,000, \$325,000, \$350,000 deductible.
 - c) Final determination on all lasers, if any, including deductible amounts and conditional lasers should be clearly identified and provided with RFP response based on provided claims data. The County will waive the requirements of HB 1627 (Title 8, Subtitle H Chapter 1550, and Subchapter B Texas Insurance Code. **However, the County is seeking firm and final quotes on Specific Coverage**