

**Specifications/Requirements  
Request for Proposals  
“COBRA ADMINISTRATION SERVICES”  
RFP-24-0308-10-23-12**

Hidalgo County is requesting for sealed proposals from qualified third party COBRA administrators to provide COBRA services to its employees and employee’s dependents for medical, dental and vision.

The following related entities may elect to participate under Hidalgo County:

**“COBRA Administration Services”**

- Hidalgo County Drainage District No. 1
- Hidalgo County Community Service Agency
- Hidalgo County Head Start Program
- Hidalgo County Appraisal District

**The following outlines the Request for Proposals:**

**RFP REQUIREMENTS:**

**PLEASE REVIEW THIS DOCUMENT IN ITS ENTIRETY. ENSURE THAT YOUR PROPOSAL INCLUDES ALL FORMS REQUIRED. QUESTIONNAIRES MUST BE FILLED OUT COMPLETELY AND SUBMITTED WITH YOUR PROPOSAL.**

**EXPERIENCE/QUALIFICATIONS:**

Respondents shall possess the following experience, including but not limited to:

- 1) Must have previous experience within the State of Texas, and furnish bona fide references; three (3) present and three (3) past within the past five (5) years; within their proposal to substantiate this experience.
- 2) Must provide proof of financial stability to ensure continued services throughout the Agreement term.
- 3) Respondents certify within the proposal that they are a duly qualified, capable, bondable business entity, and have **not filed for bankruptcy**, and that they are not in receivership, nor contemplates the same.
- 4) Specific experience with public entities in the area.
- 5) Must have the personnel level and equipment necessary to provide immediate service and ensure minimal “down” time.
- 6) Bidders shall possess all permits, licenses and professional credentials necessary to perform services as specified under this RFP.

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**REQUEST FOR PROPOSAL:**

The required contents and limitations for the preparation of the RFP are described in this section. Failure to provide the requested information or adhere to any County limitations will result in disqualification of the submitted RFP unless otherwise determined by Hidalgo County.

**CONTENTS:**

The required contents for the RFP are presented below in the order they should be incorporated into the submitted document.

**UNDERSTANDING THE PROJECT:**

This section should demonstrate the respondent understands of the project needs, the work required, and any local issues or concerns. This description should be concise, candid, and limited to 3 pages in length.

**PERSONNEL AND STAFFING:**

The firm should provide an organizational chart for the project and a summary paragraph of the project work to be performed by each proposed staff member. Biographic summaries that highlight the experience relevant to the specific project responsibilities should be provided for all proposed personnel. There is a one (1) page limitation for each biographic summary provided.

**REQUIRED CERTIFICATIONS AND SUBMITTAL:**

This section will contain any licenses (current) and certifications as required by the Texas Department of Insurance. Hidalgo County requires proposers to include copies of their Professional Liability Insurance as stated in Exhibit C herein.

**LEGAL**

All parties submitting proposals are expected to comply with federal, state and local insurance laws and regulations relative to the preparation and submission of insurance proposals. Specifically, the services to be provided are expected to be in compliance with the Americans with Disabilities Act (ADA), insurance laws and insurance regulations. All proposals that are submitted will be presumed to be in compliance with all applicable laws.

a.	January 1, 2025	December 31, 2025
b.	January 1, 2026	December 31, 2026
c.	January 1, 2027	December 31, 2027
d.	January 1, 2028	December 31, 2028
e.	January 1, 2029	December 31, 2029
f.	January 1, 2030	December 31, 2030

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**TIME FRAME**

The following table documents the critical pre-award events for the procurement. All dates are tentative and subject to change at Hidalgo County’s discretion.

<b>Tentative Timeline</b>	
<b>ACTIVITY</b>	<b>DATE</b>
<b>RFP RELEASE DATE</b>	October 09, 2024
Respondent’s written questions due	October 16, 2024
Responses to questions	October 18, 2024
<b>PROPOSALS ACCEPTANCE DUE:</b>	October 23, 2024
Initial Evaluation	To be determined
Recommendation/#1 Rank/ Award Announcement	To be determined
Effective date TPA agreement start date	To be determined

**PROPOSALS**

- 1) Each party submitting a proposal is asked to screen their designated proposals for correctness and compliance with the specifications. A good understanding of your products is a must. A narrative summary of all deviations from the RFP specifications is required as part of your proposal (if applicable). A detailed explanation and description of price quotation deviations should be submitted as well.
  
- 2) The contents of the proposals shall be kept confidential during the process of negotiations. After the insurance agreements are awarded, all proposals will be available for public inspection. Any trade secrets and confidential information shall be so labeled to avoid public disclosure of such information.
  
- 3) Hidalgo County may issue an addendum(s) of this proposal by email and/or by fax. Proposals shall include name and fax number of the person to whom addenda should be sent.

**SCOPE OF SERVICES AND BACKGROUND:**

Hidalgo County is requesting sealed proposals from COBRA third party administrators (TPA) to provide ["COBRA Administration Services"](#) to the employees and employees’ dependents. Hidalgo County offers medical, dental and vision care coverage. The COBRA administration services agreement will encompass all project-related insurance services to Hidalgo County, Hidalgo County Drainage District No. 1, Hidalgo County Community Service Agency, Hidalgo County Head Start Program, Hidalgo County Appraisal District and/or any other applicable related entities under Hidalgo County including.

To assure and maintain compliance with the Consolidated Omnibus Budget Reconciliation Act (COBRA) of 1985, Hidalgo County must ensure eligible former employees and/or their covered dependents who incurred a qualifying event are informed of their rights under COBRA as well as ensure proper administration of COBRA benefits to participating enrollees.

Hidalgo County offers and manages the annual open enrollment. Any related notices to open enrollment are delivered by Hidalgo County. Any changes resulting due to the annual open enrollment are communicated to the COBRA TPA timely.

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Carriers and rates might change periodically. Hidalgo County is responsible for notifying the COBRA TPA timely and the COBRA TPA shall be responsible for providing a 30 days advance written notice to active participating enrollees.

Hidalgo County’s medical plan is self-insured. This means that any premiums collections must be sent to the County.

Hidalgo County along with the related entities employee approximately 3878 employees.

The bidder will be required to provide a complete description of administrative services including but not limited to the following:

1. Bidder must adhere and comply with all Federal COBRA policies and guidelines. Bidder must shelter Hidalgo County from non-compliance penalties.
2. Bidder must send introductory letter to existing covered participants notifying them of the COBRA TPA administrator change.
3. Bidder must ensure seamless take-over transition.
4. Bidder must send qualifying event COBRA notices. Samples of these notices must be provided within the proposal.
5. Bidder must send initial COBRA general notice to New Hires. A sample must be provided within the proposal.
6. Bidder must send certificate of coverage/HIPPA notice. A sample must be provided within the proposal.
7. Bidder must send monthly invoices to COBRA participants. A sample must be provided within the proposal.
8. Bidder must send notice of termination of coverage. A sample must be provided within the proposal.
9. Bidder must establish billing, collection and payment of insurance premiums for enrolled participants.
10. Medical premiums collected must be sent to the County in a timely manner at no additional cost to Hidalgo County.
11. Dental premiums collected must be sent to the Dental carrier in place, in a timely manner at no additional cost to Hidalgo County.
12. Vision premiums collected must be sent to the Vision carrier in place, in a timely manner at no additional cost to Hidalgo County.
13. The 2% administrative fee must be sent to the County along with the medical premiums collected.
14. The County will provide the bidder with the monthly employee count for billing purposes.

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15. Bidder must submit the monthly/quarterly invoice to Hidalgo County timely.
16. Bidder must provide Hidalgo County with a designated contact person for continuity of communication, account maintenance and integrity at no additional cost.
17. Bidder must ensure timely communication with insurance carriers upon receipt of premiums to ensure seamless coverage for participants.
18. Bidder must provide weekly eligibility enrollment report to all respective insurance carriers to ensure coverage and termination of coverage when needed.
19. Bidder system must allow Hidalgo County designated personnel to enter employees' data due to qualifying event. A sample of your system capabilities must be provided within the proposal.
20. Bidder must make available online reporting available to the County. On a daily basis, the Hidalgo County's designated personnel should be able to run an enrollment participants report and a terminated participants report. A sample of these type of reports must be provided within the proposal.
21. Hidalgo County must be able to view online participant account history.
22. Bidder's online system must make available a COBRA Administration Guide that might answer any questions Hidalgo County might have concerning COBRA processes/procedures.
23. Bidder's online system must have a Client Web Site Training Guide for the Hidalgo County questions concerning COBRA administrative online processes/procedures.
24. Bidder's online system must provide a Resource Center for review of federal guidelines, latest IRS rulings, DOL opinions, and research capability of current issues and court cases.
25. Bidder must provide a 1-800 contact number and bilingual customer support to assist participants.
26. Bidder's online system must be secured and protected.
27. Bidder's online system must allow participants to view their account history.
28. Bidder must be able to receive payments via mail and bank drafts.
29. Bidder must provide administrative COBRA services fees on a per employee per month (PEPM) basis.
30. Bidder must commit to administer services for all COBRA products as per RFP.

**PROPOSERS ARE TO PROVIDE A FEE SCHEDULE WITH THIS SUBMITTAL:**

Proposer is to provide a proposed fee based on a three (3) year guarantee and a fee for every renewal option on the scope of services/work requested.