
Request for Proposal (RFP): Group Health Insurance

Center for Life Resources
P O Box 250, Brownwood, TX 76804
325-646-9574
hrdept@cflr.us
August 7, 2025

1. Introduction

Center for Life Resources is seeking proposals from qualified health-insurance providers or brokers to offer comprehensive group health-insurance coverage to our employees. We are aiming for a solution that balances cost, coverage, and provider-network quality. Our target monthly premium is a maximum of \$600 per employee.

2. Company Overview

- Business Name: Center for Life Resources
- Industry: Mental Health / IDD Authority and Provider
- Number of Full-Time Employees: 199
- Number of Employees to be Covered: Current 156
- Business Locations: Counties of Brown, McCulloch, Coleman, Comanche, Eastland, Mills, San Saba, Kerr, Kendall, Gillespie, Mason, and Menard
- Current Insurance Carrier: Blue Cross Blue Shield of Texas

3. Coverage Requirements

The proposed group health-insurance plan should include the following:

- Minimum Requirements:
 - Major Medical Coverage (ACA-compliant)-with coverage beginning after a 90-day waiting period
 - In-Network and Out-of-Network Benefits
 - Prescription Drug Coverage (Tiered)
 - Preventive Care (100 % covered per ACA guidelines)
 - Mental Health & Behavioral Services
 - Telehealth / Virtual Care Options
 - Life Insurance-Center paid

- Third-Party COBRA Administration
- Preferred Additional Benefits:
 - Vision and Dental (can be optional add-ons)
 - Health Savings Account (HSA) or Flexible Spending Account (FSA) compatibility
 - Employee Assistance Program (EAP)
 - Wellness Incentives
 - Nationwide Provider Network

4. Budget

- Maximum premium: \$600 per employee per month
- Preferred Plan Types: PPO, HDHP (with HSA), or other options

4.1 Buy-Up Plan Option (Optional)

- Vendors may submit one or more enhanced “buy-up” plan designs in addition to the base plan.
 - Buy-up benefits are offered on a voluntary, ****100 % employee-paid**** basis; Center for Life Resources will make ****no employer contribution**** toward buy-up premiums.
 - Each buy-up plan must meet or exceed all minimum coverage requirements stated in Section 3.
 - Each buy-up plan must be presented with separate SBCs and clearly itemized monthly premium rates (employee-only, employee + spouse/children, full family).
 - Proposals must identify incremental employee costs and highlight benefit enhancements relative to the base plan.
 - Buy-up plans must remain ACA-compliant and compatible with HSA/FSA arrangements where applicable.

5. Proposal Requirements

- Plan options with monthly premium rates (employee-only, employee + spouse/children, full family)
- Plan summaries (SBCs)
- Coverage comparisons (benefits, copays, deductibles, out-of-pocket maximums)
- Provider network details
- Carrier profile and ratings
- Administrative support services and onboarding process
- Claims and customer-service information
- References from similar-sized clients

6. Evaluation & Scoring

Proposals will be evaluated on a 100-point weighted scoring matrix as shown below:

Criterion	Weight	Elements
Cost	30	PPPM vs. budget; renewal cap.
Coverage Depth	25	Deductibles, copays, Rx formulary, MH parity.
Network Adequacy	20	Rural TX providers, telehealth reach.
Administration & Service	15	Enrollment tech, account team, reporting.
References / Past Performance	10	Similar accounts, satisfaction.

HUB Good-Faith Effort — Failure to submit Attachment A renders proposal non-responsive.

The Evaluation Committee (CFO, HR Director, Clinical Operations Manager) may conduct interviews and request Best-and-Final Offers (BAFO).

7. Submission Instructions

Submit proposals via email by September 12, 2025 to:

Seallya Vaughn
HR Director
hrdept@cflr.us
325-646-9574

Late submissions may not be considered.

8. Timeline

- RFP Release Date: August 7, 2025
- Proposal Deadline: September 12, 2025
- Award Notification: Expected to be completed by the close of September, 2025
- Coverage Start Date: January 1, 2026

9. Terms and Conditions

Center for Life Resources reserves the right to modify the scope of this RFP, request additional information from respondents, and reject any or all proposals at its sole discretion.

10. Broker Transparency Requirements

Objective:

Ensure full disclosure of broker compensation, affiliations, and potential conflicts of interest to promote ethical conduct, regulatory compliance, and alignment with the best interests of Center for Life Resources.

Required Broker Disclosures

- Compensation Structure:
 - Provide a detailed breakdown of all compensation received, including:
 - Base commissions
 - Override or bonus incentives
 - Contingent commissions
 - Any other fees or reimbursements from carriers or vendors
 - Disclose compensation per carrier and per line of coverage (e.g., medical, dental, vision, life).
- Direct and Indirect Income:
 - List any direct payments from the client (e.g., consulting fees, per-employee fees).
 - List any indirect sources of income from third parties (e.g., marketing reimbursements, admin stipends).
- Carrier Relationships:
 - Disclose any exclusive, preferred, or contractual carrier relationships.
 - Indicate whether the broker is subject to sales goals or volume thresholds with any carriers.
- Potential Conflicts of Interest:
 - Identify any existing relationships (financial or otherwise) that may present a conflict of interest.
 - Describe how such conflicts are managed or mitigated.
- Fee-Based vs. Commission-Based Services:
 - Compare fee-based vs. commission-based compensation models.
 - Indicate which model is being proposed and the rationale for its selection.

- Transparency Compliance:
 - Confirm compliance with applicable transparency laws, including:
 - The Consolidated Appropriations Act (CAA) of 2021
 - Any state-level broker-disclosure regulations

RFP Response Requirements

- A completed Broker Compensation Disclosure Form (attach as appendix).
 - A signed statement certifying:
 - All information disclosed is complete and accurate to the best of the broker's knowledge.
 - A willingness to provide updated compensation disclosures annually or upon material structural changes to compensation arrangements.
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