



140 East Town Street
Columbus, Ohio 43215
John J. Gallagher, Jr., Executive Director

**REQUEST FOR PROPOSAL:
Health Care Consulting Services**

**RFP Number: 090815-02
September 8, 2015**

NOTICE

EXCEPT AS NOTED IN THIS “REQUEST FOR PROPOSAL: HEALTH CARE CONSULTING SERVICES: 090815-02 (THE RFP),” PRIOR TO THE TIME OF A DECISION BY THE OHIO POLICE & FIRE PENSION FUND (“OP&F”), THERE SHALL BE NO COMMUNICATION OF ANY TYPE REGARDING THIS RFP, ANY ASPECT OF A RESPONSE TO THIS RFP, OR THE AWARDING OF A CONTRACT RELATED IN ANY WAY TO THIS RFP BETWEEN ANY PROPOSER OR PROSPECTIVE PROPOSER (THE “PROPOSER”) AND ANY (1) OP&F BOARD MEMBER, (2) OP&F EMPLOYEE, (3) CONSULTANT CURRENTLY ENGAGED BY OP&F OR EMPLOYEE OR OTHER PERSON AFFILIATED WITH OR PROVIDING SERVICES TO OR ON BEHALF OF SUCH CONSULTANT’S STAFF, (4) ELECTED OFFICIALS OR THEIR STAFF MEMBERS OR (5) OTHER PERSONS IN A POSITION TO INFLUENCE OP&F’S DECISION AT ANY TIME DURING THE RFP PROCESS IN REGARDS TO THIS RFP, A PROPOSAL, OR THE AWARDING OF THE CONTRACT UNTIL THE AWARD IS ANNOUNCED, EXCEPT AS REQUESTED BY OP&F OR AT THE TIME SPECIFIED FOR ORAL PRESENTATIONS BY SELECTED FIRMS. ANY COMMUNICATION BY A PROPOSER IN VIOLATION OF THE FOREGOING TERMS SHALL BE CONSIDERED GROUNDS FOR AUTOMATIC DISQUALIFICATION OF THE PROPOSER.

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Section 1 – General RFP Information:

1.1 OP&F Contact Person for RFP Inquiries

The contact person at the Ohio Police & Fire Pension Fund (OP&F) for inquiries concerning this RFP is the Purchasing Manager. The Purchasing Manager's contact information is:

Janeane N. Mayesky, C.P.M., A.P.P., CM
Purchasing Manager
Ohio Police & Fire Pension Fund
140 East Town Street
Columbus, Ohio 43215
E-mail: rfpinquiries@op-f.org

Except as otherwise directed in this RFP, all inquiries, notices or other communications from a proposer to OP&F concerning this RFP shall be directed IN WRITING to the Purchasing Manager via e-mail. TELEPHONE INQUIRIES CONCERNING THIS RFP WILL NOT BE ACCEPTED OR RETURNED.

1.2 Questions Regarding this RFP

All questions submitted should include the name of the proposer's **contact person** and that person's **telephone number** and **e-mail address**. All questions must be received by **4PM (EDT) on October 9, 2015**. Questions received after that time will not be considered.

Each question, or in OP&F's discretion, a paraphrased form of a question, and OP&F's response will be posted to OP&F's website (www.op-f.org.) All written questions that are properly and timely submitted will be answered by **October 23, 2015**. All posted questions and responses will become an addendum to the RFP and become part of the RFP as fully set out therein. It is the proposer's responsibility to periodically check the OP&F website until the posted RFP response due date to obtain any issued addenda. OP&F will not respond directly to a proposer concerning an inquiry about this RFP.

Section 2 – General Overview of OP&F

OP&F is one of the five Ohio retirement systems and provides pension, disability, survivor benefits, and sponsors health care and prescription drug coverage (through contracts with providers) to retired eligible police officers, and firefighters and their dependents and survivors. OP&F sponsors a health care benefits plan including coverage for medical, prescription drug, dental and vision for its eligible members and dependents. In 2014, a total of 27,097 retirees, survivors and their dependents were enrolled in the medical benefits sponsored by OP&F. The prescription drug plan sponsored by OP&F had 24,309 covered lives enrolled in 2014. OP&F's plans are not subject to the Employee Retirement Income Security Act of 1974. OP&F also sponsors a health care benefits plan for eligible employees and their dependents that includes coverage for medical, prescription drug, dental and vision and wellness programs on site.

Section 3 – Project Overview

3.1 Background

OP&F seeks assistance in evaluating and selecting the best options in the health care marketplace in light of the Patient Protection and Affordable Care Act of 2010 (PPACA). OP&F desires to use its limited resources to provide the best health care possible to its members, survivors, and OP&F employees.

3.2 Project Overview

OP&F is seeking a vendor through this RFP to provide health care consulting services related to providing health care coverage to its members, survivors, and OP&F employees. Any such consulting must take into consideration the opportunities and limitations under the PPACA. The vendor should have expertise and experience in analyzing health benefit exchanges and/or health insurance markets, and should have experience in analyzing and implementing both defined benefit and defined contribution health funding structures for both active and retired employees. The vendor should be independent of any insurance carrier.

3.3 Project Scope

- Study of options to provide health care coverage to OP&F members, their survivors, and OP&F active employees, including traditional strategies such as networks, tiering, deductibles, co-pays, out-of-area coverage, and Medicare coordination, but also including options that leverage PPACA Health Insurance Marketplaces, as well as private health insurance exchanges. Points of consideration should be creating meaningful behavior changes and impact on savings;
- Evaluate and report on the availability and efficacy of wellness strategies, disease management programs, on/near-site health clinics, and similar programs;
- Evaluate each option in light of PPACA provisions, including, without limitation, the excise tax on high cost health plans, OP&F's shared responsibility obligations with respect to its full-time employees, and recently announced limitations on employer payment plans;
- Study of the current insurance market, including innovative plan design and cost savings strategies that private and public employers are implementing for active employees and retirees;
- Conduct market research, data collection and analytics;
- Advise on the impact that PPACA provisions will have on the market;
- Assist the Board of Trustees and staff with analyzing the benefits of plan design changes and/or transition of the current health care plan for retirees/staff to exchanges or other options;
- Educate and assist the Board of Trustees and staff throughout the process;
- Provide other consulting services as requested; and
- Perform all services cooperatively in conjunction with OP&F's staff, and its other consultants including its legal, actuarial, and investment providers.

3.4 Project Deliverables

- A written report with recommendations on the various options described in Section 3.3;
- Cost impact to member and OP&F related to various options;
- In-person presentation of the options to the Board of Trustees at the Annual Board Retreat in March 2016 to set future direction;
- Education and training to stakeholders on marketplace options;
- Strategic planning for transitioning retirees and/or staff to any new options that may be implemented, including communications and marketing; and
- Identification of vendors that can implement chosen options, preparation of bid specifications, financial analysis of bid responses, participation in vendor presentations, provision of recommendations and negotiation with new vendors involved in chosen options.

3.5 Expectations

OP&F expects to utilize an independent vendor to perform the work specified. This RFP is for Health Care Consulting Services only and should not be construed as an opportunity to sell any proposer-represented products.

While OP&F expects to have only a single point of contact, the successful bidder may propose the use of a subcontractor(s) or joint venture partner(s). In such case, the successful bidder will be expected to include in any agreement with a subcontractor or joint venture partner a provision that OP&F is intended to be the third party beneficiary under such agreement with rights to enforce the agreement without joinder of the successful bidder, which must be in a form acceptable to OP&F.

Section 4 - Detailed RFP Information

4.1 Non-Mandatory Bidders' Teleconference

A non-mandatory bidders' teleconference for firms interested in submitting proposals will be held on September 25, 2015 at 2 PM (EDT). All potential respondents interested in participating in the bidders' teleconference must register with OP&F by September 24, 2015 (via e-mail: rfpinquiries@op-f.org) in order to receive the conference call information. The call will start promptly at 2PM (EDT). Unregistered attendees will not be permitted. The call will last approximately one hour. Attendance for the call is not a requirement for submitting a proposal. The purpose of this meeting is to provide clarifications regarding any section of the RFP.

Written questions that are properly submitted by 4PM (EDT) on September 18, 2015, will, if possible, be answered during the call. Questions will be accepted during the call and will, if possible, be answered during the call. OP&F reserves the right to supplement oral responses provided by OP&F during the bidders' teleconference. No response to an inquiry to this RFP is final until posted on OP&F's website. However, all questions that are properly submitted by 4PM (EDT) on October 9, 2015, will be answered and posted to OP&F's website by October 23, 2015.

4.2 Clarifications Regarding this RFP

OP&F, at any time, has the right to modify and make any clarifications to this RFP and will post such modifications and/or clarifications on our website at www.op-f.org. The proposer is responsible for periodically checking the website for any additional information.

4.3 Statement of Confidentiality and Rights to Data

All information in this RFP is the property of OP&F. In consideration of your access to the information in this RFP, you agree that all information in this RFP is the property of OP&F and is confidential and will not be shared beyond the proposer's need to prepare and submit a response to this RFP. All materials submitted to OP&F by the proposer pursuant to this RFP shall be delivered to and shall become the exclusive property of OP&F.

4.4 RFP Contents

The RFP references the following items: RFP, including:

- Appendix A: Vendor Disclosure and Restrictions to Board of Trustees
- Appendix B: Reporting and Registration Requirements under Ohio Law

4.5 Response Format

Proposal MUST include the following sections:

- a. Introduction/Experience, including:
 - Cover letter, which should be signed by at least one individual who is authorized to bind the firm contractually;
 - Overview of the proposer and its business along with the same information for any proposed subcontractor(s) (should include a brief history, size, number/location of office(s) and other pertinent information);
 - Summary of firm's experience (should include experience providing similar services to public pension funds and/or quasigovernmental sectors); and
 - List of proposed key team members and bios and/or resumes for the proposer and any subcontractor(s).
- b. Technical Proposal, including:
 - The proposed methodology in order to provide OP&F with;
 - The proposed implementation plan, including work plan, timeline, and implementation team; and
 - The resources expected of OP&F throughout the engagement.
- c. Cost Proposal
- d. Summary
 - A summary of why your firm should be selected to represent OP&F.
- e. References
- f. Responses to Questions in Section 5.0
- g. Attachments
 - Appendices, if applicable
 - A copy of your proposed contract; and
 - Work product samples, including communication materials, certificate of coverage, etc.

4.6 Response Submission Instructions

Proposers must submit **eight (8)** hardcopies of their response **and one (1) electronic copy on CD or thumb drive**, in accordance with the following:

If by mail delivery (via postal service/overnight carrier) to:

Ohio Police & Fire Pension Fund
Attn: Janeane N. Mayesky, C.P.M., A.P.P., CM
Purchasing Manager
140 East Town Street
Columbus, Ohio 43215

If by hand delivery to:

Ohio Police & Fire Pension Fund
Attn: Janeane N. Mayesky, C.P.M., A.P.P., CM,
Purchasing Manager
140 East Town Street, Mail Services (Lower Level)
Columbus, Ohio 43215

OP&F **must receive your proposal by the stated deadline** as set forth in Section 4.7 below regardless of the postmarked date or delivery method. Please be advised that OP&F will not be responsible for delays in mail, overnight and/or hand deliveries. Late proposals will not be accepted and will be returned to the proposer.

4.7 RFP Schedule

Significant dates for this RFP are as follows:

Item	Deadline*
RFP issued	September 8, 2015
Questions submitted in writing (for non-mandatory bidders' teleconference)	September 18, 2015 (4PM EDT)
Non-mandatory bidders' teleconference	September 25, 2015 (2PM EDT)
OP&F posts responses to OP&F website (from bidders' teleconference)	October 2, 2015
Questions submitted in writing (final date and time)	October 9, 2015 (4PM EDT)
OP&F posts responses to OP&F website	October 23, 2015
RFP responses due	November 4, 2015 (4PM EST)
Presentations, if necessary	TBD
Target engagement start date	January 1, 2016

**Please note that the schedule is subject to revision at OP&F's discretion due to unforeseen circumstances.*

4.8 Review Process

A review panel led by the Purchasing Manager will analyze and evaluate the information received in response to this RFP and, when appropriate, present recommendations to the Board of Trustees through the Executive Director. Finalist firms may be asked to make oral presentations to the review committee and/or Board of Trustees. Such presentations will provide firms with an opportunity to answer questions regarding the proposal. All finalists and non-finalists will be notified by the Purchasing Manager.

OP&F reserves the right to clarify responses after responses are opened by contacting any proposer for clarification, if such is deemed necessary by the Purchasing Manager in his/her sole and absolute discretion.

4.9 Analysis/Evaluation Criteria (listed in order of importance)

Proposals will be reviewed and evaluated within the following categories: professional qualifications and experience of firm and proposed staff; proposed deliverables, including timeline and work plans; sample reporting and communication materials, references; understanding of engagement and compliance with RFP requirements; and cost proposal.

4.10 Additional Information

Upon completion of the analysis of the proposals, OP&F reserves the right to negotiate the final terms and conditions with the respondent selected. Any conflict between the RFP and any response shall be resolved in favor of the RFP. Any conflict between the RFP, the response, and the contract shall be resolved in favor of the contract.

OP&F reserves the right to mail/e-mail the RFP to firms that are qualified to perform the services requested herein, even if such firm does not, on its own accord, request a copy of the RFP.

By submitting a properly executed proposal, the proposer is certifying to OP&F that the proposal submitted is valid for **120 days** after the RFP Response Due Date as set forth in Section 4.7 above, for receipt of the proposal and the proposer acknowledges that it is in agreement with the terms and conditions presented in this RFP, the exhibits, and addenda to the RFP.

OP&F reserves the right, without prejudice to reject any or all of the proposals submitted. OP&F also reserves the right, without prejudice, to award only a portion of the RFP and/or select multiple vendors using various products that have been proposed. There is no express or implied obligation for OP&F to reimburse responding firms for any expense incurred in preparing proposals in response to this request.

Proposals will not be made available for public inspection until OP&F has made a final award. All proposals received in response to the RFP will be maintained by OP&F and are a matter of public record and subject to public inspection.

This RFP is not a request for services, a contract or commitment of any kind on behalf of OP&F. This RFP is not an offer on behalf of OP&F but rather a request to receive a response. The

submission of a response to this RFP does not in any way obligate or commit OP&F to purchase services or products or enter into an agreement or contract with the proposer. OP&F will consider the response as an offer to develop an agreement based upon the contents of the response. All responses become the property of OP&F.

Section 5.0 General Questionnaire

1. Provide information on the bidder's governing body as well as principal officers along with their relevant biographical information.
2. List any adverse criminal, civil, regulatory or government actions against any director or principal officer in the last 5 years or any investigation that has occurred within the past 36 months along with the outcome of that investigation. Indicate whether you have received notice or have any reasonable basis to believe that any criminal regulatory or similar investigation of the proposer is likely to commence in the next 12 months.
3. Provide information on whether your organization has been involved in any recent acquisitions or mergers with the last 5 years and if this applies, provide specific details on whether the acquisition or merger has been consummated and the status of such consolidation.
4. Generally describe any lobbying or third party marketing fees that will be paid since OP&F will expect the proposer to represent and warrant under its agreement with OP&F that the proposer has not and will not pay any remuneration directly or indirectly to any third party in connection with this RFP or any resulting engagement Agreement, including, but not limited to a finder's fee, cash solicitation fee, or for consulting, lobbying, advising on obtaining business from OP&F or otherwise.
5. Generally describe any objections to the proposer acknowledging receipt of and its willingness to comply with OP&F's Vendor Disclosure and Restrictions to Board of Trustees, Appendix A.

Section 6.0 Costs

Cost proposal MUST include estimated costs for each of the services requested and a total for the engagement.

Section 7.0 References

Vendor shall provide a minimum of three (3) client references. Each reference should include: company name, company address, company contact and phone number, brief description of services rendered and/or study completed.

In addition, vendor should provide the names of any terminated clients over the past five (5) years. If not applicable, please state why it is not applicable within your proposal.

Section 8.0 Terms and Conditions

OP&F makes no representations or warranties, expressed or implied, as to the accuracy or completeness of the information in the RFP and nothing contained herein is or shall be relied upon as a promise or representation, whether as to the past or the future. The RFP does not purport to contain all of the information that may be required to evaluate the RFP and any recipient hereof should conduct its own independent analysis of OP&F and the data contained or referenced herein. OP&F does not anticipate updating or otherwise revising the RFP other than described herein. This RFP may be withdrawn, modified or re-circulated at any time at the sole and absolute discretion of OP&F.

OP&F reserves the right, at its sole and absolute discretion and without giving reasons or notice, at any time and in any respect, to alter these procedures, to change and alter any and all criteria, to terminate discussions, to accept or reject any response, in whole or in part, to negotiate modifications or revisions to a response and to negotiate with any one or more respondents to the RFP.

OP&F is not and will not be under any obligation to accept, review or consider any response to the RFP, and is not and will not be under any obligation to accept the lowest offer submitted or any offer at all. OP&F is not and will not be under any obligation to any recipient of, or any respondent to, the RFP except as expressly stated in any binding agreement ultimately entered into with one or more parties, either as part of this RFP process, or otherwise. Any decision to enter into a binding agreement with a respondent to this RFP is in OP&F's sole and absolute discretion.

Appendix A

Vendor Disclosure and Restrictions to Board of Trustees

1. A vendor shall disclose any of the following to the Board of Trustees and the Internal Auditor:
 - A. Campaign contributions valued in excess of \$100 made to any State officeholder, who appoints a member of OP&F's Board of Trustees; or
 - B. Any charitable contribution valued in excess of \$50 made at the request of any member of OP&F's Board of Trustees.
2. All vendor disclosure of contributions and gifts shall be made as follows:
 - A. Upon submission of an initial application or proposal to do business with OP&F, a summary of contributions for the previous twelve months shall be submitted.
 - B. Within 30 days of an award of a contract by OP&F, the vendor must disclose contributions made from the award date to the date of initial application or proposal to do business that was submitted to OP&F.
 - C. Annually, for the previous calendar year, which is consistent with the reporting to the Ohio Ethics Commission under Ohio Revised Code Section 742.115, in accordance with the deadlines determined by OP&F.
3. Any violation of this policy may lead to the Board of Trustees declaring the vendor disqualified from doing business with the OP&F and terminating any existing business relationship.
4. Nothing in this policy supersedes any applicable provision of the Ohio Revised Code or the terms of any agreement between the vendor and OP&F.
5. These policy requirements will be included in all contracts on or after the effective date of this policy.

Appendix B

Reporting and Registration Requirements under Ohio Law

The operation of the Ohio public pension plans is governed by specific statutes under Ohio law. These can be found in Chapters 101*, 102, 145, 742, 3307, 3309 and 5505 of the Ohio Revised Code.

Persons/entities doing business, or seeking to do business, with any of the Ohio public pension plans or making campaign contributions to, or on behalf of, a Board member or candidate for a Board position are governed by, and *may* be required to register or file reports with, the Joint Legislative Ethics Committee, the Ohio Ethics Commission, and/or the Ohio Secretary of State. The Ohio public pension plans cannot provide guidance about these requirements. To determine if these provisions apply to you, please contact the following agencies:

Joint Legislative Ethics Committee
50 West Broad Street, Suite 1308
Columbus, Ohio 43215
614-728-5100
<http://www.jlec-olig.state.oh.us>

Ohio Ethics Commission
8 East Long Street, 10th Floor
Columbus, Ohio 43215
614-466-7090
<http://www.ethics.ohio.gov>

Ohio Secretary of State
30 East Broad Street, 14th Floor
Columbus, Ohio 43266
614-466-4980
<http://www.state.oh.us/sos/>

The Ohio state retirement systems advocate full compliance with all applicable laws, registration and reporting requirements. The duty to comply, and to register or report as applicable, is the sole responsibility of the individual or entity conducting the activities described above.

* According to Section 101.97 of the Ohio Revised Code, a copy of which is the next page, third party marketing fees are prohibited with limited exceptions.

R. C. 101.97 Contingent compensation agreements prohibited; incentive compensation plan.

- A. Except as provided in division (B) of this section, no person shall engage any person to influence retirement system decisions or conduct retirement system lobbying activity for compensation that is contingent in any way on the outcome of a retirement system decision and no person shall accept any engagement to influence retirement system decisions or conduct retirement system lobbying activity for compensation that is contingent in any way on the outcome of a retirement system decision.
- B. Division (A) of this section does not prohibit and shall not be construed to prohibit any person from compensating the person's sales employees pursuant to an incentive compensation plan, such as commission sales, if the incentive compensation plan is the same plan used to compensate similarly situated sales employees who are not retirement system lobbyists.