



Request for Proposal

RFP 2022AthInsBrkSvcs006

Athletic Insurance Broker/Agent Services

April 27, 2023

REQUEST FOR PROPOSAL
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Issue Date: April 27, 2023
Title: Athletic Insurance Broker/Agent
Issuing Agency: Kilgore College
Procurement Services
108 Choice St.
Kilgore, TX 75662
REF: RFP 2022AthInsBrkSvcs006

Sealed Proposals Will Be Received Until 3:00 p.m. on May 19, 2023. For Furnishing the Services Described Herein.

SEALED PROPOSALS MAY BE MAILED, EXPRESS MAILED, OR HAND DELIVERED DIRECTLY TO THE ISSUING AGENCY SHOWN ABOVE.

Deadline for Questions: **May 12, 2023** deadline date **EMAIL** all questions to Betsy Hansard, bhansard@kilgore.edu .

NOTE: THE SIGNED PROPOSAL AND ALL ATTACHMENTS SHALL BE RETURNED

In compliance with this Request for Proposal and to all the conditions imposed herein, the undersigned offers and agrees to furnish the goods/services in accordance with the attached signed proposal or as mutually agreed upon by subsequent negotiation.

Name and Address of Firm:

By: _____
(Signature in Ink)
Name: _____
(Please Print)
Title: _____

Date: _____

Phone: _____

Web Address: _____

Fax #: _____

Email: _____

I. PURPOSE

The purpose of this Request for Proposal (RFP) is to solicit sealed proposals from qualified sources to enter into a contract with a specialized insurance broker to provide Kilgore College with any athletic related insurance products we may need with specific emphasis on secondary/blanket excess accident coverage and catastrophic coverage for our collegiate athletes. Kilgore College is looking for a broker that is experienced in collegiate athletic insurance, specifically. Kilgore College is looking for the broker to provide a blanket accident, secondary athletic insurance policy and a catastrophic insurance policy.

II. BACKGROUND

A. THE COLLEGE:

Kilgore College is a community college that includes seven independent school districts in its tax district and has a service area of twenty independent school districts.

Kilgore College is a comprehensive community college organized in 1935. Kilgore College provides quality educational offerings and services which enable students to develop their intellectual potential, achieve career proficiency, and enrich their social, cultural, and civic experiences in a democratic society.

Kilgore College serves approximately 5,500 students enrolled in credit hour classes and an additional 3,500 students in adult education and continuing education courses in any given term. The main campus is located in Kilgore, Gregg County, Texas; an extension center is operated in Longview, Texas; and courses are offered in other cities in the College's service area. Kilgore College operates the regional East Texas Police Academy which provides in-service law enforcement training for entities in a thirty-five-county region of Northeast Texas, a regional Fire Academy, an extensive AEL program, and extensive customized workforce training.

B. INTERCOLLEGIATE ATHLETICS PROGRAM:

- C. Kilgore College Athletic Department has roughly 135 student-athletes and competes in the National Junior College Athletic Association level or NJCAA. Kilgore College supports Football, Softball, and Men and Women's Basketball.

III. STATEMENT OF NEEDS

A. Secondary Athletic Insurance

Kilgore College is seeking a broker partner that can assist us with sourcing some or all of the insurance coverages below.

1. Annual Blanket Excess Accident Insurance Policy
2. \$0 specific deductible, \$25,000 Medical Maximum
3. Fully Insured or Aggregate Policies considered
4. Benefits to include: HMO/PPO Denials, Heart & Circulatory Coverage, Pre-existing/Re-aggravation, Expanded Medical (wear and tear injuries).

5. 2 year (104 week) benefit period
 6. AD&D to include \$10,000 specific and \$500,000 aggregate
 7. Only A rated carriers will be acceptable
- B. Catastrophic insurance meeting the NJCAA mandate
1. \$25,000 deductible
 2. \$5 million medical maximum
 3. Lifetime and 10-year benefit period options
- C. Potential need for short-term medical plans for domestic and international students
- D. Other insurance coverages that fit our risk profile/needs
- E. Work with Kilgore College to manage risk and control costs by analyzing internal and external factors and consulting our institution on the effects.
- F. Coverage for all of Athletics (Football, Softball, Men and Women's Basketball), Rangerettes, Twirlers, Band, and Cheerleaders.

IV. PROPOSAL PREPARATION AND SUBMISSION

To ensure timely and adequate consideration of your proposal, offerors are to limit all contact, whether verbal or written, pertaining to this RFP to the Kilgore College Procurement Services Office for the duration of this Proposal process. Failure to do so may jeopardize further consideration of Offeror's proposal.

1. RFP Response: In order to be considered for selection, the Offeror shall submit a complete response to this RFP; and shall submit to the issuing Purchasing Agency:
 - a. **One (1) original and three (3) copies** of the entire proposal, INCLUDING ALL ATTACHMENTS.
 - b. Proposals shall be signed by an authorized representative of the offeror. All information requested should be submitted. Failure to submit all information requested may result in the purchasing agency requiring prompt submissions of missing information and/or giving a lowered evaluation of the proposal. Proposals which are substantially incomplete or lack key information may be rejected by the purchasing agency.
 - c. Proposals should be prepared simply and economically, providing a straightforward, concise description of capabilities to satisfy the requirements of the RFP. Emphasis should be placed on completeness and clarity of content.
2. Campus Visits/ Oral Presentation: Offerors who submits a proposal in response to this RFP may be required to give an oral presentation of their proposal to Kilgore College. This provides us an opportunity for the offeror to clarify or elaborate on the proposal. **Phone/video conference will not be acceptable.** Kilgore College will schedule the time and location of these presentations. Oral presentations are an option of the College and may or may not be conducted. Therefore, written proposals should be complete.

V. REQUIREMENTS/RESPONSES

A. BROKER/BIDDER BACKGROUND

- a. Please provide company background of your agency included (but not limited to) history of your company, longevity in the athletic insurance space, resumes of key personnel, org chart, commitment to service, etc.
- b. Please provide at least seven (7) references of other college/universities in Texas as well as at least two (2) references within the NJCAA
- c. Please explain your approach to customer service and give an example of your advocacy on behalf of a client
- d. Broker/bidder must provide a method of verifying student athletes' primary insurance for the Kilgore College athletic department. Please detail the program that you can offer along with the cost per verification.
- e. Describe your ability to provide on-site consultations at least once per year to detail our annual insurance renewal and discuss any challenges our staff may experience.
- f. Please outline any additional services that you provide your clients that differentiate you from other companies
- g. Detail your marketing philosophy and strategy and how your firm would assist in developing insurance specifications for submissions.
- h. Provide a list of the insurance companies that you have the ability to obtain quotes from- keeping in mind that each company listed will need to meet the specs of the above insurance carrier section and the TPA requirements below.
- i. Provide any details of all past or pending litigation or claims filed against your company that would negatively impact your company's performance under an agreement with Kilgore College.
- j. Describe how you or your agency would be compensated for providing services to Kilgore College. Are you flat fee based? Percentage of premium? Both?
- k. Please give a timeline of events between the completion of this award and the inception of coverage (September 1, 2023).
- l. Please provide a copy of your personal and company insurance license in Texas as well as your Errors & Omissions Insurance Certificate of Coverage

B. THIRD PARTY ADMINISTRATOR REQUIREMENTS

- a. Must have a single-point of contact assigned to communicate with us. Provide a brief resume for each of the proposed key personnel that Kilgore College will work with on a day-to-day basis on claims processing. Focusing on relevant experience, and list the

assigned function of each key person as it relates to this RFP.

- b. TPA must have 100% electronic /paperless claims processing. System must be HIPAA compliant and include secure File Transfer Protocol (FTP) capability for uploading as opposed to email. Provide screen shots of the system offered.
- c. TPA has HIPAA-compliant online claims management system that will provide real-time status of pending claims and show 1 paid claims live (provide screen shots of proposed system).
- d. TPA has online reporting capabilities including the ability to pull ad-hoc reports at any time. As well as the ability to sort by sport, provider, anatomy, claim size, date, name, etc.
- e. Detail any electronic interfacing capabilities you may have with injury tracking software or other systems used in athletic training rooms.
- f. Please provide a narrative as to your experience in working/negotiating with medical providers in the greater Kilgore/Longview, TX area.
- g. Please specifically state the average turnaround time for a payment back to a provider if given a "clean claim submittal"
- h. TPA must demonstrate its experience in achieving discounts from medical providers. Provide insight into existing or potential discount arrangements that you have in place at the following medical providers: Texas Spine and Joint Hospital, OrthoLonestar, PLLC aka Azalea Orthopedics.
- i. TPA must demonstrate its experience in finding cost savings and in negotiating lower prices for typically used medical services, such as diagnostic imaging, surgery/hospital fees, physician fees, etc. Provide samples of contracts negotiated and a listing of the fees charged proactively for these services or percentage of savings charged retroactively. Please detail any special discount agreements that you have with any specialist surgeons across the country. Would we have access to these discounts as part of the insurance coverage? What about if it is a procedure that the student would like to have and pay for on their own?

VI. EVALUATION AND AWARD

Kilgore College will review the bid responses with a committee and determine which broker best fits our needs moving forward. We are not required to disclose the details of the discussion and the decision is solely at our discretion. We reserve the right NOT to select a broker in this process should we not find a suitable option.

We anticipate an award being made within 10 days of the RFP Deadline. At which time we will notify the winning respondent and strategize about the schedule of events in preparation for the upcoming academic year.