



Request for Proposal

Chicago Commons
March 2025

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I. BACKGROUND

Established in the fall of 1894, Chicago Commons draws inspiration from Hull House and was founded by Graham Taylor as one of Chicago's pioneering settlement houses. Located on the city's northwest side, Chicago Commons has dedicated 130 years to supporting immigrants through active engagement with community residents, embodying the core principles of the settlement house movement.

Chicago Commons provides transformative services to individuals in underserved communities through three primary pillars. The Family Hub offers a comprehensive suite of support services to enhance family stability, facilitate education, and promote entrepreneurship, ultimately benefiting the well-being of the families we serve. Our Early Education program inspires learning for children aged six weeks to 12 years, employing the Reggio Emilia philosophy to foster creativity and critical thinking. As the second-largest provider of Early Head Start and Head Start initiatives, Chicago Commons operates four community-based early education centers in partnership with various organizations. Additionally, as one of Chicago's leading nonprofit providers of senior services, we assist over 1,300 seniors and adults with disabilities through homecare and adult day services.

MISSION STATEMENT

Chicago Commons is committed to empowering individuals, families, and communities to overcome poverty and systemic challenges, seize opportunities, and flourish for generations.

VISION STATEMENT

We envision a future where children, families, and seniors enjoy equitable opportunities for success across multiple generations.

II. OBJECTIVE

Chicago Commons (Commons) invites proposals from qualified insurance agents/brokers to manage and service our employee insurance offerings, encompassing health benefits, vision, dental, life, disability, critical illness, and Flexible Spending and Health Savings Accounts. The agent/broker's service capabilities and ongoing support will be crucial to our partnership, and candidates

should demonstrate significant expertise, and a history of successful integration related to the requested services.

III. CHICAGO COMMONS DEMOGRAPHICS

Chicago Commons has 216 non-union employees, 162 of whom participate in our medical plans, and 205 members. Ninety percent of those enrolled are single utilization. We offer two plans, including HSA and HMO. 70% of the population uses HMO.

IV. SCOPE OF SERVICES

The selected agent/broker is expected to provide the following services for Chicago Commons Insurance Services:

- Assess current insurance offerings and propose enhancements or modifications to coverage and limits.
- Offer advisory services, manage claims, and monitor claims activity.
- Conduct a semi-annual loss review and share findings in a semi-annual loss report.
- Deliver all necessary professional services to achieve approved insurance levels for Chicago Commons and any other related entities.
- Assign a dedicated service team, available upon reasonable notice, for all matters related to the tasks mentioned.
- Keep Chicago Commons informed about evolving insurance marketplace conditions.
- Create a tailored manuscript form to address the unique needs of Chicago Commons, ensuring appropriate coverage.
- Prepare an annual forecast for insurance premiums and service costs for the upcoming fiscal year (July 1 – June 30) and report any interim changes.
- Develop solicitation for coverage and benefits, including vendor verification, proposal analysis, and negotiations.
- Establish best and final offers.

- Review and prepare all necessary contractual documents for Chicago Commons' approval.
- Monitor the awarded contracts, suggest coverage changes, resolve issues, and assess employment policies related to various group plans.
- Regularly evaluate insurance services to ensure compliance with regulations, including quarterly statistical reports on rates, claims, demographics, market trends, and security evaluations.
- Analyze the financial strength and stability of insurance providers.
- Create specifications for data reports.
- Respond to inquiries from Chicago Commons and assist with claims and actuarial report reviews.
- Assign a key contact for timely issue resolution.
- Identify, develop, and implement innovative benefit practices, such as on-site health services and wellness program analysis.
- Provide technical support for our HRIS and wellness initiatives.
- Support open enrollment, including timeline consulting and material development.
- Monitor insurance provider ratings to ensure compliance with Commons' standards and facilitate transitions if needed.
- Continuously develop access points for primary care and report on treatment costs and alternatives.
- Serve as a consultant to assist with plan administration, claims processing, communication strategies, and employee training on benefit offerings and cost reduction methods.
- Facilitate transition plans between insurance carriers.

V. PROTOCOLS

Submission Deadline and Specifications

Please submit proposals via email to: carrolla@chicagocommons.org by **March 17, 2025, no later than 5:00 P.M. Central Standard Time.**

Each vendor must meet or exceed all included requirements:

Proposals should be straightforward and concise, clearly outlining the proposer's capabilities in relation to the RFP requirements.

Timeline

1. March 4, 2025: RFP Open
2. March 17, 2025: RFP Due
3. March 18-20, 2025: Submission Review
4. March 21-24, 2025: Interview Scheduling
5. March 28 – April 3, 2025: Review & Selection
6. April 4, 2025: Final Selection, Approval, and Award Notice

Format

- Transmittal Letter
- Summary Proposal
- Pricing Details
- Insurance and Financial Documentation
- Customer References
- Quality Assurance Plan
- Transmittal Letter

Transmittal Letter

- Must express the commitment of the company to provide the required services to Chicago Commons.
- Should outline agreement timelines to ensure a smooth open enrollment process in June.

Summary Proposal

- A concise statement detailing the provider's qualifications for delivering the requested services.

- A brief summary highlighting the key points of the proposal.
- Details on the company's overall qualifications and capacity to address the specific items outlined in the scope of services.

Technical specifications of any relevant software.

The selected vendor must certify that it has appropriate controls in place to ensure that Commons data is secure, and systems are HIPPA compliant.

Insurance Coverage

Vendors must maintain insurance coverage as outlined elsewhere in this RFP. Certificates of insurance should be provided immediately following the notice of award or included with the RFP submission.

Financial Consideration

Include a copy of the most recent annual report, financial statement, or equivalent documentation to demonstrate financial stability and capacity to deliver the requested services.

Customer References

Provide at least three (3) references from clients similar to the scope of services requested in this RFP. Information should include the firm's name, representative's name, address, contact number, and email address.

Quality Assurance

Chicago Commons will evaluate vendors based on their responses to the scope of services and other criteria relevant to serving the employee population effectively with education and support.

Proposal Pricing

Itemize the pricing for all services requested in the scope. Chicago Commons will select the vendor that best meets its needs based on the products and services offered. A proposed payment schedule should also be included.

VI. REVIEW PROCESS

This RFP is designed solely to provide the best value to Chicago Commons in addressing organizational needs and does not favor any specific vendor. RFP responses may be evaluated multiple times post-initial interviews to assist in selecting the most suitable vendor.

VII. TERM

The agreement for services will be for three (3) years, starting from the date Chicago Commons approves the contract. The agreement may be extended for up to two (2) additional one-year terms at the sole discretion of Chicago Commons.