



Request for Proposal (RFP)

RFP DESCRIPTION

Charter Oak Health Center, Inc. is seeking proposals for Commercial Insurance Broker/Consulting Services.

Proposals from women and minority owned businesses are encouraged.

Charter Oak Health Center, Inc. ("Charter Oak") is a Joint Commission-accredited Federally Qualified Health Center (FQHC) serving the Greater Hartford community. Charter Oak's mission is to promote healthier communities by providing quality, safe, patient-centered health care services in medically underserved areas, regardless of ability to pay. Charter Oak's vision is to be a nationally recognized health and wellness corridor known for comprehensive patient-centered services, its highly qualified and dedicated team of health professionals, state of the art technology, and collaborative partnerships. Charter Oak has 46 years of experience providing quality primary and specialty health care services to some of Hartford's lowest-income residents and 24 years of operating SBHCs. Charter Oak operates the only Health Care for the Homeless and Public Housing programs in Hartford. Charter Oak is a NCQA-recognized Patient Centered Medical Home (PCMH) that provides care and services through a "whole person" oriented approach to service delivery and a community-based access model. Charter Oak provides a full range of medical, behavioral health, dental, and specialty services across 20 sites, which includes seven (7) clinics, five (5) shelter sites, seven (7) school-based health centers, and a mobile medical van. One of the seven Charter Oak school-based sites provides primary care, behavioral health, and dental services; the other six sites currently offer behavioral health services only.

Timeline of the RFP:

Timeline

05/24/2024	Release of RFP Documents
05/31/2024	Deadline for questions regarding the RFP (copy all listed below)
06/21/2024	Proposals must be received by 12:00PM Eastern Time in the Administrative Offices of:

Charter Oak Health Center, Inc.
Attention: Finance – David Conley, Controller
21 Grand St.
Hartford, CT 06106

RFPs may be received electronically to the following:

David Conley, Controller
dconley@thecharteroak.org
Rick Markello, Interim CEO
Rick.markello@thecharteroak.org

06/28/2024	Award Contract
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Firm Description:

- a. Provide a brief description of your firm's history and background.
- b. Describe how your firm will get to know Charter Oak Health Center to understand our philosophies and our team.
- c. Describe what differentiates your firm from others.

Services Provided:

- a. Describe your Commercial Insurance process and how you ensure timely renewal.
- b. Describe your leverage in the marketplace.
- c. Describe how you would introduce Charter Oak Health Center in a good light to the insurance marketplace.
- d. Describe how your firm keeps abreast of changes (new players, limits, restrictions, etc.) in the insurance marketplace and communicates this information to clients.
- e. Describe any analytics you are able to provide us to assist with program decision-making.
- f. Describe any analytical tools you have that would help us with evaluating our commercial insurance program.
- g. Provide an overview of your loss control services
- h. Describe how your firm, along with our insurance partners, would work to reduce Charter Oak Health Center's total cost of risk.

Support, Compensation and References:

- a. Describe how your firm will provide ongoing services, responses to inquiries, day-to-day administration of insurance matters and consultation on policy coverage.
- b. Describe your claims services and support.
- c. Describe your brokerage fee and overall philosophy regarding compensation.
- d. Provide Company, Primary Contact Name/Title and Phone Number/email of three client references. If possible, references whose mission is the same as or very similar to, that of Charter Oak Health Center.

The Firm is responsible for conducting necessary research and becoming familiar with the organization. The following staff members should be contacted with any questions: David Conley, Controller, Rick Markello, interim CEO.

The selected firm will be required to enter into a contract with Charter Oak Health Center, Inc. Additional contract conditions may be required, depending upon the nature and extent of the services to be provided. Charter Oak Health Center, Inc. reserves the right to negotiate a change or modification to any of the proposed contractual conditions.



RFP General Terms

1. Acceptance of Proposal: Charter Oak Health Center, Inc. reserves the right to reject any and all proposals and to waive informalities, if, at its discretion, the interests of Charter Oak Health Center, Inc. will be best served thereby.
2. Charter Oak Health Center, Inc. reserves the right to accept anything other than the lowest cost proposal, and to negotiate the specified dollar amount, or any portion of that amount. Charter Oak Health Center, Inc. reserves the right to negotiate contract changes following the award.
3. If there is any conflict between these documents and the proposal, these documents shall be controlled.
4. Charter Oak Health Center, Inc. reserves the right to cancel this RFP in writing or postpone the date and time for submitting proposals at any time prior to the proposal due date.
5. No proposer shall have a right to make a claim against Charter Oak Health Center, Inc. in the event COHC accepts a proposal or does not accept any proposals.
6. Nondiscrimination: Vendor will not discriminate against any employee or applicant for employment because of race, color, creed, religion, ancestry, sex, national origin, sexual preference, disability, age, marital status, or status with regard to public assistance or as veteran.
7. Debarment and Suspension: The Contractor warrants and represents that neither it nor its principals, employees or agents who would perform services under this RFP are presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation by any Federal or State department or agency



Current Insurance Policies:	Limits:
1. Cyber Liability	\$1,000,000
2. Directors/Officers and EPLI	\$1,000,000
3. ERISA (Crime)	\$500,000
4. Workers Compensation	\$1,000,000
5. Auto-Medical Vans	\$1,000,000
6. Inland Marine	\$150,000
7. Business Auto	\$1,000,000
8. Business owners	\$2,000,000
9. Umbrella	\$5,000,000
10. Commercial Package	\$2,000,000
11. Professional Liability	\$3,000,000

Please note that medical malpractice insurance is covered by the federal government for Federally Qualified Health Centers under the Federal Tort Claims Act (FTCA).