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February 23, 2022

**SENT VIA EMAIL**

Mr. Mike Null  
County Purchasing Officer  
Columbia County Florida  
135 NE Hernando Avenue, Suite 203  
Lake City, FL 32055

Subject: Independent Consulting Services – Employee Health Plan

Dear Mr. Null,

We appreciate the opportunity to provide this proposal for Columbia County (“the County”). Pursuant to our correspondence and discussion, and in response to your request, we offer the following proposal for Siver Insurance Consultants (“Siver”) to provide consulting services for the County with respect to the County’s employee health plan.

### **SIVER’S QUALIFICATIONS**

We believe that Siver is uniquely qualified to provide the insurance and risk management consulting services sought by the County. In our opinion, what Siver offers is best summarized as:

- Independence
- Integrity
- Expertise
- Experience

#### *Independence and Integrity*

Siver is independently owned and not related to or affiliated with any other organization. Siver is entirely owned by its officers and employees. We do not sell insurance nor do we receive, directly or indirectly, any commissions, contingent commissions or overrides. All of our income is directly derived from the fees we charge our clients. All income we receive as the result of or in connection with our services to a client will appear on our invoice to that client. We adhere to a strict code of ethics and do not accept gifts, trips, prizes or anything else of any value from vendors.

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In short, we serve only you, our client. This approach assures our clients that Siver never has any vested interest in anything other than our clients' best interests, and that they may rely on our objective recommendations.

*Expertise and Experience*

We believe that our firm is particularly well-suited to provide the proposed services. We start by observing that, when our clients are considering proposals for services, we recommend that they concentrate their analysis and comparison on the apparent relationship between the nature of the services required and the knowledge and experience of the specific individuals (i.e., the project team) with the firms who will be providing the services.

The following team of our professional staff would probably perform most of the services:

Kathy Gordon, ARM, AAI	Senior Consultant
Theresa Conley, MPA, CEBS, RHU	Senior Consultant

**SCOPE OF THE PROJECT**

It is our understanding that the County seeks the following services:

**Phase 1 – Initial Renewal Indication**

We envision the first phase of the project as follows:

- We will do some fact finding, information gathering in advance of the initial renewal indications. We will request from the County details on the current health plan, contribution information, the pro-share agreement and payout history, premiums and claims information. This will allow us to better evaluate the initial renewal indication from Florida Blue.
- We will review the initial renewal indications from Florida Blue for the October 1, 2022 health plan renewal when provided by Florida Blue in April – May of 2022.
- We will initiate discussions with Florida Blue, if appropriate, to determine if any options or changes to the initial renewal indication can be proposed and considered that would be in the County's best interest. As an example, we may ask to review different plan options such as deductibles, coinsurance and/or copays.
- We will provide a recommendation to the County regarding the renewal. Specifically, we will recommend at this point if a procurement for the October 1, 2022 renewal should be considered.

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Step 1 will also include, if requested by the County, attendance and participation at one in person meeting, such as a Board Workshop.

**Phase 2 – Procurement for Health Plan – If Recommended in Phase 1**

We envision that the results of Phase 1 will be one of the following three (3) recommendations:

- Negotiate best terms with the incumbent for the 2022 renewal. We would not perform Phase 2.
- Negotiate best terms with the incumbent for the 2022 renewal AND do a procurement process for the 2023 renewal. Proceed to Phase 2.
- Do a procurement process for the 2022 renewal. Proceed to Phase 2.

If Phase 1 of our work results in a recommendation to perform a procurement for the 2022 or the 2023 renewal, and if the County concurs, the following are our proposed steps:

- Develop a timeline for the various steps in the RFP process.
- Prepare an RFP for fully insured medical insurance. The RFP will specifically ask for options matching the current plan options, including enhancements. Consortiums and pools will be encouraged to respond to the bid.
- Assist the County with responses to proposer questions and the drafting of addenda.
- Review and prepare summary spreadsheets to aid the evaluation committee in their comparison and analysis of the proposals received.
- Meet with staff and an RFP selection committee to review the proposals and spreadsheets, and to determine proposer finalists.
- Develop finalist interview questions, meet with staff and the RFP selection committee to interview proposer finalists (if necessary).

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### SIVER FEES

As is our normal practice, if retained, we will bill the County monthly for consulting services. At the end of each month we will provide an invoice describing the date a particular service was performed, the name of the person providing the service, a general description of the work performed, the hourly rate and the earned fee for our services during the month. Our fees develop on the following basis:

Senior Consultants	\$235 per hour
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Typical business expenses (i.e., mileage, lodging, meals, etc.) will be billed in addition on a pass-through basis, with prior written consent of the County.

Phase 1 Project Max:	\$5,000
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Phase 2 Project Max:	\$25,000
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If our fees for the project are less than expected (e.g., less total time is required) we will, of course, bill the County the actual, lesser amount.

Siver's Phase 2 Project Maximum is based on our estimate of the time required to complete the tasks indicated in the Scope of Services. Siver will only bill for actual hours expended, not to exceed the Project Maximum (indicated above) for the Scope of Services identified in this proposal letter. Should the County request any addition to the services shown in the Scope of Services, an increase to the maximum may be required.

Our proposed Project Maximum for Phase 2 includes three (3) in-person meetings. The meetings will most likely be to:

- 1) Meet with the evaluation committee to review the RFP process and get input on what to include in the RFP.
- 2) Meet with the evaluation committee to review all proposals received and go through the summary spreadsheets. Decide on finalist(s) and/or choose the winning proposer.
- 3) Either meet with the evaluation committee to attend finalist interviews for the proposers or attend the County Commission meeting where the RFP recommendation will be made.

Note: For the three (3) trips, any business expenses, typical business expenses (i.e., mileage, lodging, meals, etc.) are included in the Project Maximum. Any additional trips and/or expenses will be discussed prior with the County.

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Changes to the Scope of Services may result in the need to negotiate fees for the additional services requested. In any event, the quoted hourly rates are guaranteed to the conclusion of this project.

**CLOSING**

We appreciate the opportunity to offer this proposal to the County. Should you elect to retain us, we are prepared to begin work immediately. If you have any questions or need any additional information regarding our firm or any of the information contained in this letter, please let us know.

Very truly yours,


SIVER INSURANCE CONSULTANTS



Kathy Gordon, ARM, AAI  
Vice President

KG/tmc

Authorized this date 3/1/22

By:   
David Kraus, County Manager  
Columbia County Board of  
County Commissioners