To Whom It May Concern:

The Board of Trustees of State Institutions of Higher Learning (IHL) is seeking proposals for student health insurance for students attending its universities. IHL is using a market assignment process which will include a Request for Proposals (RFP). The purpose is to obtain a policy or policies for health insurance at a volume-based discount. The RFP process will be conducted by a selection committee, although final acceptance of a quote will be subject to IHL Board approval.

The university system consists of IHL, Alcorn State University (ASU), Delta State University (DSU), Jackson State University (JSU), Mississippi State University (MSU), Mississippi University for Women (MUW), Mississippi Valley State University (MVSU), The University of Southern Mississippi (USM), and The University of Mississippi (UM), including The University of Mississippi Medical Center (UMMC). However, UMMC maintains a separate plan, and the insurance sought in this process does not include UMMC students.

The goal of this RFP is to negotiate and then maintain a student health insurance policy by which students and universities may elect to purchase insurance at a pre-negotiated rate. The winning broker’s (the “Broker”) services will include all customary obligations of a broker including but not limited to insurance placement, claims advocacy, assisting insureds, coordination, advising, and obtaining renewal quotes. This RFP process is not for travel insurance as is customarily purchased for students and faculty traveling abroad. The offered policy shall meet all federal and state legal requirements, including compliance with the Affordable Care Act. The proposed policy must also include, or provide an option, that will meet federal insurance requirements applicable to international students (as may exist for J-1 visas and/or certain research scholars). This process seeks a Broker to solicit quotes for the IHL system for three policy years, being 2023-2024, 2024-2025, and 2025-2026. The policy term would most likely begin August 1 or September 1, and part of the Broker’s services will include consultation in regard to the best inception date. A more detailed calendar related to the RFP process will be included within the forthcoming RFP. The Broker will be able to solicit quotes from all viable markets in the renewal years (2024-2025 and 2025-2026).

There are approximately 75,000 students within the IHL system, and 3,403 unique members participated in the system plan during the 2021-2022 policy year. The current policy is with United Health Care at a cost of $2,004.00 per year, which includes broker commission and additional services.
The following table shares information regarding the current policies:

<table>
<thead>
<tr>
<th>University</th>
<th>Current Insurer</th>
<th>Approx. Number of Insureds</th>
<th>Approx. Annual Premium Per Student</th>
</tr>
</thead>
<tbody>
<tr>
<td>MSU</td>
<td>United Health Care</td>
<td>1,122</td>
<td>$2,004</td>
</tr>
<tr>
<td>UM</td>
<td>United Health Care</td>
<td>1,231</td>
<td>$2,004</td>
</tr>
<tr>
<td>USM</td>
<td>United Health Care</td>
<td>1048</td>
<td>$2,004</td>
</tr>
<tr>
<td>Other 5 Universities</td>
<td></td>
<td>2</td>
<td>$2,004</td>
</tr>
</tbody>
</table>

IHL intends to select one broker paired with one insurer at the end of the process. Additional and more detailed information will be provided in the RFP, which you will receive should you be assigned a market. You may visit IHL’s website at [http://www.mississippi.edu](http://www.mississippi.edu) or each university’s website for general information regarding each university.

Each broker may submit requests for markets, listed in order of preference. IHL, through a selection committee, will evaluate each broker’s response to this letter. Based on those evaluations, brokers may be assigned a market. The selection committee will assign the broker that it deems best qualified for a particular market to that market, or if the broker has already been assigned a market, the market may be assigned to the next best qualified broker. A qualifying broker may be assigned more than one market or no market at all. In order to promote the most competition, no broker will be assigned more than three markets.

To compete for a market assignment, a qualified broker should respond by restating the below-listed criteria followed by comprehensive responses which demonstrate how your organization meets the criteria. Please be specific in your responses regarding the number of years and type of experience that your firm and the primary contact possess. Only the following criteria will be evaluated in determining market assignments.

**Evaluation Criteria**

1. State the market or markets you wish to be assigned. If requesting multiple markets, list them in order of preference. Listing multiple markets should increase your chance of being assigned a market. By requesting a market assignment, you are agreeing that you will, if assigned the market, use your best efforts to obtain the lowest and best quote from that insurer. If you are assigned a market that declines to quote, you must document your efforts and any stated reason provided by the insurer. No broker will be assigned a market that it did not request.
Minimum Qualifications

2. **Licensed.** The broker must be appropriately licensed and/or have legal authority to render the proposed services.

3. **Comparable Client.** The individual broker must have provided student health insurance brokerage services to at least one large client (individual or group) comparable to IHL. Provide the client’s name, the name and contact information of the client’s representative, the size of the group or client (approximate number of insureds), and number of years the services have been rendered by your organization to the large client.

4. **Agency Experience with Similar Placement.** The broker must have at least five (5) years of experience as an organization in brokering student health insurance with programs similar in size and/or complexity to IHL. Provide in detail the number of years of experience your firm has 1) specific to placement of student health insurance coverage, and 2) provide information sufficient for a selection committee to be able to evaluate whether that experience is similar in size and/or complexity to the IHL system.

5. **Requirements of Requested Markets.** The insurance carriers requested must have an A.M. Best rating of A IX or better, and must be legally authorized to write the requested coverage in the State of Mississippi.

6. **Conflicts or Ethics Restrictions.** No contract can be awarded that would violate Mississippi conflict of interest or ethics rules. Please confirm that neither the firm nor the individual broker has any conflict of interest or other relationship which would prevent the parties entering a contract.

Additional Evaluation Criteria

7. **Broker Commission.** Provide the maximum commission percentage that the broker will charge in exchange for the services being provided. Disclose all additional fees which would benefit the Broker. Taxes do not need to be disclosed but any and all other additional charges must be included in your response.

8. **Experience of Primary Contact.** Identify the primary contact that will service IHL’s account if awarded the business and provide his or her contact information. Provide the number of years of experience the primary contact has specific to the placement of student health insurance coverage for a large client. Provide the number of years of experience the primary contact has placing coverage with each requested market/insurer.

9. **Agency Experience with Requested Company.** Describe why your experience and relationship with a specific market is superior to other brokers. Provide the volume in approximate premium dollars and number of policies of student health insurance coverage that your firm has placed with each requested company from July 1, 2021, to June 30, 2022. If you are unable to provide this information, provide equivalent information that demonstrates the amount of business
your firm conducts with the requested company, or provide specific examples of successful work with the specific insurer or insurers that you have requested.

10. **Implementation Plan.** The Broker who wins this RFP process will be expected to serve as a consultant to IHL and each participating university. In this role, the Broker will provide extensive coordination and advice. Provide an implementation plan and the core services you and your organization will provide for the universities and their students. The plan should address how you intend to tailor services to each university and each university’s campus clinics. The plan should also address how you intend to make the application and payment process convenient for students. Neither IHL nor the universities will be collecting premiums from students to pay for the policies; with the exception of student workers that a university has elected to pay for or subsidize, students will pay their premium (or premium share if partly subsidized) directly to the Broker. Accordingly, the Broker will be required to interact directly with students as the insured. Also provide any other advice regarding program structure and general coverage needs. Discuss strategies to increase student interest and participation.

11. **Customer Service References.** Briefly provide a statement of your commitment to customer service. Provide three references consisting of your current or former large clients that are comparable to the IHL system. The reference list must include the client’s name and the reference person’s title, phone number, and email address. Provide one negative reference, being an account which was terminated by the insured during the policy year or not renewed because of the insured’s dissatisfaction during 2020, 2021 or 2022. If no such account exists, please provide any account lost for any reason during these three (3) years as a negative reference.
Weight of Scoring Criteria for Market Assignments

The selection committee will use its best efforts to weigh the following criteria when evaluating market assignment requests.

- All five minimum qualifications (Criteria 2-6) must be met
- Criteria 7, Commission Cap: 30% or 30 points
- Criteria 8, Primary Contact Experience: 20% or 20 points
- Criteria 9, Firm/Company Experience: 20% or 20 points
- Criteria 10, Implementation Plan: 15% or 15 points
- Criteria 11, Customer Service Response & References: 15% or 15 points

How to Respond

Brokers wishing to receive a market assignment should submit their responses to:

Mr. Daniel Hale  
Chair of the Student Health Insurance Committee  
360 Hardy Road  
Mailstop 9732  
Mississippi State, MS 39762  
dhale@saaffairs.msstate.edu

And Copy to:

Phil Cumberland  
Procurement and Property Officer, IHL  
3825 Ridgewood Road  
Jackson, MS 39211  
pcumberland@mississippi.edu

Although it is preferred that responses be submitted by email, you have the option to submit them by traditional mail. If submitted by traditional mail, submissions must be received by the submission deadline. Requests postmarked before the deadline but received after the deadline will not be considered.

The deadline for responses will be 4:00 p.m., Central Time, on September 26, 2022. If selected for a market assignment, you will be notified on or around October 10, 2022. Those receiving a market assignment will also receive additional instructions and access to the RFP.

By participating in this process, you agree not to attempt to influence the outcome of this process except through the process itself. Accordingly, brokers may not directly or indirectly communicate with members of the selection committee, IHL, or university about the process or procurement, except as outlined, described, and allowed within this process. The Chair of the Selection Committee will be your primary point of contact.

IHL specifically reserves the right to reject any or all responses.