Request for Information: Self-Insurance Exploration

CareerSource Citrus Levy Marion (CLM) is evaluating strategies to more effectively manage employee healthcare costs. As part of this effort, CLM is exploring the feasibility of transitioning from its current fully insured health plan to a customized self-insured model. To support this assessment, CLM is seeking information from qualified consultants and providers with expertise in self-insurance program design, implementation, and administration.

The information gathered through this RFI will assist the CLM Board of Directors and management team in determining whether self-insurance is a viable option and, if so, in preparing a subsequent solicitation for professional services to support the transition.

Scope of Requested Information

- **Self-Insurance Structure and Requirements**
  Explain the components, operational requirements, and governance considerations associated with establishing and maintaining a self-insured health plan for an organization of CLM's size.
- **Risk Mitigation Strategies**
  Provide information on risk-management approaches, including stop-loss coverage options, risk-pooling arrangements, and financial safeguards to ensure long-term plan stability.
- **Provider Network Continuity**
  Discuss strategies to maintain, to the greatest extent possible, the medical provider and facility networks currently utilized by CLM staff.
- **Third-Party Administrator (TPA) and Pharmacy Benefits Manager (PBM) Functions**
  Describe the roles, responsibilities, and selection considerations for TPAs and PBMs within a self-insured model, including claims processing, customer service, compliance, and cost-containment functions.
- **Data Requirements**
  Identify the data elements, historical claims information, and other documentation needed from CLM to conduct an accurate analysis and develop plan design recommendations.
- **Plan Design Options**
  Provide an overview of potential plan design structures, including benefit configurations, cost-sharing models, wellness incentives, and other customizable features available under a self-insured approach.

Sr. Management may ask to schedule additional meetings with respondents to further discuss the information provided to help us better develop a comprehensive Request for Proposals (RFP) to meet official procurement standards.

CLM anticipates scheduling no more than two firms to present information regarding the movement from a traditional healthcare plan to one that is self-insured. Firms interested in assisting CLM should provide the following information to assist in the selection process.

1. A brief history of the company and its principals.
2. A concise description of the firm's work with non-profits in developing self-insurance plans.
3. Information on the amount of time needed for a presentation;
4. Whether the firm would prefer an in-person venue for its presentation or plans to present via Zoom; and,
5. Copies of any printed materials developed by the company explaining or outlining self-insurance plans arranged by the firm.

CLM anticipates scheduling information presentations in August and/or September 2026.

CLM reserves the right to decide on whether or not to pursue a self-insurance program and assumes no responsibility or costs associated with this RFI and the presentations by the selected firms.

Interested parties should submit the items listed above in an electronic format via email to Sandra Crawford at scrawford@careersourceclm.com by 5pm on Friday, July 24th with the subject line "Self Insurance RFI".

No funding is attached to this request and therefore no budget information is being provided per normal federal Stevens Amendment requirements.