

Teton County School District #1

Request for Proposal (RFP) Flat Rate Health Insurance Consultant

RFP No.: TCSD2025-2026-Health Insurance

Issue Date: November 13, 2025

Submission Deadline: January 5, 2026

Contact: Kristen Mayo, Chief Financial Officer, kmayo@tcsd.org, 307-690-8451

1. Introduction

The **Teton County School District #1** ("District") is soliciting Statements of Qualifications (SOQ) from qualified individuals or firms to provide **health insurance consulting services** to the District on a **flat-rate basis**.

The selected consultant will serve as the District's advisor on employee health insurance benefits, providing independent, expert guidance to ensure cost-effective, compliant, and sustainable health coverage options for the District and its employees.

2. Scope of Services

The Health Insurance Consultant will be expected to perform the following services, including but not limited to:

- **Plan Review & Analysis**
 - Review current health insurance plans, coverage, and utilization.
 - Compare benefits, provider networks, and costs against industry benchmarks.
- **Market Research & Carrier Liaison**
 - Obtain and evaluate proposals from insurance carriers or third-party administrators.
 - Recommend options that align with District goals, employee needs, and budget constraints.
 - Propose a 5 year plan to help eliminate annual change in the health insurance plans for the District.
- **Cost Projections & Budget Support**
 - Provide actuarial analysis and rate projections.
 - Assist with cost containment strategies.
- **Negotiations & Implementation Support**
 - Advise during contract negotiations with carriers/vendors.
 - Suggest management plans or software to alleviate the operational challenges of the District.
 - Oversee implementation of new or renewed plans.
- **Compliance & Reporting**
 - Ensure recommendations comply with federal and state regulations (e.g., ACA, HIPAA, ERISA).

- Provide annual reports and updates to the Board of Education.
- **Ongoing Advisory Support**
 - Attend meetings with District leadership and/or the Board as needed.
 - Provide expertise on emerging trends, legislation, and innovations in employee benefits.

3. Compensation

The District seeks to engage a consultant on a **flat-rate annual basis**, with no commissions, overrides, or contingent compensation from any insurance carrier or vendor. The rate must cover all anticipated services outlined in this RFP.

4. Minimum Qualifications

Respondents must demonstrate:

- At least **five (5) years** of experience providing health insurance consulting to public-sector clients, preferably K-12 school districts.
- Proven knowledge of applicable laws and regulations.
- Strong analytical, communication, and negotiation skills.
- No financial or contractual relationship with any carrier that would present a conflict of interest.

5. Submission Requirements

Statements of Qualifications must include:

1. **Cover Letter** – Brief introduction and interest in the project.
2. **Firm/Consultant Profile** – Background, size, and relevant experience.
3. **Project Team** – Key personnel and roles.
4. **Relevant Experience** – Summary of similar engagements.
5. **References** – At least three (3) public-sector clients served in the past five years.
6. **Approach** – Description of methodology for reviewing and recommending health insurance plans.
7. **Flat Rate Proposal** – Annual flat fee for services, inclusive of all expenses.
8. **Conflict of Interest Statement** – Disclosure of any potential conflicts.

6. Selection Process

The District will evaluate submittals based on:

- Relevant experience and qualifications.
- Understanding of public-sector and school district needs.
- Quality of references.

- Demonstrated ability to provide unbiased, carrier-independent advice.
- Proposed flat-rate cost.

The District reserves the right to conduct interviews with shortlisted respondents prior to final selection.

7. Timeline

Event	Date
RFP Release Date	November 19, 2025
Deadline for Questions	December 8, 2025
Submission Deadline	January 5, 2026
Interviews (if needed)	Week of January 12-16, 2026
Anticipated Award Date	March 11, 2026
Contract Start Date	April 1, 2026

8. Submission Instructions

All responses must be received by **January 5, 2026** in a sealed envelope or as a PDF via email, clearly marked:

“RFP – Health Insurance Consultant”

Attn: Kristen Mayo
Teton County School District #1
PO Box 816, 1235 Gregory Lane
Jackson, WY 83001
Email: kmayo@tcsd.org

9. General Conditions

- The District reserves the right to accept or reject any or all responses.
- Late submissions will not be considered.
- All costs associated with preparing a response are the responsibility of the respondent.
- The contract will be subject to Board of Education approval.

10. Confidentiality & Data Security

- The consultant must maintain strict confidentiality of all employee, financial, and plan information.
- Any access to personal health information (PHI) must comply with HIPAA and applicable state privacy laws.

11. Term of Contract & Renewal

- Specify initial contract length (e.g., 1 year) with options for renewal upon mutual agreement.
- Require annual performance review before renewal.

12. Insurance Requirements

- Professional liability (errors & omissions) coverage, e.g., \$1M per occurrence / \$2M aggregate.
- General liability and workers' compensation (if applicable).

13. Non-Collusion Affidavit

- Require a signed statement that the respondent has not colluded with other bidders or carriers to influence pricing or outcome.

14. Right to Audit

- The district reserves the right to audit the consultant's work, billing records, and communications related to the contract to verify compliance.

15. Deliverables & Reporting Frequency

- Require a formal annual report, plus quarterly updates or as needed for Board/leadership meetings.

Issued by:

Kristen Mayo

Chief Financial Officer

Teton County School District #1

November 19, 2025