



Request for Proposals Public Health Solutions Insurance Broker Pre-Proposal Conference

August 20, 2019



Agenda

- **Welcome & Introductions**
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- **Scope of Work**
- **Proposal Content**
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Welcome & Introductions

Public Health Solutions

WHO WE ARE



Health disparities among New Yorkers are large, persistent and increasing. Public Health Solutions exists to change that trajectory.

Public Health Solutions

- **Public Health Solutions (PHS):**
 - **is the largest public health nonprofit serving New York City.**
 - **has improved health outcomes and helped families thrive by providing directed services to the city's most vulnerable populations, including maternal and child health services, reproductive care services, health insurance access, and food and nutrition services.**
- **PHS Contracting and Management Services (CAMS) Division works in partnership with government, foundations and other funding bodies to handle the contracting and administrative requirements of grant funding.**
- **PHS Neighborhood Health (NH) Division provides community-based direct services for low-income and vulnerable New Yorkers to improve their health outcomes.**

OUR ORGANIZATIONAL PROFILE

- **PHS is 501 c(3) organization headquartered in Manhattan, with offices across New York City and surrounding counties.**
- **PHS current risk profile:**
 - PHS maintains insurance coverage to ensure the protection of its Board officers, employees, and assets
 - Current annual revenue is \$255M, 76% of which is pass-through funding as grants to other organizations
 - Approximately 420 full time and 26 part time staff
 - 29 offices
 - 3 automobiles
 - Real & personal property estimated value of \$10M and will be re-evaluated during the insurance renewal process

NEIGHBORHOOD HEALTH LOCATIONS

PHS provides direct services to New Yorkers through its 29 service locations across the 5 boroughs of New York City.

Manhattan (8 locations)

40 Worth Street, 5th Floor New York, NY
125 Worth Street, New York, NY
421 East 26th Street, New York NY
50 Madison Street, New York, NY
158 East 115th Street, New York, NY
22 Cortlandt Street, New York, NY
455 First Avenue, New York, NY
2 Washington Street, New York, NY

Staten Island (2 locations)

358 St. Mark's Place, Staten Island, NY
23 Hyatt Street, Staten Island NY 10301

Bronx (3 locations)

519 East Tremont, Avenue, Bronx, NY
1826 Arthur Avenue, Bronx, NY
4268 Third Avenue, Bronx, NY

Queens (8 locations)

103-24 Roosevelt Avenue, Corona, NY
30-50 Whitestone Expressway, Flushing, NY
42-60 Main Street, Flushing NY 11335
90-40 160th Street, Jamaica, NY
90-04 161st Street, Jamaica, NY
55-05 Myrtle Avenue, Ridgewood, NY
12-26 31st Avenue, Astoria, NY
42-09 28th Street, Long Island City, NY

Brooklyn (8 locations)

462 36th Street Brooklyn, NY
1491 Broadway, Brooklyn, NY
335 Central Avenue, Brooklyn, NY
1873 Eastern Parkway, Brooklyn, NY
295 Flatbush Avenue Extension, Brooklyn, NY
2555 Ocean Avenue, Brooklyn, NY
485 Throop Avenue, Brooklyn, NY
520 Kingsland Avenue, Brooklyn, NY

OUR TWO-PRONGED APPROACH IN PUBLIC HEALTH

For 60+ years, we have improved health for vulnerable families by providing services directly in their communities and supporting 200 community-based organizations annually in doing their work.

NEIGHBORHOOD HEALTH

**Provide direct services in
New York City's most
vulnerable neighborhoods
to improve health outcomes**



CONTRACTING AND MANAGEMENT SERVICES

**Provide administrative services
and payment for community-
based organizations to tackle
public health challenges**

NEIGHBORHOOD HEALTH

Through Neighborhood Health, we provide community-based direct services for low-income and vulnerable New Yorkers to improve their health outcomes



Neighborhood WIC

Help pregnant and nursing women, infants, and children with nutrition education, breastfeeding support, and WIC checks



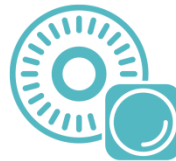
Tobacco Control

Work to protect the health of New Yorkers through tobacco control policy, advocacy, and education at NYC Smoke-Free.



Health Insurance

Assist families and individuals enroll in and renew their insurance, and also offer specialized enrollment for seniors or disabled individuals.



Sexual and Reproductive Health

Provide affordable, comprehensive, and confidential reproductive healthcare for women, men, and adolescents.



SNAP Assistance

Help eligible families apply to NYC Human Resources Administration for SNAP and provide referrals to other programs



Family Health

Offer a variety of programs to support pregnant and parenting families so they have the tools they need to achieve optimal health

CONTRACTING AND MANAGEMENT SERVICES

Our Contracting and Management Services handles the complex administrative requirements of grant funding so that community based organizations and partners can focus on programs and service delivery.



Procurement

Lead full-service procurement activities from solicitation development & release to proposal evaluation & selection through contract award, development & execution.



Fiscal Activities

Make timely payments to subrecipients, maximize utilization of funds through tracking and forecasting spending, processing modifications, and reprogramming funds. Ensure appropriate and allowable use of funds.



Monitoring

Conduct comprehensive monitoring (programmatic & fiscal) to verify services provided, expenditures reported and/or deliverables completed. Assess compliance with contractual terms and take progressive compliance actions as necessary, and provide technical assistance.



Reporting

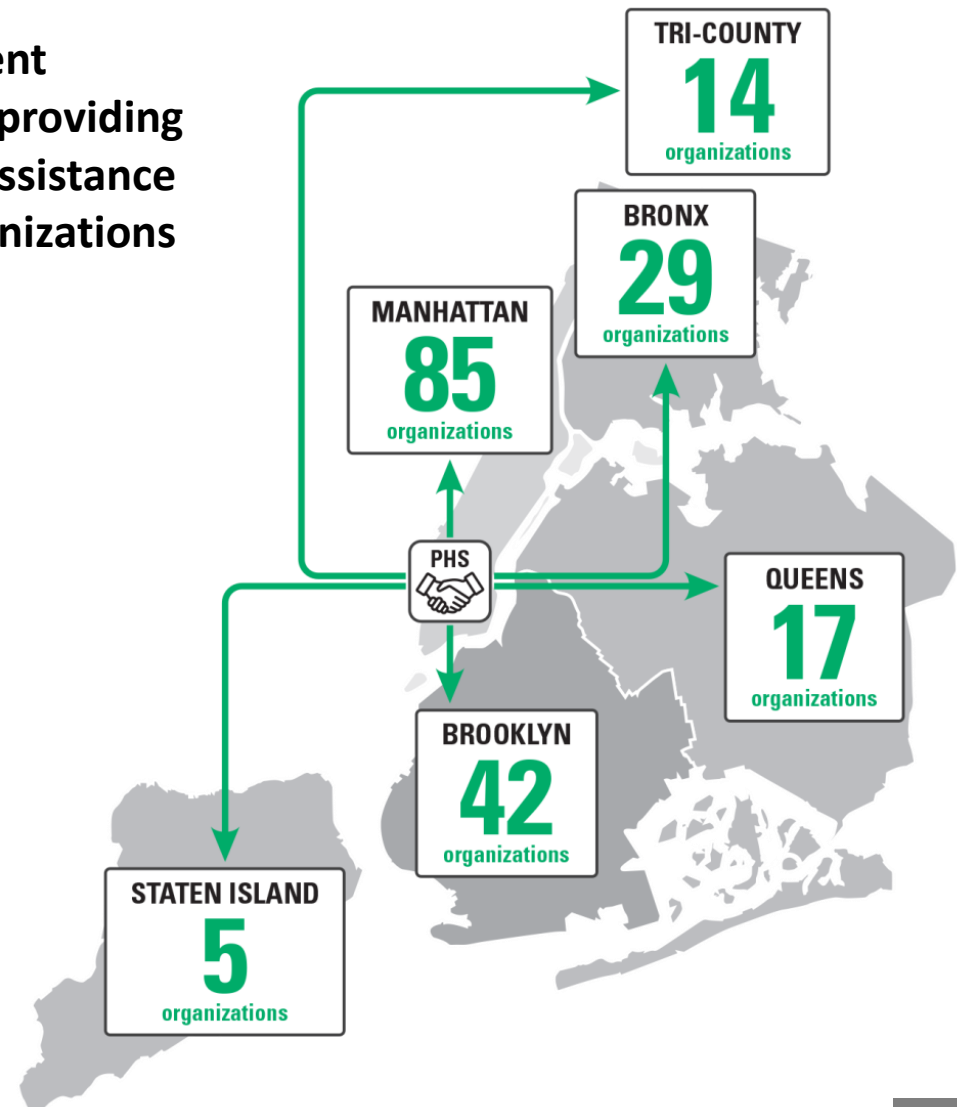
Design, develop, and maintain information systems to collect data; compile data and generate a variety of informative reports for different stakeholders.

CONTRACTING AND MANAGEMENT SERVICES

Through our long-standing government partnerships, we are a critical link in providing financial support and management assistance to nearly 200 community-based organizations across the city's five boroughs.

Services CAMS Support

- HIV Prevention and Care
- ~~Cancer Prevention~~
- Emergency Preparedness
- Family Planning
- Food and Nutrition
- Harm Reduction
- Hepatitis Prevention
- Housing
- Maternal and Infant Health Care
- Mental Health
- Provider Detailing



RFP Purpose

RFP Purpose

- Public Health Solutions (PHS) is seeking an insurance broker / management firm:
 - to design, place, and manage its corporate insurance portfolio and to provide a variety of strategic risk advisory services
 - with a demonstrated history and expertise in providing insurance placement and risk management services to clients with a similar size and mission to PHS.
 - to help assess PHS' insurance needs, recommend the appropriate levels of insurance coverage and structure to ensure the best value for PHS.
- In addition, the insurance program must be administered and maintained at the most reasonable cost to the organization.
- The anticipated contract term will be for 4 years, with up to 3 one-year renewals. The intent is to begin the term of the contract on ~~September~~ **October** 1, 2019 and end on ~~August 31~~ **September 30**, 2023, subject to change, as needed.

Scope of Work

Scope of Work

- The selected broker's responsibilities and tasks will include, but are not limited to:

1. Broker Services

1. Assign experienced staff immediately upon selection to assess PHS' current insurance program and insurance requirements. The Broker's primary account representatives shall be reasonably available to PHS staff to address questions related to this account.
2. Review PHS' insurance program to ensure that PHS and its contractors maintain appropriate levels of insurance and notify PHS of any new developments in the insurance industry that may impact its insurance coverage.
3. Advise PHS of recommended insurance policy changes and considerations, insurance policy renewal, as well as any additional insurance coverage, including recommended changes due to regulatory changes.
4. Recommend a plan for PHS' insurance program renewal/marketing, including timelines and assignments, at least 120 days prior to PHS' January 1st policy expiration.
5. Work with PHS to organize, develop, and present PHS' operations and company risk profile and insurance coverage requirements to insurance underwriters.

Scope of Work

6. Evaluate insurance underwriter bids and present PHS with a package of insurance policy terms, conditions, and premiums that best reflect its goals and objectives, including: (1) a narrative describing competitive bidding (2) a matrix comparing insurance policy proposals, and (3) recommendations regarding insurance carriers, coverage limits, premiums, terms, conditions, and risk exposure.
7. Review proposed insurance policies and endorsements for accuracy and conformity to specifications and negotiated coverage. As PHS operations change, identify new issues, exposures and potential gaps in coverage, keeping PHS informed of significant insurance matters that will impact PHS' risk exposure and insurance program.
8. Negotiate insurance policy terms prior to binding coverage, keeping PHS fully informed of the marketing process. No insurance coverage, terms, or conditions may be bound without PHS' prior written authorization.
9. Recommend standard insurance specifications for all of PHS' procurement documents.
10. Review and advise on appropriate insurance terms and requirements for all PHS contracts.
11. As needed, assist with preparation and presentation of PHS Board materials.

Scope of Work

2. Risk Services

1. Review PHS's current insurance policies to assess sufficiency of insurance limits and adequacy of coverage required to protect PHS from reasonable risks, providing the best balance of minimizing risk and insurance premiums.

3. Claims Services

1. Provide an experienced, dedicated insurance claim expert to assist PHS with reviewing and managing its insurance claims.
2. Notify insurance carriers of all potential and actual insurance claims against PHS.
3. Address emergency mitigation procedures for property related claims.
4. Monitor insurance claims to ensure that the carrier handles all claims properly and in a timely manner
5. Advocate for PHS on any disputed or problem insurance claims.
6. Meet quarterly with PHS and respective carriers to review all open insurance claims and settlements.

Scope of Work

4. Administrative Services

1. Ensure insurance carriers issue insurance policies and endorsements in a timely manner.
2. Provide PHS with binders with all new insurance policies on a timely basis.
3. Approximately 30 days after PHS' new insurance policies are bound, provide a complete summary of PHS' insurance program, including insurance policy limits, terms, premiums, deductibles, insurance carrier, and any other relevant information for each insurance policy.
4. Provide PHS detailed, accurate invoices with rating adjustments, dividends, and other factors impacting the policy premiums, fees/commissions, and other policy expenses.
5. Provide insurance certificates to third parties on a timely basis.
6. Conduct PHS property inspections and/or surveys to recommend operational and equipment changes that may lower insurance premiums.
7. Review PHS written loss prevention plan to identify any actions to deduce PHS' risk exposure.

Proposal Content

Proposal Content

- The complete proposal includes the following 2 components:
 - Proposal Narrative – responses to all of the questions listed on pages 5-7 of the RFP.
 - Fee Proposal – detailed on page 7 of the RFP.

Proposal Submission and Selection Process

Proposal Submission and Selection Process

REVISED RFP Schedule of Anticipated Dates

Milestone	Date & Time
Release of RFP	July 16, 2019
Deadline for submission of questions	July 31, 2019, 3:00pm EDT
In-person Pre-Proposal Conference Public Health Solutions 40 Worth Street, 5 th Floor New York, NY 10013	August 20, 2019, 2:30pm-4:30pm
Deadline for submission of proposals	August 26, 2019, 3:00pm EDT
Interviews (as necessary)	Week of September 9, 2019

Proposal Submission and Selection Process

Upload Proposal to Public Health Solutions' Contracting Portal

- Refer to page 8 of the RFP, section, “Upload Proposal to Public Health Solutions' Contracting Portal”.
- Proposals **MUST** be submitted via the Contracting Portal on the Public Health Solutions website: <https://mer.healthsolutions.org>
 - Note that you must have a login to upload your proposal to the Contracting Portal.
 - If you have not yet requested a login, please send an email to RFPLoginrequest@healthsolutions.org and include the information detailed on page 8 of the RFP.
- The complete proposal must be submitted by **3:00pm EDT on August 26, 2019**.
- Proposals sent by hard copy or email will **NOT** be considered as submitted.

Proposal Submission and Selection Process

Selection Process

- The selection process will begin with the review and evaluation of each written proposal. The purpose of this evaluation is to:
 - examine the responses for compliance with this RFP, and
 - identify the firms that have the ability to meet the scope of services required by PHS at competitive rates.
- A committee of PHS staff will evaluate the proposals based upon the criteria for selection set in the RFP and the qualification requirements listed in each section.
- Proposals that meet all the mandatory qualifications as outlined within this RFP will be evaluated and scored by PHS staff based upon the selection criteria described on page 9 of the RFP.
- PHS reserves the right to interview any or all of the proposers. The purpose of the interview may be to review the proposer's ability to provide the required services, and how specific services will be furnished.

Q&A

Appendix: Corporate Risk Management & Insurance Programs

Corporate Risk Management & Insurance Programs

- PHS maintains an insurance portfolio comprised of 14 separate policies. Key policies are as follows:

Line of Insurance	Insurance Policy Limits (2019-2020)
Directors & Officers Liability / Employment Practices	\$5M per occurrence / \$1M general aggregate Fidelity bond issued by insurer, based on Master Contract terms
Business Automobile Liability	\$1M per occurrence / \$1M general aggregate
Commercial General Liability	\$1M per occurrence / \$3M general aggregate
Worker's Compensation & Employer's Liability	Workers Compensation - Statutory benefits for NYS Employer's Liability \$1M bodily injury by accident \$1M bodily injury by disease, policy aggregate \$1M bodily injury by disease, each employee
Management Liability	Limits of liability Each claim 5M. Aggregate \$5M shared with employee practices liability (with \$10M policy aggregate applicable across all policies)
Healthcare Professional Liability	\$1M per medical incident / \$6M policy aggregate

Corporate Risk Management & Insurance Programs

Line of Insurance	Insurance Policy Limits (2019-2020)
Excess Umbrella Liability	\$10M per occurrence / \$10M general aggregate
Real & Personal Property	<p>Limits of Liability</p> <p>Business personal property \$9,447,738 blanket limit (\$100,001 for electronic vandalism)</p> <p>Business Income and extra expenses \$3,825,000 blanket limit (\$100,001 or electronic vandalism)</p> <p>Equipment breakdown \$100,000 each occurrence</p>
Specialty Risk Package	<p>Cyber Related Sections Limits of Liability.</p> <p>Security Failure & Privacy Liability \$1M sublimit.</p> <p>Regulatory Action-1M sublimit.</p> <p>Network Interruption (First Party) 1M sublimit</p> <p>Security Failure and Privacy Event Response (First Party) 1M sublimit</p> <p>Cyber Extortion (First Party) 1M sublimit</p> <p>Policy Aggregate (applies across all sections of the policy other than Corporate Counsel Liability 1M</p>