

# Request for Proposal (RFP): Health Insurance Brokerage Services

## CareerSource Citrus Levy Marion

2703 NE 14<sup>th</sup> Street  
Ocala, FL 34470

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## Scope of Work

CareerSource Citrus Levy Marion (CSCLM) is seeking proposals from qualified health insurance brokers to provide strategic benefits consulting, carrier negotiation, plan design support, compliance guidance, and ongoing employee benefits administration. The selected broker will help us secure competitive, high-quality health insurance options that meet the needs of our workforce while supporting our organizational goals around cost control, employee satisfaction, and regulatory compliance.

The broker will work closely with our HR, finance, and executive teams to ensure smooth annual renewals, data accuracy, employee education, and long-term benefits strategy. The selected partner must demonstrate strong expertise in corporate health benefits, transparent compensation practices, and a commitment to proactive service.

The geographical area of service is within the following counties in Florida: Citrus, Levy, Marion, Madison, Taylor, Lafayette, Suwannee, Hamilton.

Our goal is to finalize broker selection on **March 4, 2026**. Plans for the next year will be selected no later than May 25, 2026 with open enrollment during the first two weeks of **June**. New policies will go into effect on **July 1**.

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## Overview

CareerSource Citrus Levy Marion is reviewing its employee benefits strategy to improve cost efficiency, plan performance, and employee experience. We are seeking a broker who can:

- Provide comprehensive health and ancillary insurance brokerage and consulting services
- Deliver data-driven insights and benchmarking
- Support plan design, renewal negotiations, and multi-carrier analysis
- Ensure compliance with federal and state regulations
- Offer year-round employee support and communication resources
- Provide assistance with benefit integration into our existing Paycom Human Resources and payroll system

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# **Service Requirements**

The selected broker must provide:

## **Plan Strategy & Design**

- Annual plan review and recommendations
- Market analysis and benchmarking against similar employers
- Evaluation of funding models (fully insured, level-funded, self-funded)
- Cost-containment strategies and long-term planning

## **Carrier & Vendor Management**

- Marketing of plans to multiple carriers
- Rate negotiation and contract review
- Renewal analysis with clear justification for changes
- Support with ancillary benefits (dental, vision, life, disability)
- Provide integration of ancillary benefits into the open enrollment process

## **Compliance & Regulatory Support**

- Guidance on ACA, ERISA, COBRA, HIPAA, and state insurance laws
- Required reporting support (1095-C, SBCs, etc.)
- Assistance with audits or regulatory inquiries

## **Employee Support & Communication**

- Open enrollment planning and execution
- Employee education materials and presentations
- Claims advocacy and issue resolution
- Provide assistance with integration of benefits selection and open enrollment activities with Paycom software
- Local representation
- Multiple location management experience

## **Account Management**

- Dedicated account manager and service team
- Regular reporting on claims trends, utilization, and cost drivers
- Quarterly strategy meetings

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# Desired Capabilities

- Customizable reporting dashboards
- Online enrollment or HRIS integration support (Paycom)
- Wellness program guidance
- Predictive analytics or AI-driven insights (preferred but not required)

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## Selection Criteria

Proposals will be evaluated based on (see scoring matrix attached):

- Alignment with requested services and corporate needs
- Demonstrated experience with employer groups of similar size
- Strength of carrier relationships and negotiation capabilities
- Cost transparency and compensation structure
- Technology tools and reporting capabilities
- Implementation and service model
- Innovation and added value

Shortlisted brokers may be invited to present a live demonstration of their service model, technology tools, and proposed approach.

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## Proposal Requirements

Each proposal must include:

- A signed letter of intent from an authorized representative
- Description of your brokerage firm, team and team structure
- Staff qualifications
- Detailed overview of services and approach
- List of insurance companies the broker works with
- Compensation model (commission, fee-based, hybrid)
- Breakdown of any additional costs
- Implementation and onboarding timeline
- Sample reporting tools or dashboards (if applicable)
- References from similar corporate clients

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## Estimated Expenditures

CareerSource Citrus Levy Marion estimates annual health policy costs to be in the range of \$620,000.00, depending on services and structure. All funds used for the deliverables

of this RFP are from the U.S. Department of Labor with no share coming from other sources.

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## Proposal Submission and Timeline

- **RFP Release Date:** Monday, February 1, 2026
- **Proposal Due Date:** Friday, February 13, 2026 by 4:00pm EST
- **Review Period:** February 16-18, 2026
- **Broker Presentations (if requested by CSCLM):** February 19, 2026
- **Executive Committee Selection:** February 25, 2026
- **Board Approval:** March 4, 2026

Submit one (1) electronic PDF file to Iris Pozo via email or flash drive (mailed):

**Iris Pozo**  
**Human Resources Manager/EO Officer**  
**Ipozo@careersourceclm.com**  
**2703 NE 14<sup>th</sup> Street, Ocala, FL 34470**  
**352-873-7939 ext. 1286**

Submissions should be clearly labeled "**Health Insurance Brokerage Proposal.**"  
**Submissions must be received no later than 4:00pm est on Friday, February 13, 2026.**

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## Additional Procurement Conditions

- The company reserves the right to terminate this procurement if funding or business conditions change.
- Any party wishing to protest the selection must submit a written protest within three business days of the board's decision.
- Protests should be addressed to:  
**Carl Flanagan – Board Chair**  
**CareerSource Citrus Levy Marion**  
**2703 NE 14<sup>th</sup> Street, Ocala, FL 34470**

Upon receipt, the Executive Committee will convene a hearing and notify all affected parties.

CareerSource Citrus Levy Marion must ensure compliance with section 287.133(2)(a), Florida Statutes and will verify that no selected vendor or contractor is on the Convicted Vendor List.

## Scoring Matrix

CRITERIA	MAXIMUM POINTS
1. Respondent's capabilities align with the requirements and desired services contained in the procurement document.	20
2. Project team and staff qualifications.	20
3. Compensation model is cost reasonable	20
4. Number and selection of agencies within the responding entity's portfolio	10
5. Demonstrated experience by the proposing entity with organizations of similar size and situation	10
6. Proposing entity's ability to meet implementation timeline goals set forth in the RFP.	10
7. Quality of references	10
TOTAL - MAXIMUM POINTS	100