



REQUEST FOR PROPOSALS (RFP)

FULLY INSURED MEDICAL INSURANCE

COLUMBIA COUNTY

Issued: July 30, 2026
Due: August 17, 2026

RFP#: HR-07-26

Columbia County, Wisconsin
Jodi Burmania, Human Resources Manager
112 East Edgewater Street
Portage, WI 53901
(608) 742-9667

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FULLY INSURED MEDICAL INSURANCE RFP

1.0 PURPOSE OF REQUEST

Columbia County, Wisconsin (County) is requesting sealed proposals from qualified Medical Insurance Carriers (Carrier) for medical insurance for the employees of Columbia County. Located at 112 East Edgewater Street, Portage, WI 53901. The proposal will require the Carrier to provide HMO, POS and PPO plan options. The Carrier agrees to provide services for a three (3) year period, beginning January 1, 2027, through December 31, 2029, with the option to extend three (3) additional years upon the parties' agreement. **The County is willing to entertain a five (5) year contract with guaranteed rates. Guaranteed rates may be actual rates or not to exceed caps.**

The contract shall be effective on January 1, 2027, and run for three (3) years from that date, with an option by mutual agreement of the County and Carrier, to renew annually for up to three (3) additional years. The County requires guaranteed rate caps for the first three years and will negotiate guaranteed rate caps for the additional years if it chooses to renew. Guaranteed rates may be actual rates or not to exceed caps. If no Carrier is able to offer a three (3)-year rate guarantee, the County will then look at the other responses. The contract will be the County's contract language. If applicable, any optional or renewal terms are not automatic extensions. Renewal terms must be agreed upon mutually by the County and Carrier.

The contract administrator will be Jodi Burmania, Human Resources Manager. The County's agent is Breanna Hellenbrand and Alexis Keller of M3 Insurance Solutions Inc. Request for data needed for the RFP should be sent to Jodi Burmania (jodi.burmania@columbiacountywi.gov) and Alexis Keller of M3 Insurance (alexis.keller@m3ins.com).

Columbia County reserves the right, in its sole discretion, to decline to provide any requested data, information or documentation in response to Carrier inquiries or during the procurement process. This includes, but is not limited to, data that is proprietary, confidential, protected by applicable law or regulation, subject to contractual restrictions, commercially sensitive, or determined by the County to be unnecessary for the purposes of this RFP. The decision to withhold such information shall not be considered grounds for protest, challenge, or modification of the procurement process.

2.0 SCOPE OF SERVICES

- 2.1 Provide Medical Insurance for Columbia County for three (3) year period with the option to extend three (3) additional years upon the parties' agreement.
- 2.2 Carrier must be able to support the HR team.
- 2.3 Carrier must be able to provide ID cards without identifying Social Security numbers on the cards.
- 2.4 Carrier must provide regular explanation of benefit forms to subscribers as required under the Affordable Care Act and when there are member costs associated with the services.

3.0 CARRIER QUESTIONS

Carriers are reminded to carefully examine this RFP upon receipt.

Any questions shall be submitted in writing no later than 2:00 p.m. (CST) on Friday, August 7, 2026, to Jodi Burmania at jodi.burmania@columbiacountywi.gov and Alexis Keller at alexis.keller@m3ins.com. Questions received after that time will not be considered. Questions and answers will be posted to [DemandStar/Euna OpenBids](#) and the [County's website](#) on Wednesday, August 12, 2026 by 4:30 p.m. (CST). Contact with personnel of the County other than Columbia County Human Resources or the County's agent Breanna Hellenbrand or Alexis Keller regarding this RFP may be grounds for elimination from the selection process.

4.0 PROPOSAL SUBMITTAL INFORMATION

4.1 Submission of Proposals

4.1.1 Proposals may be submitted by one of two methods:

4.1.1.1 Three (3) copies of the proposal must be signed, sealed, and returned (with necessary attachments) to the Columbia County Clerk at the mailing address of 112 East Edgewater Street, Portage, WI 53901. All proposals should show the Carrier's name and address, as well as the title of this proposal (Fully Insured Medical Insurance) on the **outside of the package**.

OR

4.1.1.2 Proposals may be submitted via [DemandStar/Euna OpenBids](#) (national procurement information distribution system). Registration is FREE in connection with the Wisconsin Association of Public Purchasers (WAPP).

4.1.1.3 All proposals must be submitted and received no later than 9:00 a.m. (CST) on Monday, August 17, 2026

4.1.2 Carriers must respond to the RFP by submitting all data required herein in order for proposals to be evaluated and considered for award. Failure to submit such data shall be deemed sufficient cause for disqualification.

4.1.3 Carriers are solely responsible for ensuring timely, actual, and full receipt of RFP proposal.

4.2 General Requirements

4.2.1 Submissions of Proposals – The following material is required to be received by no later than 9:00 a.m. (CST) on Monday, August 17, 2026, for a proposal to be considered:

4.2.1.1 Title Page – showing the request for proposals' subject; the Carrier's name; the name, address, and telephone number of the contact person; and the date of the proposal.

4.2.1.2 Table of Contents

4.2.1.3 Transmittal Letter – a signed letter of transmittal briefly stating the Carrier's understanding of the work to be done, the commitment to perform the

work within the time period, and a statement why the Carrier believes itself to be best qualified to perform the engagement.

4.2.1.4 Detailed Technical Proposal – the detailed proposal should follow the order set forth in the Technical Proposal Section 4.3 of this RFP.

4.2.1.5 Cost Proposal – prices must be submitted on the Schedule of Professional Fees and Expenses on page 6 of this RFP.

4.2.1.6 Signature Page – the Signature Page on page 7 of this RFP must be signed and submitted with the information above to attest to the accuracy of the information submitted. The individual signing the form must have the authority to represent the Carrier to the engagement.

4.3 Technical Proposal

4.3.1 General Requirements

The purpose of the Technical Proposal is to demonstrate the qualifications, competence and capacity of the capacity seeking to undertake the fully insured medical services for the County in conformity with the requirements of this RFP.

4.3.2 License to Practice in Wisconsin

An affirmative statement should be included that the Carrier and all assigned key professional staff are properly licensed to offer fully insured medical insurance products in the State of Wisconsin per applicable Wisconsin Office of the Commissioner of Insurance (OCI) requirements.

4.3.4 Similar Engagements

Quoting Carrier to provide three (3) references.

4.4 Cost Proposal

Use the Schedule of Professional Fees and Expenses on page 6 to submit your proposed cost.

4.5 Late Proposals

Formal proposals, amendments thereto, or requests for withdrawal of proposals received by the County after time specified for proposal opening will not be considered. Any late proposals shall be returned to the submitting Carrier.

4.6 Proposals Binding 120 Days

Unless other specified, all formal proposals submitted shall be binding for one hundred twenty (120) calendar days following proposal due date.

4.7 Withdrawal of Proposals

A written request for the withdrawal of a proposal or any part thereof will be granted if the request is received by the Columbia County Accounting Department at ap@columbiacountywi.gov prior to the specified due date and time.

4.8 Calendar of Events

Date	Event
July 30, 2026	Date of issue of the RFP.
August 7, 2026	Last day for submitting written inquiries by 2:00 p.m. (CST)
August 12, 2026	Supplements or revisions to the RFP posted to DemandStar/Euna OpenBids and the County's website by 4:30 p.m. (CST).
August 17, 2026	RFPs due by 9:00 a.m. (CST). Three (3) copies of the proposal must be returned to the Columbia County Clerk at the mailing address of 112 East Edgewater Street, Portage, WI 53901 OR submitted via DemandStar/Euna OpenBids .
August 17, 2026	RFP opening at 10:00 a.m. (CST) at the Columbia County Administration Building, 112 East Edgewater Street, Portage, WI 53901 in room 115.
November 10, 2026	Contract can be signed after the budget is adopted.
January 1, 2027	Contract start date.

5.0 TERMS AND CONDITIONS

5.1 Documents to be Incorporate within this RFP

The Carrier will be required to enter into a formal contract and Business Associates Agreement with the County. Columbia County Standard Terms and Conditions for Service Contracts apply. See pages 8-11.

6.0 PROPOSAL SELECTION AND AWARD PROCESS

6.1 Preliminary Evaluation

The County will award the bid to the most responsive and responsible bidder whose bid is most advantageous to the County. In determining the most advantageous bid, the County may consider criteria such as, but not limited to, cost, bidder's past performance and/or service reputation, and service capability, quality of the bidder's staff or services, customer satisfaction, references, the extent to which the bidder's staff or services meet the County's needs, bidder's past relationship with the County, total long term cost to the County, and any other relevant criteria listed in this solicitation.

6.2 Proposal Scoring

Accepted proposals will be reviewed and scored against the stated criteria. This scoring will determine the ranking of the Carriers based upon their written proposals. If it is determined that it is in the best interest of the County to require oral presentations, the highest-ranking Carriers will be invited to make such presentations. Those that participate in the interview process will then be scored, and the final ranking will be made based upon those scores.

6.3 Right to Reject Proposals and Negotiate Contract Terms

The County reserves the right to reject any and all proposals and to negotiate the terms of the contract, including the award amount, with the selected Carrier prior to entering into a contract. If contract negotiations cannot be concluded successfully with the highest scoring Carrier, the County may negotiate a contract with the next highest scoring Carrier.

6.4 Evaluation Criteria

The proposals will be scored using the following criteria:

Price	35%
Provider / Network Availability	25%
Plan Designs	25%
Carrier Programing (Wellness, etc.)	15%

6.5 Final Selection

The Columbia County Committee and Board shall approve the Carrier selected.

6.5.1 An RFP award will typically be granted in one of two ways.

6.5.1.1 The award may be granted to the highest scoring, responsive and responsible proposer.

6.5.1.2 Alternatively, the highest scoring proposer or proposers may be requested to submit final and best offers. If final and best offers are requested, they will be evaluated against the stated criteria, scored and ranked. The award will then be granted to the highest scoring proposer.

SCHEDULE OF PROFESSIONAL FEES & EXPENSES

RFP TITLE: Fully Insured Medical Insurance

RFP #: HR-07-26

CARRIER'S NAME: _____

Include price to perform ALL services described in this RFP. The pricing shown below could be listed as a dollar amount **or** a Not to Exceed (NTE) percentage.

Option 1

January 1, 2027 - December 31, 2027 \$ _____

January 1, 2028 - December 31, 2028 % _____

January 1, 2029 - December 31, 2029 % _____

Additional option to extend three (3) years:

January 1, 2030 - December 31, 2030 % _____

January 1, 2031 - December 31, 2031 % _____

January 1, 2032 - December 31, 2032 % _____

Option 2

Five (5) year contract:

January 1, 2027 - December 31, 2027 \$ _____

January 1, 2028 - December 31, 2028 % _____

January 1, 2029 - December 31, 2029 % _____

January 1, 2030 - December 31, 2030 % _____

January 1, 2031 - December 31, 2031 % _____

SIGNATURE PAGE

RFP TITLE: Fully Insured Medical Insurance

RFP #: HR-07-26

CARRIER'S NAME: _____

We/I, the undersigned, propose to provide fully insured medical insurance to Columbia County as herein described in the prices indicated on the Schedule of Professional Fees and Expenses.

We/I, the undersigned, submit that all information and responses provided are complete and accurate to the best of our/my knowledge and that the proposal is a firm and irrevocable offer for 120 days.

Please state any deviations from the requirements contained in this RFP:

Acknowledge any addenda to the RFP below:

Addendum#	Date
_____	_____
_____	_____

Submitted By: _____

Address: _____

Phone: _____ Fax: _____

Email: _____

Signature: _____

Printed Name: _____

Title: _____ Date: _____

Date of qualification to do business in Wisconsin: _____

COLUMBIA COUNTY STANDARD TERMS AND CONDITIONS FOR SERVICE CONTRACTS

1. **References to Parties.** The term “Carrier” refers to the entity or individual providing services to Columbia County. All references to “Columbia County” or to the “County” are to Columbia County, Wisconsin.
2. **Nondiscrimination/Affirmative Action.** The Carrier agrees to act, in accordance with applicable State and Federal law, to not discriminate against any person, including but not limited to an applicant or recipient of services or an employee or applicant for employment, on the basis of age, race, ethnicity, religion, color, gender, disability, marital status, sexual orientation, national origin, cultural differences, ancestry, physical appearance, conviction record, military participation or membership in the national guard, military participation in the state defense force or any other reserve component of the military forces of the United States, or political beliefs. As may be applicable to the underlying Agreement and consistent with the law, the Carrier shall use reasonable efforts to develop a balanced workforce proportional to the percentage of minorities and women in the relevant workforce. The Carrier shall provide a harassment-free work environment. Upon request, evidence of compliance with this section will be made available.
3. **Professional and Safety Requirements.** The Carrier shall fully comply with the safety requirements set forth by the Wisconsin Department of Safety and Professional Standards, OSHA, Wisconsin Department of Transportation, and as otherwise applicable to the Carrier’s profession(s), role(s), and duty(s) under the parties’ Agreement; and the Carrier shall be responsible for training its own employees on such requirements. The parties shall at all times comply with and observe all Federal and State laws, local laws, ordinances, and regulations which are in effect during the period of a contract and which in any manner affect the work or its conduct.
4. **Permits.** As is applicable, any party providing a service under this Agreement shall obtain and maintain all State, Federal, and local permits required for the performance of that service. A copy of such permit(s) shall be provided to the other party upon request.
5. **Quality of Services.** Services provided under this Agreement shall be of good quality and consistent with appropriate and accepted industry standards. To the degree applicable, services shall also meet those requirements as set forth in State, Federal, and local law. All staff performing services under this Agreement shall have sufficient training, knowledge, and expertise to perform the agreed upon services and that they meet all of the applicable licensing and certification requirements. A background check(s) may be required for those Carrier staff having particular access to sensitive County technology, confidential information, and/or potentially vulnerable populations. All vendors shall not be and shall certify that they are not debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded by any Federal department or agency from doing business with the Federal government.
6. **Efficiency.** The parties shall commence, carry on, and complete obligations under this Agreement with deliberate speed and in a sound, economical, and efficient manner, in accordance with this Agreement and all applicable laws.
7. **Indemnification.** The Carrier shall indemnify, hold harmless and defend Columbia County, its boards, commissions, agencies, officers, agents, volunteers, employees and representatives against any and all liability, claims, losses (including, but not limited to, property damage or loss, bodily injury and loss of life), damages, costs or expenses (including, but not limited to, court costs, as well as fees and charges of attorney(s)) which Columbia County, its officers, employees, agencies, boards, commissions and representatives may sustain, incur or be required to pay by reason of this Agreement and shall apply to any

and all liability, claims, losses, damages, costs or expenses. Columbia County reserves the right, but not the obligation, to participate in defense without relieving the Carrier of any obligation. These provisions shall survive the expiration or termination of this Agreement.

8. **Insurance.** In order to secure the parties' obligations under Paragraph 6, the Carrier shall procure and maintain general liability insurance sufficient to cover the potential risks of the project. At a minimum, the Carrier shall secure and maintain the following insurance:
- a. Worker's Compensation Insurance as prescribed by the laws of the State of Wisconsin;
 - b. Comprehensive Automobile Bodily Injury Liability and Property Damage Liability Insurance, with limits of \$500,000 for bodily injury or death of any one person, \$1,000,000 for bodily injury or death of two or more persons in any one accident, and \$100,000 for property damage in any one accident;
 - c. Comprehensive General Bodily Injury Liability and Property Damage Liability Insurance, with limits of \$500,000 for bodily injury or death of any one person, \$1,000,000 for bodily injury or death of two or more persons in any one accident, and \$100,000 for property damage in any one accident; and
 - d. Commercial General Liability of \$2,000,000 for general aggregate including product and \$1,000,000 for each occurrence.

The Carrier shall add Columbia County, its officers, agents and employees and additional insurers under the Commercial, General, and Automobile policies. Upon the request of the other, each party shall provide a copy of its certificate of insurance to the requesting party. Nothing within this provision shall be construed to waive any defense or statutory right available to either party.

9. **Public Records.** Each party shall maintain all records subject to a valid and appropriate public records request in accordance with applicable law. Unless otherwise provided by law, each party shall maintain all records for at least a period of seven (7) years. Nothing within this provision shall waive any right the party may have in rejecting all or part of a public records request. However, should it occur, the Carrier shall provide timely notice of any restricted, redacted, limited, or denied public record(s) response made. In case of controversy or litigation, and without waiver of any right herein, Columbia County retains the right to participate in such.
10. **Assignment.** Neither party may assign its duties or rights to a third party without the written consent of the other party.
11. **Subcontracting.** Neither party may subcontract, sell, transfer, or otherwise dispose of any portion of the contract without the prior written consent of the other party. No subcontractor shall, under any circumstance, relieve either party of its obligations under this contract.
12. **Proprietary Information.**
- a. Any restrictions on the use of data contained within a request must be clearly stated in the bid/proposal itself. Proprietary information submitted in the response to a request will become County property. Columbia County will work with vendors to meet their confidentiality requirements provided they are within reason. All such proprietary/confidential materials must be clearly marked as such. Pricing will not be held confidential after the award of contract.

- b. Data contained in a bid, all documentation provided therein, and innovations developed as a result of contracted commodities or services cannot be copyrighted or patented. All data, documentation, and innovations shall be the property of Columbia County.
- c. All proprietary information will be handled in accordance with the law, specifically including Wis. Stat. ch. 19, subchapter II, known as the Wisconsin Public Records Law. The Carrier shall be expected to defend its determination(s) in the event of litigation or controversy.

13. **Confidentiality.** As may be applicable to this Agreement, each party shall secure and protect confidential information from any party not allowed access to such information. Additionally,

- a. In connection with the performance of the work prescribed in this Agreement, it may be necessary for Columbia County to disclose to the Carrier certain information that is confidential and / or proprietary. The Carrier shall not use such for any purpose other than the limited purposes set forth in this Agreement, and all related and necessary actions taken in fulfillment of the obligations herein. The Carrier shall hold all such information in confidence and shall not disclose it to any persons other than those directors, officers, employees, and agents who have a business-related need to have access to such information and in furtherance of the limited purposes of this Agreement and who have been apprised of, and agree to maintain, the confidential nature of such information in accordance with the terms of this Agreement.
- b. The Carrier shall institute and maintain such security procedures as are commercially reasonable to maintain the confidentiality of this information while in its possession or control including transportation, whether physically or electronically.
- c. The Carrier and its employees will not reuse, sell, make available, or make use in any format the data researched or compiled for this Agreement for any venture, profitable or not, outside this Agreement.
- d. The restrictions herein shall survive the termination of this Agreement for any reason and shall continue in full force and effect and shall be binding upon the Carrier or its agents, employees, successors, assigns, subcontractor, or any party claiming an interest in this Agreement on behalf of or under the rights of the Carrier following any termination.
- e. The Carrier shall advise all of their agents, employees, successors, assigns of the restrictions, present and continuing, set forth herein. The Carrier shall defend and incur all costs, if any, for actions that arise as a result of noncompliance by the Carrier, its agents, employees, successors, assigns and subcontractors regarding the restrictions herein.

14. **Cancellation.** Columbia County reserves the right to terminate any contract in whole or part without penalty due to non-appropriation of funds or failure of vendor/contractor to comply with terms, conditions, performance, and specifications of a contract.

15. **Force Majeure.** Neither party shall be in default by reason of any failure in performance of a contract in accordance within reasonable control and without fault or negligence on its party. Such causes may include, but are not restricted to, acts of nature or the public enemy, acts of the government in either its sovereign or contractual capacity, loss of funding, fires, floods, epidemics or pandemics, quarantine restrictions, strikes, freight embargoes, or unusually severe weather.

16. **Choice of Laws and Venue.** This contract shall be governed by the law of the State of Wisconsin; and the venue for any legal action between the parties shall be Columbia County, or if applicable, the United States District Court for the Western District of Wisconsin.
17. **Change in Law.** The parties recognize that this Agreement is at all times subject to applicable Federal, State, and local laws. The parties further recognize that this Agreement may become subject to amendments in such laws and regulations due to new legislation or by judicial decision. Such changes shall be fully incorporated into the terms of the parties' Agreement. Any provisions of law that invalidates, or becomes inconsistent with, the material terms and conditions of the parties' Agreement or that would cause one or both of the parties to be in violation of law shall be deemed to have superseded the terms of this Agreement; and, in such event, the parties agree to utilize their best efforts to modify the terms and conditions of this Agreement to be consistent with the requirements of such law(s).
18. **Severability.** If any provision of this agreement is held illegal or unenforceable in a judicial proceeding, such provision shall be severed and shall be inoperative, and the remainder of this agreement shall remain operative and binding on the parties.
19. **Entire Agreement.** This Agreement constitutes the entire understanding of the parties. Any prior agreement, promise, negotiation, or representation, whether oral or written, not expressly set forth within this Agreement shall have no force or effect.
20. **Taxes.** Columbia County and its departments are exempt from the payment of all Federal, Wisconsin, and local taxes on its purchases except Wisconsin excise or occupation tax on its purchase of motor vehicle fuel.
21. **Independent Contractor.** No employee-employer relationship is created by this agreement on behalf of either party. Both parties are independent from each other and their relationship is contractual in nature. Each party's employees, officers, and agents shall be under the sole and exclusive direction and control of that party. Both parties understand and agree that (i) Columbia County will not withhold from the Carrier, any sums for income tax, unemployment insurance, social security or any other withholding pursuant to any law or requirement of any governmental body relating to the Carrier, (ii) the Carrier shall be solely responsible for providing its own worker's compensation insurance, and (iii) all of such payments as may be required by law are the sole responsibility of the Carrier. In the event the Internal Revenue Service or Wisconsin Department of Revenue should question the independent contractor status of the Carrier, the parties hereto mutually agree that both Columbia County and the Carrier shall have the right to participate in any discussion, negotiation or resolution occurring with the Internal Revenue Service or Wisconsin Department of Revenue, regardless of with whom such discussions or negotiations are initiated.
22. **Legal Status.** The Carrier warrants that it has complied with all necessary requirements to do business in the State of Wisconsin and that the person executing this Agreement on its behalf is authorized to do so.
23. **Personnel.** Each shall secure, at its own expense, all personnel necessary to carry out the party's obligations under this Agreement.
24. **Use of Titles and Headings.** Titles and headings herein are inserted for convenience only and shall not affect the construction of these terms and conditions.