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REQUEST FOR PROPOSALS

Employee Benefits Brokerage and Consulting Services

Issue Date: August 17, 2026

OVERVIEW

The Michigan City Housing Authority strives to provide employee benefit programs that meet employees' needs while endeavoring to maintain budget constraints of funding provided by the Department of Housing and Urban Development. The authority currently employs roughly 8 full-time employees

The **Michigan City Housing Authority** ("MCHA") is seeking proposals from a qualified, licensed Employee Benefits Brokerage/Consulting Firm to perform the full range of services related to the design, implementation, maintenance and improvement of the MCHA employee health benefits insurance programs including Medical, Dental and Vision coverage. Prospective Health Benefits

Brokerages should be well-versed in the benefits market, experience in advising comparable size groups and works well with various levels of staff and management. Submitted proposals must meet all requirements of the Qualified Health Insurance Plan that meets the minimum essential requirements of the Qualified Health Insurance Plan that meets minimum essential coverage guidelines according to the Affordable Care Act (ACA) and other requirements set forth in this Request for Proposals.

Interested and qualified brokers/consultants are invited to submit proposals in a sealed envelope no later than **12:00 p.m. on Monday, September 14, 2026**. Proposals should be identified as such on the envelope, "Proposal for Employee Benefit Broker Services". Unsealed Proposals will not be accepted. Late Proposals will be determined unacceptable and will be returned to the Respondent unopened. No oral, faxed, or emailed Proposals will be accepted. Proposals may be mailed, sent by private carrier or delivered in person during normal business hours, which are from 8:00 a.m. to 4:00 p.m., Monday through Friday (Office is closed on Wednesdays).

**Copies of the RFP can be accessed by sending a request
via email to epyne@emcha.org.**

SCOPE OF SERVICES

MCHA is looking for a benefits partner that can provide professional, highly qualified benefits guidance and services. *This includes, but is not limited to:*

- Develop short and long-range employee benefit goals and strategies in order to provide benefit options to staff during 2026 Open Enrollment.
- Partner with Human Resources at MCHA in the administration of all group insurance plans. This would include responding to questions from and providing information to staff, as well as providing other benefits-related advisory services throughout the plan year.
- Determine and recommend the most cost-efficient funding methods for benefits programs.
- Prepare bids and solicit proposals as needed.
- Evaluate bids, including administration, coverage, claim payment procedures, customer service, networks, etc.
- Provide MCHA with in-depth analysis of proposed alternatives and assist with the process of selecting the most favorable annual renewal options. Recommend new products, programs and services to ensure a valuable benefits program, along with ideas to aggressively manage healthcare costs.
- Assist MCHA with the implementation and communication of new programs or changes to existing programs, which may include presenting information at Open Enrollment meetings when requested. This would also include initial enrollment meetings with eligible employees.
- Proactively educate and advise on Healthcare Reform, specifically PPACA, and the key strategic decisions that MCHA should consider. While also providing overall guidance to MCHA on any Health and Welfare regulatory compliance issues.

INSTRUCTIONS FOR RFP SUBMISSION

Four (4) hard-copies of the proposal should be mailed or delivered to:

Michigan City Housing Authority

Attn: Erin Pyne

621 East Michigan Blvd, Michigan City, IN 46360

Each Respondent is to become familiar with the contents, locations, and nature of requests covered by this RFP. Any failure to understand any aspect of this RFP is the responsibility of the Respondent. Absence of any of the requested information may lead to a determination of non-responsiveness that may result in automatic elimination. Failure to respond to each of the requirements in the RFP may be the basis for rejecting a Proposal.

No change to the Scope of Services or to any other terms and conditions of this solicitation will be made orally to any Respondent. Requests for clarification or interpretation of this RFP must be received by email to epyne@emcha.org at least 5 business days before the submission due date and time.

Negligence in preparing Proposals confers no right to make modifications or to revoke or withdraw Proposals after the time set for opening of the Proposals. If a firm wishes to withdraw its Proposal, it may do so by email prior to the **September 14, 2026** deadline.

Proposals must arrive by the specified date and time, regardless of the postmark date. Submitting a response to the RFP at MCHA on or before the stated time and date will be solely and strictly the responsibility of the Respondent. Proposals must be valid for a minimum of 90 days after the submission deadline to allow sufficient time for Board approval and executing Broker/Agent of Record documentation.

Proposals will be securely held in confidence unopened until 8:00 a.m. on **September 14, 2026**. At that time, Proposals will be opened, recorded, and the evaluation process will begin. Proposals are not publicly opened. Interested and qualified brokers and consultants are invited to give a short presentation (approximately 30 minutes) to the MCHA during a scheduled time **Wednesday, September 14 -Friday, September 18, 2026**. MCHA will coordinate interviews with Respondents following review of all proposals.

PROPOSAL & PRESENTATION ITEMS

The proposal response must clearly demonstrate the required qualifications, expertise, competence and capability of the vendor. The bidder shall provide a concise description of your firm's ability to provide the services required in the Scope of Services, to include, but not be limited to the following information, identified in the order indicated:

1. Briefly describe your company's organization, philosophy, management, and a brief company history. Describe your contractual relationships, if any, with organizations necessary to your proposal's implementation (i.e. actuarial, data information services).
2. Confirm that you are a licensed broker in Indiana and provide documentation.
3. Describe the form of professional liability or errors and omissions insurance carried by your company and the amount of coverage.
4. How long has your company been providing brokerage services?
5. How many clients does your company presently have? Typically, how many clients does each account manager handle?
6. Describe what makes your firm uniquely qualified to work on our account.
7. Describe your approach to supporting our programs throughout the plan year.
8. Describe the activities surrounding annual renewals, including your process for negotiating renewals.
9. Does your firm provide general Human Resource consulting services and/or support?
10. Describe any additional services offered by your company that may be of interest to MCHA.

11. Provide three references from current clients, preferably of similar size and/or industry to MCHA. For each reference please include:

1. Company name and full address
2. Number of employees
3. Number/type of plans serviced
4. Length of servicing relationship
5. Contact name, telephone number/email. MCHA reserves the right to use reference checks in its evaluation of proposals.
6. Based on the information provided and services requested, what is your proposed annual fee? How is your firm compensated for your services?

Evaluation Criteria	Maximum Points
Cost of Product/Service	20
Demonstrated understanding of the requirement	10
Appropriateness of technical approach	10
Quality of Work Plan	10
Technical capabilities	20
Past Experience	20
Section 3/WMBE	10
Total Score	100

RESERVATION OF RIGHTS

MCHA reserves the right to:

- Withdraw the RFP at any time.
- Accept or reject any and all Proposals.
- Take exception to these RFP specifications.
- Waive or modify any irregularities or informalities in the Proposal received whenever MCHA determines that such rejection or waiver is in its best interest.
- Be the sole judge of suitability of the services for its intended use.
- Be under no obligation to select a company as a result of this RFP and make no award or decline to enter negotiations should it believe no Respondent to this RFP would be capable of delivering the necessary level of service within an acceptable fee range and/or time period.
- Negotiate any fees and charges contained in the Proposal.