



# Solicitation for Partnership Proposals for Enrollment Centers

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*An Innovative Marketing & Sales Program for MNsure's  
Broker Enrollment Center Initiative*

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## Project Overview

### Purpose

MNsure is soliciting additional partnership proposals for targeted regions to enhance the currently active Broker Enrollment Center Initiative. We are looking for additional agencies in the specified regions that are interested in joining this effort and hosting an enrollment center or centers focused on the Individual medical market for the 2018 enrollment period. Interested agencies will be joining a team of successful agencies who delivered this program to Minnesotans from around the state during the 2017 open enrollment period. These MNsure partners represented 42% of the total 2017 open enrollments supported by brokers.

Proposals must be submitted by noon, June 9, 2017, for consideration.

The selected agencies will provide and staff a convenient walk-in site for residents of surrounding communities in one or more of the targeted regions identified by MNsure. MNsure intends to support face-to-face assistance from MNsure-certified brokers and navigators in those regions and ensure availability. Selected sites will be open throughout the open enrollment period. MNsure seeks proposals for the following identified regions: 1, 4, 7, 8, 9 and 11. See the [map on the MNsure website](#). For applications targeting region 7, those agencies demonstrating ability to provide services within the St. Cloud area will receive preference in evaluation scoring. For applications targeting Region 11, those agencies demonstrating ability to provide services within the city of Roseville will receive preference in evaluation scoring.

MNsure seeks responses from broker agencies located in only the identified, targeted regions documenting their qualifications and commitment to work as enrollment centers for qualified health plan enrollment through MNsure.

### Background

MNsure is an online health insurance marketplace that facilitates the comparison, choice and purchase of health care coverage for individuals and small businesses. With this information, individuals can choose and enroll in the health benefit plan that best fits their personal and family needs. MNsure is the only place eligible individuals and small businesses can receive financial help (advanced premium tax credit and cost-sharing reductions). By engaging consumers in a one-stop shopping experience with transparent information, MNsure helps make purchasing health insurance easier and more understandable.

More than 120,000 state residents have signed up for qualified health plans (QHPs) since MNsure opened on October 1, 2013. Much of the success of this campaign can be attributed to the productive effort of hundreds of MNsure-certified brokers. As federal financial support is reduced requiring state based marketplaces to become self-supporting, MNsure seeks to build on cost effective enrollment models in an effort to reach QHP eligible individuals.

MNsure will be transparent and inclusive as it looks to increase enrollment by selected brokers. MNsure will continue to promote enrollment through all certified brokers as well as its website, navigators and all other assister support channels. Broker enrollment centers are one of the

most successful channels. Their combined efforts resulted in approximately 12,000 QHP enrollments for an average of 600 enrollments per BEC partner.

## **Time Frame**

This solicitation is seeking to further the regional development and implementation of a statewide network of enrollment centers and brokers to assist enrollees at their respective agency locations during the contract period. MNsure anticipates multiple enrollment centers across Minnesota will be selected by June 30, 2017. The term of this contract is anticipated to run from July 1, 2017, to June 30, 2018, with the option to extend an additional year as determined by MNsure.

## **MNsure's Goals**

Partner with committed members of the broker community to retain and grow QHP membership in the targeted regions identified by MNsure to continue to pursue the following goals:

- Establish partners in regions 1, 4, 7, 8, 9, 11. Refer to the [map on the MNsure website](#) for specific agency partner locations for regions 7 and 11.
  - For applications targeting Region 7, those agencies demonstrating ability to provide services within the St. Cloud area will receive preference in evaluation scoring.
  - For applications targeting Region 11, those agencies demonstrating ability to provide services within the city of Roseville will receive preference in evaluation scoring.
- Provide enrollees with assistance from trusted health insurance professionals
- Maximize eligibility determination and enrollment assistance to interested Minnesotans
- Encourage creative outreach and innovative sales & marketing
- Establish broker and navigator relationship models to enhance consumer support and the consumer experience

## **Scope of Work**

In anticipation of the 2018 open enrollment period, MNsure seeks to engage health insurance brokerage agencies (“enrollment centers”) to partner with MNsure in the Broker Enrollment Center Initiative. This solicitation is being extended to broker agencies in specific regions to fill gaps recognized by MNsure. It is the intent of this program to provide consumers with free, convenient and walk-in service locations staffed by Minnesota-licensed and MNsure-certified insurance professionals. Partners will be prominently positioned at the top of directory. Selected agencies will be appointed with all carriers offering plans in the assigned region.

Each newly chosen enrollment center will develop and operate a co-branded MNsure walk-in site to educate and enroll consumers. Selected brokers will operate as a physical enrollment center during the contract period.

Enrollment centers will receive planning and financial support from MNsure for outreach and educational campaigns. For example, financial support may be provided for development of creative materials and media planning and buying for the following:

1. MNsure signage: High-impact signage designed to direct customers to enrollment centers for help with MNsure enrollment.
2. Google paid search: enrollment centers will appear among the top search results when consumers in the area search for certain key words (such as MNsure, health insurance etc.).
3. Local radio OR local print advertising: enrollment centers name and contact information will be included in a MNsure radio or print advertisement; radio may include local stations and/or Pandora, while print will include local or community newspapers.

Enrollment centers will also be given priority on the consumer directory search page of the MNsure website and access to its specialized broker staff for help resolving difficult eligibility and enrollment cases.

Enrollment centers will be selected on the evaluation and selection criteria listed on page 15. While it is our hope that these partnerships will lead to an increase in QHP enrollments through MNsure and a further reduction in Minnesota's uninsured, it is of primary importance that the consumer receives the most suitable plan for their health care needs.

## **Enrollment Center Requirements and Responsibilities**

1. Weekly enrollment center activity report submission
2. Established a long term organizational commitment to providing broker services, including outreach, education and enrollment support
3. Capacity to mentor and share resources with other assister organizations
4. Demonstrated ability to work with MNsure to achieve enrollment goals
5. Capacity to collaborate with navigators of MNsure to offer "no wrong door" enrollment opportunities for consumer.

## **Assister Data Security, Compliance and Ethics Requirements**

Successful agency principal(s) and broker staff will be required to:

1. Meet and maintain MNsure broker certification requirements,
2. Comply with MNsure Privacy and Security guidelines by taking and passing MNsure Data Privacy and Security training as part of their certification requirements,
3. Comport oneself at all times with the highest professional ethics and conduct standards, and
4. Be in and remain in compliance with all applicable federal, state and local laws, as well as all established policies, rules and procedures of MNsure.

## **Ethics & Conduct**

In addition to all applicable Minnesota Insurance Department market conduct requirements, enrollment centers will be required to comply with all industry-accepted norms, ethics and conduct standards applicable to licensed brokers. Any egregious violation of an ethics and conduct standard may have consequences up to and including de-certification and the violation will be reported to the Minnesota Department of Commerce and all other appropriate authorities.

Respondents are advised that MNSure may engage “secret shoppers” to test and evaluate the ethical behavior and conduct (including adherence to privacy & security rules) of enrollment centers during the open enrollment season.

## **MNSure Broker Certification Requirements**

For brokers to be certified, they must meet and maintain the following requirements:

1. Must be licensed with the State of Minnesota;
2. Must be appointed by each insurer participating in MNSure for assigned geographical area;
3. Provide a copy of Errors & Omissions declaration page or certificate of insurance;
4. Must participate in and successfully complete the entire Broker Certification Program; and
5. Must participate in any additional required training session(s).

## Questionnaire

Respondents to this solicitation must provide answers to a three-part questionnaire as follows:

### Part 1: Overall Plan

#### A: Proposed Activities and Enrollment Numbers

Please provide a detailed marketing proposal and budget to reach new consumers, the remaining uninsured in your region, as well as your plans to successfully renew your current consumers who enrolled through MNsure in the spaces below.

## Current market assessment

Target market (who, where, how many). For applications targeting region 7, those agencies demonstrating ability to provide services within the St. Cloud area will receive preference in evaluation scoring. For applications targeting Region 11, those agencies demonstrating ability to provide services within the city of Roseville will receive preference in evaluation scoring.

As an enrollment center, are you willing to address community groups interested in hearing about MNsure? Please indicate with as much specificity as possible your willingness to travel locally (distance) and to accommodate the frequency of such group talks (number per week).

Successful candidates for enrollment center designations will be expected to provide a weekly enrollment report to MNsure. This excel-based report will minimally include the following data elements: number of in person encounters, number of enrollments, certain demographic data such as the prior coverage status of newly enrolled, and number of community presentations and attendees. Please confirm your agency's willingness to provide weekly reporting.

If selected as an enrollment center, are you committed to providing service to any individual who personally visits your site for one-on-one assistance, including individuals who may be eligible for Medical Assistance or MinnesotaCare? (Clients likely to qualify for these programs could be supported by navigators with whom the enrollment center has an effective working relationship.)

Enrollment centers are expected to provide year-round service and support to enrollees as needed; please confirm agency plan to do so here.

Partnering and networking with navigators and other brokers



Advertising/Promotion/Publicity plans and budget

Print media (please circle one):            Yes            No

Recommended sources:

Local TV or radio (please circle one):            Yes            No

Recommended sources:

Social media (if applicable) (please circle one):            Yes            No

Recommended sources:

Digital (please circle one):            Yes            No

Other?

Internal communication and training

Sales and enrollment tactics

Measurable goals and objectives, including enrollment forecast for the contract period (state expected percentage of retained business and number of net new QHP enrollees)

Budget and resources enrollment center will dedicate

Needs from MNsure

## **Part 2: Administrative**

### **B: Physical Location**

Name of agency and primary contact

Contact information for primary contact (including telephone, email and mailing address)

Website/web address

### **Physical Space and Location**

Please provide a description of available office space and associated amenities for the following functions for each location: office (if more than one location, please copy and paste a separate chart format for each).

#### **Reception and Office Area**

Square footage:

Seating:

Number of private offices and/or cubicles:

Internet connectivity and number of phone lines:

**Parking**

Cost:

Validation available:

Proximity to office space:

Describe accessibility:

Access to public transportation (please circle one):        Yes        No

Type(s) of public transportation:

Please describe current service area, as a list of agency’s top counties and percentage of business from each.

Counties	% of Agency Volume

**C: MNsure Enrollment Experience**

Please estimate the percentage of QHP members enrolled by your agency that received a federal subsidy (advanced premium tax credit and/or cost-sharing reductions.)

Please estimate the number of MNsure members you enrolled.

QHPs by carrier and public plans by program	# of members per carrier
BCBS of MN	
HealthPartners	
Medica	
UCare	
Delta Dental	
Medical Assistance	
MinnesotaCare	
<b>Total 2017 OE Enrollments:</b>	

What percentage of your agency's current volume is Medicare-based?

**D: Commitment to MNsure Matching Funds**

Market strategies & total proposed budget for Broker Enrollment Center Initiative.

- The marketing proposal must include your plans to promote your location as well as the benefits of enrolling in MNsure.
- The budget must identify the matching dollars the agency will contribute towards promotional marketing. The minimum request for matching funds that will be matched by MNsure is \$2,500 and the maximum request for matching funds from MNsure is \$10,000.

**E: Tech Capabilities and Equipment Availability**

Please list software and equipment utilized; for instance, printer/scanner, special phone system, Sales Force, Windows, etc.

**F: Number of MNsure-Certified Agents & Support Staffing (current and proposed)**

Using the chart format below, indicate both your current and proposed staffing commitment if selected as an enrollment center (if more than one location is proposed, please provide a chart for each).

Type of Staff and Numbers on November 1, 2017	# PT	# FT
Receptionist/administrative support		
Licensed broker (W-2 employee/s)		
Licensed broker (1099 contractor/s)		
Tax preparer credentials only		
Licensed broker and tax preparer credentials		
Other—define:		

Do current or proposed staff members enjoy bilingual language abilities? Please be specific and explain the language capability, the type of staff, and if bilingual staff is current or proposed. Fill in the chart on next page.

**Fluency Score: 1-5 = Low to High**

Language	Fluency Score 1-5

During the 2015, 2016 and/or 2017 open enrollment periods, did your agency closely interact with any MNsure navigators? Please be specific and explain any relationships.

If your agency did interact with certified navigators, please list the person(s) and name of the organization(s) they supported.

If your agency did not interact with certified navigators during the initial open enrollment period, please indicate your willingness to do so and your plan for building those relationships during the next open enrollment period beginning on November 1, 2017. Note: enrollment centers will be expected to partner with [available navigators](#) to provide “no wrong door” service to consumers. (<https://www.mnsure.org/help/find-assister/find-assister.jsp>)

Please view the [map that is posted on the MNsure website](#) in the same section as this solicitation document. The vacant areas of service are defined. Your proposal should include a plan for providing expanded service for your area (for example, events or pop-up centers). Note: agencies should be appointed by all carriers offering coverage in the proposed service area by August 1, 2017.

Selected enrollment centers in regions 1, 4, 7, 8, 9 and 11 may be requested to host a pop-up enrollment center(s) in assigned regions to better assist and potentially lessen travel times for consumers. Please explain how you will approach the region to best serve consumers and why.

**G: Proposed Hours of Operation, 11/1/17 – 12/15/17 Open Enrollment**

Using the chart format below, please provide proposed hours of operation for the open enrollment period.

<b>Day</b>	<b>November 2017</b>	<b>December 2017</b>
Monday		
Tuesday		
Wednesday		
Thursday		
Friday		
Saturday		
Sunday		

## Evaluation and Selection Criteria

Enrollment centers will be selected based on the following criteria and point scoring:

- A. Overall Plan: Proposed Activities and Enrollment Forecast (25)
- B. Physical Location and Space (20)
- C. MNsure Enrollment Experience (15)
- D. Commitment to MNsure Matching Funds (15)
- E. Tech Capabilities and Equipment Availability (10)
- F. Number of MNsure-Certified Agents and Support Staffing (10)
- G. Proposed Hours of Operation (5)

## Preparation of Response to Proposal

When preparing your response please adhere to the space following each question or response box. All costs incurred in responding to this solicitation will be borne by the Responder.

The Responder is required to submit one (1) digital copy of the proposal, including an electronic signature by an authorized member of the firm. Subject line of email must read: ENROLLMENT CENTER PARTNERSHIP PROPOSAL.

## Rights of MNsure in Evaluating Partnership Proposals

Issuance of this solicitation for partnership proposals does not guarantee that MNsure will award a Contract to any Responder. MNsure reserves the right to withdraw, re-bid, extend or otherwise modify this solicitation or the related schedule and process, in any manner, solely at its discretion. All responses received by the deadline will be reviewed by the State or its agents, including representatives of MNsure. Proposals will first be reviewed for responsiveness to determine if the minimum requirements have been met. Proposals that fail to meet minimum requirements will not advance to the next phase of the evaluation. The State reserves the right, based on the scores of the proposals, to interview, or conduct demonstrations/presentations. Any cost incidental for an interview, presentation or demonstration shall be borne entirely by the respondent. The State reserves the right to seek best and final offers from one or more responders. Proposal materials will become public information following respondent selection and the conclusion of contract negotiations with the selected Responder.

MNsure also reserves the right to:

- a. Consider any source of information in evaluating proposals.
- b. Omit any planned evaluation step if, in MNsure's view, the step is not needed.
- c. At its sole discretion, reject any and all proposals at any time.
- d. Extend any contract for up to three one-year renewals with requiring proposal submission.



## Disqualification

Any attempt by a Responder to influence a member of the evaluation committee during the Proposal review and evaluation process will result in the elimination of that Responder's Proposal from consideration.

## Key Dates and Milestones

Activity	Date	Day
Solicitation release date	May 15, 2017	Monday
Q & A webinar	May 23, 2017	Tuesday
Questions are due	June 1, 2017, 4 p.m. CDT	Thursday
Response to questions	June 5, 2017, 4 p.m. CDT	Monday
Proposals due	June 9, 2017, noon CDT	Friday
Finalists notified	June 22, 2017 (estimate)	Thursday
Contract negotiations completed	June 30, 2017 (estimate)	Friday

The State anticipates implementation to commence on or about July 1, 2017, with full program readiness in place by October 1, 2017.

## Contact

Prospective respondents must submit their questions in writing by e-mail to Bob Davy, broker coordinator, at [bob.davy@state.mn.us](mailto:bob.davy@state.mn.us), by 4 p.m. CDT Thursday, June 1, 2017.

Responses to all questions received will be made available on MNSure's website on Monday, June 5, 2017, by 4 p.m. CDT.

Other personnel are **NOT** authorized to discuss this solicitation with responders at any time during the solicitation period. Contact regarding this solicitation with any personnel other than Bob Davy, broker coordinator, could result in disqualification.

## Proposal Submission

Proposals must be **emailed** to:

Bob Davy, Broker Coordinator  
Email: [bob.davy@state.mn.us](mailto:bob.davy@state.mn.us)

All proposals must be received by email at the above email address **no later than noon, Central Time, June 9, 2017.**

**Late proposals will not be accepted. Responses sent by methods other than email (including courier, fax, US mail or express shipment) will not be considered or reviewed.**

## General Requirements (Including Required Form)

### Required Certifications

Each Responder must complete the attached “Responder Certifications” and include it with the response.

### Proposal Contents

By submission of a proposal, the Responder warrants that the information provided is true, correct and reliable for purposes of evaluation for potential contract award. The submission of inaccurate or misleading information may be grounds for disqualification from the award as well as subject the Responder to suspension or debarment proceedings as well as other remedies available by law.

### Disposition of Responses

All materials submitted in response to this solicitation will become property of the State and will become public record in accordance with Minnesota Statutes, section 13.591, after the evaluation process is completed. Pursuant to the statute, completion of the evaluation process occurs when the government entity has completed negotiating the contract with the selected vendor. If the Responder submits information in response to this solicitation that it believes to be trade secret materials, as defined by the Minnesota Government Data Practices Act, Minnesota Statute § 13.37, the Responder must:

1. Clearly mark all trade secret materials in its response at the time the response is submitted,
2. Include a statement with its response justifying the trade secret designation for each item, and
3. Defend any action seeking release of the materials it believes to be trade secret, and indemnify and hold harmless the State, its agents and employees, from any judgments or damages awarded against the State in favor of the party requesting the materials, and any and all costs connected with that defense. This indemnification survives the State’s award of a contract. In submitting a response to this solicitation, the Responder agrees that this indemnification survives as long as the trade secret materials are in possession of the State.

### Contingency Fees Prohibited

Pursuant to Minnesota Statutes Section 10A.06, no person may act as or employ a lobbyist for compensation that is dependent upon the result or outcome of any legislation or administrative action.

## **Sample Contract**

You should be aware of the State's standard contract terms and conditions in preparing your response. A sample MNSure Professional/Technical Services Contract is available on the MNSure website (in the same section as this solicitation document) for your reference. Much of the language reflected in the contract is required by statute. If you take exception to any of the terms, conditions or language in the contract, you must indicate those exceptions in your response to the solicitation; certain exceptions may result in your proposal being disqualified from further review and evaluation. Only those exceptions indicated in your response to the solicitation will be available for discussion or negotiation.

## **Conflicts of Interest**

Responder must provide a list of all entities with which it has relationships that create, or appear to create, a conflict of interest with the work that is contemplated in this SPP. The list should indicate the name of the entity, the relationship and a discussion of the conflict.

## **Organizational Conflicts of Interest**

The Responder warrants that, to the best of its knowledge and belief, and except as otherwise disclosed, there are no relevant facts or circumstances that could give rise to organizational conflicts of interest. An organizational conflict of interest exists when, because of existing or planned activities or because of relationships with other persons, a vendor is unable or potentially unable to render impartial assistance or advice to the State, or the vendor's objectivity in performing the contract work is or might be otherwise impaired, or the vendor has an unfair competitive advantage. The Responder agrees that, if after award, an organizational conflict of interest is discovered, an immediate and full disclosure in writing must be made to the broker coordinator, which must include a description of the action that the contractor has taken or proposes to take to avoid or mitigate such conflicts. If an organization conflict of interest is determined to exist, the State may, at its discretion, cancel the contract. In the event the Responder was aware of an organizational conflict of interest prior to the award of the contract and did not disclose the conflict to MNSure, the State may terminate the contract for default. The provisions of this clause must be included in all subcontracts for work to be performed similar to the service provided by the prime contractor, and the terms "contract," "contractor," and "contracting officer" modified appropriately to preserve the State's rights.

## **Preference to Targeted Group and Economically Disadvantaged Business and Individuals**

In accordance with Minnesota Rules, part 1230.1810, subpart B and Minnesota Rules, part 1230.1830, certified Targeted Group Businesses and individuals submitting proposals as prime contractors will receive a six percent preference in the evaluation of their proposal, and certified Economically Disadvantaged Businesses and individuals submitting proposals as prime contractors will receive a six percent preference in the evaluation of their proposal. Eligible TG businesses must be currently certified by the Materials Management Division prior to the solicitation opening date and time. For information regarding certification, contact the Materials Management Helpline at 651.296.2600, or you may reach the Helpline by email at

mmdhelp.line@state.mn.us. For TTY/TDD communications, contact the Helpline through the Minnesota Relay Services at 1.800.627.3529.

## **Veteran-Owned Preference**

In accordance with Minn. Stat. § 16C.16, subd. 6a, (a) Except when mandated by the federal government as a condition of receiving federal funds, the commissioner shall award up to a six percent preference on state procurement to **certified small businesses** that are **majority-owned and operated by veterans**.

In accordance with Minn. Stat. § 16C.19 (d), a veteran-owned small business, the principal place of business of which is in Minnesota, is certified if it has been verified by the United States Department of Veterans Affairs as being either a veteran-owned small business or a service disabled veteran-owned small business, in accordance with Public Law 109-461 and Code of Federal Regulations, title 38, part 74.

To receive a preference the veteran-owned small business must meet the statutory requirements above by the solicitation opening date and time.

If you are claiming the veteran-owned preference, check the correlating box on the Responder Certifications page of the Quick Call. Only eligible veteran-owned small businesses that meet the statutory requirements and indicate this on their Quick Call response will be given the preference.

## **Resident Vendor**

In accordance with Laws of Minnesota 2013, Chapter 142, Article 3, Section 16, amending Minn. Stat. § 16C.02, subd. 13, a “Resident Vendor” means a person, firm or corporation that:

1. is authorized to conduct business in the state of Minnesota on the date a solicitation for a contract is first advertised or announced. It includes a foreign corporation duly authorized to engage in business in Minnesota;
2. has paid unemployment taxes or income taxes in this state during the 12 calendar months immediately preceding submission of the bid or proposal for which any preference is sought;
3. has a business address in the state; and
4. has affirmatively claimed that status in the bid or proposal submission.

To receive recognition as a Minnesota Resident Vendor (“Resident Vendor”), your company must meet each element of the statutory definition above by the solicitation opening date and time. If you wish to affirmatively claim Resident Vendor status, you should do so by checking the correlating box on the Responder Certifications page of the Quick Call.

Resident Vendor status may be considered for purposes of resolving tied low bids or the application of a reciprocal preference.

## Foreign Outsourcing of Work Prohibited

All services under this contract shall be performed within the borders of the United States. All storage and processing of information shall be performed within the borders of the United States. This provision also applies to work performed by subcontractors at all tiers.

## Insurance Requirements

- A. Contractor shall not commence work under the contract until they have obtained all the insurance described below and the State of Minnesota has approved such insurance. Contractor shall maintain such insurance in force and effect throughout the term of the contract.
- B. Contractor is required to maintain and furnish satisfactory evidence of the following insurance policies:

- 1. **Workers' Compensation Insurance:** Except as provided below, Contractor must provide Workers' Compensation insurance for all its employees and, in case any work is subcontracted, Contractor will require the subcontractor to provide Workers' Compensation insurance in accordance with the statutory requirements of the State of Minnesota, including Coverage B, Employer's Liability. Insurance **minimum** limits are as follows:

\$100,000 – Bodily Injury by Disease per employee

\$500,000 – Bodily Injury by Disease aggregate

\$100,000 – Bodily Injury by Accident

If Minnesota Statute 176.041 exempts Contractor from Workers' Compensation insurance or if the Contractor has no employees in the State of Minnesota, Contractor must provide a written statement, signed by an authorized representative, indicating the qualifying exemption that excludes Contractor from the Minnesota Workers' Compensation requirements.

If during the course of the contract the Contractor becomes eligible for Workers' Compensation, the Contractor must comply with the Workers' Compensation Insurance requirements herein and provide the State of Minnesota with a certificate of insurance.

- 2. **Commercial General Liability Insurance:** Contractor is required to maintain insurance protecting it from claims for damages for bodily injury, including sickness or disease, death, and for care and loss of services as well as from claims for property damage, including loss of use which may arise from operations under the Contract whether the operations are by the Contractor or by a subcontractor or by anyone directly or indirectly employed by the Contractor under the contract. Insurance **minimum** limits are as follows:

\$1,000,000 – per occurrence

\$1,000,000 – annual aggregate

\$1,000,000 – annual aggregate – Products/Completed Operations

The following coverages shall be included:

Premises and Operations Bodily Injury and Property Damage

Personal and Advertising Injury

Blanket Contractual Liability

Products and Completed Operations Liability

Other; if applicable, please list \_\_\_\_\_

State of Minnesota named as an Additional Insured, to the extent permitted by law

3. **Commercial Automobile Liability Insurance:** Contractor is required to maintain insurance protecting it from claims for damages for bodily injury as well as from claims for property damage resulting from the ownership, operation, maintenance or use of all owned, hired, and non-owned autos which may arise from operations under this contract, and in case any work is subcontracted the contractor will require the subcontractor to maintain Commercial Automobile Liability insurance. Insurance **minimum** limits are as follows:

\$1,000,000 – per occurrence Combined Single limit for Bodily Injury and Property Damage

In addition, the following coverages should be included:

Owned, Hired, and Non-owned Automobile

4. **Professional/Technical, Errors and Omissions, and/or Miscellaneous Liability Insurance**

This policy will provide coverage for all claims the contractor may become legally obligated to pay resulting from any actual or alleged negligent act, error, or omission related to Contractor's professional services required under the contract.

Contractor is required to carry the following **minimum** limits:

\$1,000,000 – per claim or event

\$1,000,000 – annual aggregate

Any deductible will be the sole responsibility of the Contractor and may not exceed \$50,000 without the written approval of the State. If the Contractor desires authority from the State to have a deductible in a higher amount, the Contractor shall so request in writing, specifying the amount of the desired deductible and providing financial documentation by submitting the most current audited financial statements so that the State can ascertain the ability of the Contractor to cover the deductible from its own resources.

The retroactive or prior acts date of such coverage shall not be after the effective date of this Contract and Contractor shall maintain such insurance for a period of at least three (3) years, following completion of the work. If such insurance is

discontinued, extended reporting period coverage must be obtained by Contractor to fulfill this requirement.

C. Additional Insurance Conditions:

1. Contractor's policy(ies) shall be primary insurance to any other valid and collectible insurance available to the State of Minnesota with respect to any claim arising out of Contractor's performance under this contract;
2. If Contractor receives a cancellation notice from an insurance carrier affording coverage herein, Contractor agrees to notify the State of Minnesota within five (5) business days with a copy of the cancellation notice, unless Contractor's policy(ies) contain a provision that coverage afforded under the policy(ies) will not be cancelled without at least thirty (30) days advance written notice to the State of Minnesota;
3. Contractor is responsible for payment of Contract related insurance premiums and deductibles;
4. If Contractor is self-insured, a Certificate of Self-Insurance must be attached;
5. Contractor's policy(ies) shall include legal defense fees in addition to its liability policy limits, with the exception of B.4 above;
6. Contractor shall obtain insurance policy(ies) from insurance company(ies) having an "AM BEST" rating of A- (minus); Financial Size Category (FSC) VII or better, and authorized to do business in the State of Minnesota; and
7. An Umbrella or Excess Liability insurance policy may be used to supplement the Contractor's policy limits to satisfy the full policy limits required by the Contract.

D. The State reserves the right to immediately terminate the contract if the contractor is not in compliance with the insurance requirements and retains all rights to pursue any legal remedies against the contractor. All insurance policies must be open to inspection by the State, and copies of policies must be submitted to the State's authorized representative upon written request.

E. The successful Responder is required to submit Certificates of Insurance acceptable to the State of MN as evidence of insurance coverage requirements prior to commencing work under the contract.

## Responder Certifications: Required Form

Responder must check each box to certify to the conditions required under this SPP. Please note that some certifications may require the submission of additional information. Sign below to finalize response.

- I have read and am aware of MNSure's general requirements included in this SPP.
- I have read and am aware of the **State's contract terms and conditions**, which can be found in the sample contract that is on the MNSure website )in the same section as this solicitation document) and incorporated into this SPP.

**Noncollusion Affirmation.** I certify:

- That I am the Responder (if the Responder is an individual), a partner in the company (if the Responder is a partnership), or an officer or employee of the responding corporation having authority to sign on its behalf (if the Responder is a corporation).
- That the proposal submitted in response to the SPP has been arrived at by the Responder independently and has been submitted without collusion with and without any agreement, understanding or planned common course of action with, any other Responder of materials, supplies, equipment or services described in the SPP, designed to limit fair and open competition.
- That the contents of the proposal have not been communicated by the Responder or its employees or agents to any person not an employee or agent of the Responder and will not be communicated to any such persons prior to the official opening of the proposals.
- That I am fully informed regarding the accuracy of the statements made in the proposal.

### If Applicable

- I am a **certified veteran-owned business**, in accordance with Minn. Stat. § 16C.16, subd. 6a and § 16C.19 (d). <http://www.mmd.admin.state.mn.us/mn02001.htm>
- I am a **resident vendor**. In accordance with Laws of Minnesota 2013, Chapter 142, Article 3, Section 16, amending Minn. Stat. § 16C.02, subd. 13, a "Resident Vendor" means a person, firm, or corporation that:
  1. is authorized to conduct business in the state of Minnesota on the date a solicitation for a contract is first advertised or announced. It includes a foreign corporation duly authorized to engage in business in Minnesota;
  2. has paid unemployment taxes or income taxes in this state during the 12 calendar months immediately preceding submission of the bid or proposal for which any preference is sought;
  3. has a business address in the state; and
  4. has affirmatively claimed that status in the bid or proposal submission.



To receive recognition as a Minnesota Resident Vendor (“Resident Vendor”), your company must meet each element of the statutory definition above by the solicitation opening date and time. If you wish to affirmatively claim Resident Vendor status, you should do so by submitting this form with your bid or proposal.

Resident Vendor status may be considered for purposes of resolving tied low bids or the application of a reciprocal preference.

By signing here, I warrant that the information provided in this proposal is true, correct and reliable for purposes of evaluation for potential contract award. The submission of inaccurate or misleading information may be grounds for disqualification from contract award and may subject me/my company to suspension or debarment proceedings, as well as other remedies available to the State, by law.

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Signature	Title	Date
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