



Request For Proposals: benefits and broker services

Summary and background:

La Familia Medical Center (LFMC) is accepting proposals for health care insurance brokers. As of the date of this, LFMC employs 163 full time and part time staff, 23 of which are members of Union of American Physicians and Dentist – AFSCME, Local 206. Employees who work 20 hours or more a week are eligible for participation in the LFMC self-insured health benefits plan. LFMC currently offers additional benefits as described in the Project Scope and Purpose section of this RFP.

We are publishing this request for proposals (“RFP”) to gather bids for a health care insurance broker for LFMC for 2026.

This award may be funded in whole or in part by the United States Health Services Administration.

Please submit proposals by April 4, 2025.

If you have questions, please contact Merlinda R. Martinez, 505-388-2076 or mrmartinez@lfmctr.org.

Guidelines for bidders:

We will accept proposals for this project until 5 p.m., 4/4/2025. We require all proposals to clearly represent their subcontracting intentions. All documents must be prepared and signed by those authorized to do so. All costs must be listed in USD. Further terms are subject to development pending the selection of a proposal.

Project purpose and scope:

The purpose of this RFP is to identify and select a qualified Benefits Broker who can provide comprehensive employee benefits consulting services. The selected broker will coordinate with and advice on the selection of a Third-Party Administrator (as applicable), secure quotes and act as intermediary with plan issuers for employee benefits programs that align with our company’s strategic goals and meet the needs of our employees.

Agreements must be in writing and include federally required terms. **Refusal to agree to such terms will result in withdrawal of the award.**



Proposal timeline and project deadline: Proposals are due in writing to LFMC before 5 p.m. **4/4/2025**. Proposals will be evaluated until April 25, 2025, after which all proposers will be notified of their status within three business days. Upon contract award, **agreement/proposal must be in place with three (3) months and benefits agreed upon no later than October 31, 2025 to ensure staff Open Enrollment date(s) of November 11-19, 2025.**

Currently LFMC's health plan is offered to LFMC staff employed at 0.50 FTE or greater (20 hrs./week) with an average enrollment rate of 46%. **Plan structure requires Board approval and may require Union approval.**

Current plan includes:

1. Medical (self-funded ERISA)
 - a. PPO
 - b. HDHP
2. Dental PPO (self-funded ERISA)
3. Flex Spending Account (FSA)
 - a. Healthcare
 - b. Dependent care
4. Health Savings Account
5. Vision
6. Worksite plans
 - a. Accident
 - b. Critical Illness
 - c. Short-term disability
7. Employee Assistance Program (EAP)
8. Volunteer Life
9. Volunteer Spouse/Domestic Partner Life
10. Volunteer Child
11. Employer paid benefits:
 - a. Short-term disability
 - b. Basic Life and AD&D

LFMC is searching for a Benefits Broker to provide:

1. Consultation Services
2. Market Analysis
3. Plan Implementation



4. Compliance
5. Cost management
6. Employee Support
7. Reporting
8. Client Meetings

Proposal and Budget requirements:

Each proposal should include the following for consideration:

- Company Overview
- Current Benefits
- Goals and Objectives
- Specific Services
- Evaluation Criteria
- Budget Range
- Cost Breakdown
- Payment Terms
- All direct and indirect fees/charges to client
- Evidence of current licensure in good standing

LFMC will evaluate proposals based on the following criteria:

- Company experience
- Services Offered
- Fee Structure
- Technology and Tools
- Regulatory Compliance
- Customer Support
- Financial Stability
- Customization and Flexibility
- Additional Benefits
- History of customer service, including but not limited to responsiveness and client communication

Selection of prevailing bidder and award of this contract is at the sole and exclusive discretion of LFMC, a not-for-profit New Mexico Corporation.