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Shorewood School District
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Request for Proposals (RFP)

Health Care Consulting Services

I. Introduction and Purpose

The Shorewood School District is soliciting proposals from qualified and experienced health care consulting firms to provide comprehensive employee health and welfare benefits consulting and benefits administration. The District seeks a firm with a strong track record serving public-sector employers, particularly K–12 school districts, and demonstrated expertise in evaluating and implementing self-funded health plans.

The District is specifically interested in a consultant that can:

- Provide objective, strategic guidance as the District considers a potential transition to self-funding;
- Thoughtfully assess whether self-funding is appropriate for the District and, if so, design and manage an approach that maximizes financial stability and long-term sustainability;
- Actively engage and educate staff and employee groups both in understanding the priorities for our plans and in selecting a plan for their individual needs;
- Support the District in rebidding and implementing health care plans aligned with District goals; and,
- Actively support the District and our employees in ensuring a smooth and successful experience with our health plan providers.

II. Background

The District provides health care benefits to eligible employees and dependents and conducts open enrollment annually, typically beginning in late May. To ensure adequate time for staff education and engagement, the District intends to make decisions regarding health care plan design and funding arrangements no later than early April.

The District is exploring whether a self-funded model could provide greater cost control, flexibility, and long-term value, while recognizing the risks and responsibilities associated with self-funding. The selected consultant will play a critical role in helping the District evaluate this option and, if appropriate, implement it responsibly.

III. Service Team Structure

Proposers should describe the service team that would be assigned to the District, including roles, responsibilities, and level of involvement. At a minimum, proposals should identify:

- Consultant: The individual responsible for overall strategy, plan assessment, renewal oversight, and high-level advising to the District.
- Account Manager: The individual responsible for day-to-day servicing, implementation, renewals, and coordination with carriers and vendors.
- Inside Service Representative (or equivalent): The individual(s) providing additional support related to medical and ancillary benefits, claims assistance, and benefits administration.

Proposers should clearly explain how these roles work together, the expected level of onsite and virtual support, and how continuity of service will be maintained.

IV. Scope of Services

Proposers should describe their ability to provide the following services:

A. Strategic Consulting Services

- Serve as the District's broker of record for health and welfare benefits.
- Provide strategic guidance related to plan design, funding models, cost containment, and compliance.
- Benchmark the District's benefits against comparable school districts and public-sector employers.

B. Self-Funding Evaluation and Support

- Conduct a comprehensive assessment of the District's readiness for self-funding, including financial, demographic, and risk considerations.
- Clearly explain the advantages, risks, and operational requirements of self-funding in a school district context.
- Propose stop-loss strategies and vendor partnerships, as appropriate.
- Provide a multi-year perspective on cost volatility, risk management, and reserve considerations, including circumstances in which self-funding may not be recommended.

C. Staff Communication and Education Support

- Support the District in developing and delivering clear, accurate communication and education related to benefit plans and potential changes.
- Assist with the development of materials and meetings to support understanding during plan evaluation and open enrollment.

D. Plan Design, Marketing, and Renewal Support

- Assist with rebidding and/or marketing health care plans, including carrier and vendor negotiations.
- Support evaluation of plan design alternatives and funding structures.
- Develop analyses and recommendations aligned with the District's open enrollment timeline.

E. Ongoing Account Management and Reporting

- Provide regular reporting on claims experience, trends, and performance metrics.
- Assist with compliance with applicable federal and state regulations.
- Support resolution of claims and eligibility issues, as needed.

V. Proposer Qualifications

Proposals should include information demonstrating:

- Experience serving K–12 school districts or similar public-sector employers.
- Specific experience advising districts on self-funded health plans, including both successful transitions and situations where self-funding was not recommended.
- Stability and depth of the firm, including staff qualifications and turnover.
- References from current or recent school district clients.

V. Proposal Requirements

Proposals should include the following sections:

1. Firm overview and history
2. Description of relevant experience and qualifications
3. Proposed approach to advising the District on self-funding
4. Staff engagement and education strategy
5. Proposed timeline aligned to the District's stated deadlines
6. Account management structure and key personnel
7. Fee structure and compensation disclosure
8. References
9. Disadvantaged Business Enterprise (DBE) Status: A statement indicating whether the firm qualifies as a Disadvantaged Business Enterprise (DBE) or similar designation under applicable federal or state programs. If applicable, proposers should identify the certifying agency and provide documentation of current certification.

VI. Evaluation Criteria

Proposals will be evaluated based on, but not limited to:

- Demonstrated understanding of school district health care needs
- Experience and expertise with self-funded health plans
- Quality and thoughtfulness of the proposed approach
- Strength of staff engagement and education strategy
- Qualifications of assigned personnel
- Transparency and competitiveness of fees
- References

VII. Anticipated Timeline

The District anticipates the following timeline:

Milestone	Target Date
RFP issued	1/6/26
Questions due from proposers	1/13/26
District responses to questions	1/16/26
Proposals due	1/26/26
Proposal review and interviews	February
Selection of consultant	Late February
Contract execution	Late February
Staff engagement and education begins	March
Health care plan rebid and analysis	March–early April
Health care plan decisions finalized	Early April
Open enrollment	Late May

VIII. Submission Instructions

Proposals should be submitted by email in PDF format by 5:00 PM on January 13th, 2026 to hheaviland@shorewood.k12.wi.us. Late submissions may not be considered.

Questions regarding this RFP should be submitted in writing to:

Heather Heaviland

Director of Business Services

hheaviland@shorewood.k12.wi.us

IX. Reservation of Rights

The District reserves the right to reject any or all proposals, waive informalities, request additional information, and select the proposal deemed to be in the best interest of the District.