



Northwest Arctic Borough School District

Health Insurance Third Party Administrator (TPA) RFP

As the District continues to strive for excellence in providing comprehensive benefits to our employees, it has become increasingly evident that exploring new avenues in our health insurance administration is a crucial step forward.

Our current Third Party Administrator (TPA) contract with Meritain is set to expire 11/30/2024, and our District has the opportunity to consider alternative providers who can offer enhanced services, cost-effectiveness, and innovative solutions that align with the evolving needs of our District.

Outlined below are the key reasons why I strongly recommend that we initiate the process of seeking proposals from potential TPAs:

Comprehensive Benefits Package: A new TPA could potentially offer a more comprehensive benefits package, including improved coverage, wellness programs, and other value-added services. This will not only enhance the overall employee experience but also contribute to our organizational goal of attracting and retaining top talent.

Cost Containment: The competitive landscape in the health insurance industry is dynamic, and by soliciting proposals, we have the opportunity to identify cost-effective solutions without compromising on the quality of services. Exploring the market will allow us to negotiate more favorable terms and ensure optimal use of our budget.

Innovative Technology Solutions: Advances in technology have transformed the healthcare landscape. A new TPA might bring innovative technological solutions that can streamline processes, enhance data security, and provide better insights into the utilization of healthcare benefits.

Risk Mitigation: Diversifying our options through the RFP process helps mitigate the risks associated with relying on a single provider. By evaluating multiple proposals, we can assess different risk management strategies and choose a TPA that aligns with our risk tolerance and organizational goals.

Improved Customer Service: Exceptional customer service is vital when dealing with health insurance matters. Seeking proposals allows us to assess the level of customer service offered by potential TPAs, ensuring that our employees have a positive experience when navigating their health insurance coverage.

In light of these considerations, I propose that we authorize the issuance of a Request for Proposal (RFP) for a Health Insurance TPA. This process will involve inviting qualified firms, including the current TPA to submit detailed proposals outlining their services, capabilities, and pricing structures.

I am confident that this proactive approach will enable us to make an informed decision that aligns with our organizational objectives. I recommend forming a committee to oversee the RFP process, evaluate the submissions, and make a recommendation to the Board for final approval.

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