

**State of Maine**  
**Master Score Sheet**

RFP# 202412221					
Health & Welfare Benefits Consulting – Core Services					
Bidder Name:		Alliant Insurance Services	Lockton Co.	Segal	WTW
Proposed Cost:		1,375,000	1,450,000	1,700,000	4,050,000
Scoring Sections	Points Available				
Section I: Preliminary Information	N/A	N/A	N/A	N/A	N/A
Section II: Organization Qualifications and Experience	40	30	34	28	28
Section III: Proposed Services	30	17	25	15	18
Section IV: Cost Proposal- Core Services	25	25	23.71	20.22	8.49
Section IV. I Cost Proposal – Ad Hoc Services	5	N/A	5	2.5	0.18
<b>TOTAL</b>	<b><u>100</u></b>	<b><u>72</u></b>	<b><u>87.71</u></b>	<b><u>65.72</u></b>	<b><u>54.67</u></b>

**Award Justification Statement**  
**RFP# 202412221 Health & Welfare Benefits Consulting**

**I. Summary**

The Department of Administrative & Financial Services, Office of Employee Health & Wellness seeks health and wellness benefits consulting services on comprehensive benefits programs for active and retired state and quasi-government agencies.

**II. Evaluation Process**

The evaluation team comprised qualified reviewers who judged the merits of the proposals received based on the criteria defined in the RFP.

**III. Qualifications & Experience**

- Health risk measuring tactics and strategies within a data warehouse system
- Establishing a pass-through PBM and direct contracting with vendors
- Measurable progress on contract provisions to save money on the health plan

**IV. Proposed Services**

- Ability to provide strategic development with health provider organizations
- Ability to identify trends both industry-wide and within the states' programs
- Attend scheduled and ad hoc meetings as needed

**V. Cost Proposal**

The cost for each submitted bid was calculated using a predetermined mathematical formula, as explained in the RFP. A master score sheet with actual fees and resulting scores is available.

**VI. Conclusion**

The proposed conditional award winner received the highest score overall, and based on this, Employee Health & Wellness recommends contract negotiations for a vendor start date of 6/1/2025.



**STATE OF MAINE  
DEPARTMENT OF ADMINISTRATIVE &  
FINANCIAL SERVICES**

**Janet T. Mills  
Governor**

**Kirsten LC Figueroa  
Commissioner**

April 4, 2025

Stephanie Miller  
Alliant Insurance Services, Inc.  
111 Commercial St, 4<sup>th</sup> Floor  
Portland, ME 04101

**SUBJECT: Notice of Conditional Contract Awards under RFP # 202412221,  
Health & Welfare Benefits Consulting**

Dear Stephanie Miller:

This letter is in regard to the subject Request for Proposals (RFP), issued by the State of Maine Department of Administrative and Financial Services for Health & Welfare Benefits Consulting. The Department has evaluated the proposals received using the evaluation criteria identified in the RFP, and the Department is hereby announcing its conditional contract awards to the following bidder:

- Lockton Companies (Core Services)
- Pursuant to Part I, B.2 of the RFP, the Department has decided to make no award for Workers' Compensation Services and Legal Services

The bidder listed above received the evaluation team's highest rankings. The Department will be contacting the aforementioned bidder soon to negotiate a contract. As provided in the RFP, the Notice of Conditional Contract Award is subject to execution of a written contract and, as a result, this Notice does NOT constitute the formation of a contract between the Department and the apparent successful vendor. The vendor shall not acquire any legal or equitable rights relative to the contract services until a contract containing terms and conditions acceptable to the Department is executed. The Department further reserves the right to cancel this Notice of Conditional Contract Award at any time prior to the execution of a written contract.

As stated in the RFP, following announcement of this award decision, all submissions in response to the RFP are considered public records available for public inspection pursuant to the State of Maine Freedom of Access Act (FOAA). 1 M.R.S. §§ 401 et seq.; 5 M.R.S. § 1825-B (6).

This award decision is conditioned upon final approval by the State Procurement Review Committee and the successful negotiation of a contract. A Statement of Appeal Rights has been provided with this letter; see below.

Thank you for your interest in doing business with the State of Maine.

Sincerely,

DocuSigned by:  
*Shonna Poulin-Gutierrez*  
A26552EFD3404CA...

Shonna Poulin-Gutierrez  
*Executive Director*  
Office of Employee Health, Wellness & Workers' Compensation

## **STATEMENT OF APPEAL RIGHTS**

Any person aggrieved by an award decision may request an appeal hearing. The request must be made to the Director of the Bureau of General Services, in writing, within 15 days of notification of the contract award as provided in 5 M.R.S. § 1825-E (2) and the Rules of the Department of Administrative and Financial Services, Bureau of General Services, Office of State Procurement Services [formerly the Division of Purchases], Chapter 120, § (2) (2).



**STATE OF MAINE  
DEPARTMENT OF ADMINISTRATIVE &  
FINANCIAL SERVICES**

**Kirsten LC Figueroa  
Commissioner**

**Janet T. Mills  
Governor**

April 4, 2025

Edward Pierce  
Lockton Companies  
120 Exchange Street, Ste 201  
Portland, ME 04101

**SUBJECT:** Notice of Conditional Contract Awards under RFP # 202412221,  
Health & Welfare Benefits Consulting

Dear Edward Pierce:

This letter is in regard to the subject Request for Proposals (RFP), issued by the State of Maine Department of Administrative and Financial Services for Health & Welfare Benefits Consulting. The Department has evaluated the proposals received using the evaluation criteria identified in the RFP, and the Department is hereby announcing its conditional contract awards to the following bidder:

- Lockton Companies (Core Services)
- Pursuant to Part I, B.2 of the RFP, the Department has decided to make no award for Workers' Compensation Services and Legal Services

The bidder listed above received the evaluation team's highest rankings. The Department will be contacting the aforementioned bidder soon to negotiate a contract. As provided in the RFP, the Notice of Conditional Contract Award is subject to execution of a written contract and, as a result, this Notice does NOT constitute the formation of a contract between the Department and the apparent successful vendor. The vendor shall not acquire any legal or equitable rights relative to the contract services until a contract containing terms and conditions acceptable to the Department is executed. The Department further reserves the right to cancel this Notice of Conditional Contract Award at any time prior to the execution of a written contract.

As stated in the RFP, following announcement of this award decision, all submissions in response to the RFP are considered public records available for public inspection pursuant to the State of Maine Freedom of Access Act (FOAA). 1 M.R.S. §§ 401 et seq.; 5 M.R.S. § 1825-B (6).

This award decision is conditioned upon final approval by the State Procurement Review Committee and the successful negotiation of a contract. A Statement of Appeal Rights has been provided with this letter; see below.

Thank you for your interest in doing business with the State of Maine.

Sincerely,

DocuSigned by:  
*Shonna Poulin-Gutierrez*  
A26552EFD3404CA...

Shonna Poulin-Gutierrez  
*Executive Director*  
Office of Employee Health, Wellness & Workers' Compensation

## **STATEMENT OF APPEAL RIGHTS**

Any person aggrieved by an award decision may request an appeal hearing. The request must be made to the Director of the Bureau of General Services, in writing, within 15 days of notification of the contract award as provided in 5 M.R.S. § 1825-E (2) and the Rules of the Department of Administrative and Financial Services, Bureau of General Services, Office of State Procurement Services [formerly the Division of Purchases], Chapter 120, § (2) (2).





**STATE OF MAINE  
DEPARTMENT OF ADMINISTRATIVE &  
FINANCIAL SERVICES**

**Janet T. Mills  
Governor**

**Kirsten LC Figueroa  
Commissioner**

April 4, 2025

Stephen L. Kuhn, Vice President and Health Consultant  
The Segal Company (Eastern States), Inc., dba Segal  
116 Huntington Avenue  
Boston, MA 02116

**SUBJECT:** Notice of Conditional Contract Awards under RFP # 202412221,  
Health & Welfare Benefits Consulting

Dear Stephen L. Kuhn:

This letter is in regard to the subject Request for Proposals (RFP), issued by the State of Maine Department of Administrative and Financial Services for Health & Welfare Benefits Consulting. The Department has evaluated the proposals received using the evaluation criteria identified in the RFP, and the Department is hereby announcing its conditional contract awards to the following bidder:

- Lockton Companies (Core Services)
- Pursuant to Part I, B.2 of the RFP, the Department has decided to make no award for Workers' Compensation Services and Legal Services

The bidder listed above received the evaluation team's highest rankings. The Department will be contacting the aforementioned bidder soon to negotiate a contract. As provided in the RFP, the Notice of Conditional Contract Award is subject to execution of a written contract and, as a result, this Notice does NOT constitute the formation of a contract between the Department and the apparent successful vendor. The vendor shall not acquire any legal or equitable rights relative to the contract services until a contract containing terms and conditions acceptable to the Department is executed. The Department further reserves the right to cancel this Notice of Conditional Contract Award at any time prior to the execution of a written contract.

As stated in the RFP, following announcement of this award decision, all submissions in response to the RFP are considered public records available for public inspection pursuant to the State of Maine Freedom of Access Act (FOAA). 1 M.R.S. §§ 401 et seq.; 5 M.R.S. § 1825-B (6).

This award decision is conditioned upon final approval by the State Procurement Review Committee and the successful negotiation of a contract. A Statement of Appeal Rights has been provided with this letter; see below.

Thank you for your interest in doing business with the State of Maine.

Sincerely,

DocuSigned by:  
*Shonna Poulin-Gutierrez*  
A26552EFD3404CA  
Shonna Poulin-Gutierrez  
*Executive Director*  
Office of Employee Health, Wellness & Workers' Compensation

## **STATEMENT OF APPEAL RIGHTS**

Any person aggrieved by an award decision may request an appeal hearing. The request must be made to the Director of the Bureau of General Services, in writing, within 15 days of notification of the contract award as provided in 5 M.R.S. § 1825-E (2) and the Rules of the Department of Administrative and Financial Services, Bureau of General Services, Office of State Procurement Services [formerly the Division of Purchases], Chapter 120, § (2) (2).



**STATE OF MAINE  
DEPARTMENT OF ADMINISTRATIVE &  
FINANCIAL SERVICES**

**Janet T. Mills  
Governor**

**Kirsten LC Figueroa  
Commissioner**

April 4, 2025

Todd Granger, Managing Director-Health & Benefits  
WTW  
800 North Glebe Road, Floor 10  
Arlington, VA 22203

**SUBJECT: Notice of Conditional Contract Awards under RFP # 202412221,  
Health & Welfare Benefits Consulting**

Dear Todd Granger:

This letter is in regard to the subject Request for Proposals (RFP), issued by the State of Maine Department of Administrative and Financial Services for Health & Welfare Benefits Consulting. The Department has evaluated the proposals received using the evaluation criteria identified in the RFP, and the Department is hereby announcing its conditional contract awards to the following bidder:

- Lockton Companies (Core Services)
- Pursuant to Part I, B.2 of the RFP, the Department has decided to make no award for Workers' Compensation Services and Legal Services

The bidder listed above received the evaluation team's highest rankings. The Department will be contacting the aforementioned bidder soon to negotiate a contract. As provided in the RFP, the Notice of Conditional Contract Award is subject to execution of a written contract and, as a result, this Notice does NOT constitute the formation of a contract between the Department and the apparent successful vendor. The vendor shall not acquire any legal or equitable rights relative to the contract services until a contract containing terms and conditions acceptable to the Department is executed. The Department further reserves the right to cancel this Notice of Conditional Contract Award at any time prior to the execution of a written contract.

As stated in the RFP, following announcement of this award decision, all submissions in response to the RFP are considered public records available for public inspection pursuant to the State of Maine Freedom of Access Act (FOAA). 1 M.R.S. §§ 401 et seq.; 5 M.R.S. § 1825-B (6).

This award decision is conditioned upon final approval by the State Procurement Review Committee and the successful negotiation of a contract. A Statement of Appeal Rights has been provided with this letter; see below.

Thank you for your interest in doing business with the State of Maine.

Sincerely,

DocuSigned by:  
*Shonna Poulin-Gutierrez*  
A26552EFD3404CA...

Shonna Poulin-Gutierrez  
*Executive Director*  
Office of Employee Health, Wellness & Workers' Compensation

## **STATEMENT OF APPEAL RIGHTS**

Any person aggrieved by an award decision may request an appeal hearing. The request must be made to the Director of the Bureau of General Services, in writing, within 15 days of notification of the contract award as provided in 5 M.R.S. § 1825-E (2) and the Rules of the Department of Administrative and Financial Services, Bureau of General Services, Office of State Procurement Services [formerly the Division of Purchases], Chapter 120, § (2) (2).

**STATE OF MAINE  
TEAM CONSENSUS EVALUATION NOTES**

**RFP #:** 202412221  
**RFP TITLE:** Health & Welfare Benefits Consulting  
**BIDDER:** Alliant Insurance Services  
**DATE:** 2/12/25

**SUMMARY PAGE**

**Department Name:** Department of Administrative & Financial Services  
**Name of RFP Coordinator:** Roberta Dupont  
**Names of Evaluators:** Shonna Poulin-Gutierrez, Nathan Morse, Charles Luce, Roberta Dupont

<u>Pass/Fail Criteria</u>	<u>Pass</u>	<u>Fail</u>
Section I. Preliminary Information (Eligibility)	<b>N/A</b>	<b>N/A</b>
•		
<u>Scoring Sections</u>	<u>Points Available</u>	<u>Points Awarded</u>
Section II. Organization Qualifications and Experience	<b>40</b>	<b>30</b>
Section III. Proposed Services	<b>30</b>	<b>17</b>
Section IV. Cost Proposal	<b>25</b>	
Core Services		<b>25</b>
Section IV. I Cost Proposal- Ad Hoc Services	<b>5</b>	<b>N/A</b>
<u>Total Points</u>		
<u><b>Core Services</b></u>	<u><b>100</b></u>	<u><b>72</b></u>

**STATE OF MAINE  
TEAM CONSENSUS EVALUATION NOTES**

**RFP #:** 202412221  
**RFP TITLE:** Health & Welfare Benefits Consulting  
**BIDDER:** Alliant Insurance Services  
**DATE:** 2/12/25

**OVERVIEW OF SECTION I  
Preliminary Information**

Section I. Preliminary Information

---

**Evaluation Team Comments:**

N/A



**STATE OF MAINE  
TEAM CONSENSUS EVALUATION NOTES**

**RFP #:** 202412221  
**RFP TITLE:** Health & Welfare Benefits Consulting  
**BIDDER:** Alliant Insurance Services  
**DATE:** 2/12/25

**EVALUATION OF SECTION II  
Organization Qualifications and Experience**

	<u>Points Available</u>	<u>Points Awarded</u>
Section II. Organization Qualifications and Experience	<b>40</b>	<b>30</b>

**Evaluation Team Comments:**

- I. Overview of the Organization
    - 5<sup>th</sup> largest in the US
    - +Conduct business in all 50 states
    - +52% employee-owned
    - -Over 100 years in business but no dates in the first section, but they did in the other section
    - Headquarters in AZ / lead headquarters in Portland, ME.
  - II. Subcontractors
    - Did not identify subcontractors in this section but mentioned subcontractors in another section below: inconsistent
  - III. Organizational Chart
    - Provided organizational Chart
  - IV. Litigation
    - Stated litigation is confidential, “none of which it deems material to its continued operations nor would hinder its ability to perform services in response to this RFP”
  - V. Financial Viability
    - Independent Auditor (Deloitte) report provided from April 2024 states that the attached financial statements “present fairly, in all material respects” ... financial position as of December 2023 and 2022 . . . and the results of its operations and its cash flows for years ending 2023, 2022, and 2021 financial statements demonstrate sufficient financial viability
    - ? actual debt provided contradicting amounts
    - - Significant acquisitions in the past 3 years across the spectrum of insurance brokerage services, including “employee benefits brokerage services” and “health benefits brokerage services to the senior market.”
- 
- I. Certificate/ Licensure of Insurances
    - Provided page 51 license # AGN91433 Issued date 4/1/2017 note:

**STATE OF MAINE  
TEAM CONSENSUS EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER:** Alliant Insurance Services

**DATE:** 2/12/25

continuous unless suspended, revoked, or terminated by the Superintendent of Insurance (State of Maine)

- Liability insurance is current but coming up for renewal on 2/28

**STATE OF MAINE  
TEAM CONSENSUS EVALUATION NOTES**

**RFP #:** 202412221  
**RFP TITLE:** Health & Welfare Benefits Consulting  
**BIDDER:** Alliant Insurance Services  
**DATE:** 2/12/25

**EVALUATION OF SECTION III  
Proposed Services**

	<u>Points Available</u>	<u>Points Awarded</u>
Section III. Proposed Services	<b>30</b>	<b>17</b>

**Evaluation Team Comments:**

Established in 1925, providing consulting services to over 27k clients nationwide. They have 4 key pillars: entrepreneurialism, relationships, people, and service. Employing over 13,300 individuals across the US

- + Local office in Portland, ME
- Provided ME licensure insurance
- Confirmed Q5 A-D
- No major corporate changes over the past 5 years
- + Currently servicing over 500 employers in the state of Maine; a. largest 27,000 and smallest 25 employees.
- Can provide actuary services
- Yes to clinical expertise
- No offshore functions are performed
- Haven't lost a client of a similar size to the SOM in the past 36 Mo.

Strategic Experience

- + All three examples provided insights into how they utilize and maintain a detailed strategic plan for the Plan and how this was essential to implementing and sustaining changes to the Plan. Examples were thought-provoking
  - ? Weren't opposed to connecting employees to resources outside of the state
  - + Was noted from public meeting notes that the SOM has a higher-than-average prevalence of spending in Cardiometabolic
  - Data analysis report examples provided
  - + PMB Contract reviews claim audits and rebate audits; semi-annual process for learning about what's available to their customers within the PBM marketplace
- outlined experience with a transparent pass-through pricing model

**STATE OF MAINE  
TEAM CONSENSUS EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER:** Alliant Insurance Services

**DATE:** 2/12/25

- +/- ACO Models they have see success with public sectors but there is risk involved
- +Referenced a current vendor program
- +Compacity to model plan design alternatives while measuring potential member disruption
- Skipped the last question (Q10)

Communication Experience

Have a communication team

- +/- Proposed solution of Campaign Builder that supports all communications being customized at no additional cost; however, printing and shipping costs are separate

Organizational Legal Experience

- Leave Advantage program: noted as a subscription but not sure if it is included
- Unclear if bio's would support SOM's team: 2 bio's listed in org. chart
- + Stated extensive experience with public sector: with non-ERISA plan

**STATE OF MAINE  
TEAM CONSENSUS EVALUATION NOTES**

**RFP #:** 202412221  
**RFP TITLE:** Health & Welfare Benefits Consulting  
**BIDDER:** Alliant Insurance Services  
**DATE:** 2/12/25

**EVALUATION OF SECTION IV**

**Cost Proposal**

**Core Services**

Lowest Submitted Cost Proposal	>	Cost Proposal Being Scored	x	Score Weight	=	Score
<b>1,375,000</b>	>	<b>1,375,000</b>	<b>x</b>	<b>25 points</b>	<b>=</b>	<b>25</b>

**AD Hoc Services**

Lowest Submitted Cost Proposal	>	Cost Proposal Being Scored	x	Score Weight	=	Score
<b>50,000</b>	>	<b>N/A</b>	<b>x</b>	<b>5 points</b>	<b>=</b>	<b>N/A</b>

**Evaluation Team Comments:**

**STATE OF MAINE  
TEAM CONSENSUS EVALUATION NOTES**

**RFP #:** 202412221  
**RFP TITLE:** Health & Welfare Benefits Consulting  
**BIDDER:** Lockton Co.  
**DATE:** 2/28/2025

**SUMMARY PAGE**

**Department Name:** Department of Administrative & Financial Services  
**Name of RFP Coordinator:** Roberta Dupont  
**Names of Evaluators:** Shonna Poulin-Gutierrez, Nathan Morse, Charles Luce, Roberta Dupont

<u>Pass/Fail Criteria</u>	<u>Pass</u>	<u>Fail</u>
Section I. Preliminary Information (Eligibility)	<b>N/A</b>	<b>N/A</b>
•		
<u>Scoring Sections</u>	<u>Points Available</u>	<u>Points Awarded</u>
Section II. Organization Qualifications and Experience	<b>40</b>	<b>34</b>
Section III. Proposed Services	<b>30</b>	<b>25</b>
Section IV. Cost Proposal	<b>25</b>	
Core Services		<b>23.71</b>
Section IV. I Cost Proposal- Ad Hoc Services	<b>5</b>	<b>5</b>
<u>Total Points</u>		
<u>Core Services</u>	<u><b>100</b></u>	<u><b>87.71</b></u>

**STATE OF MAINE  
TEAM CONSENSUS EVALUATION NOTES**

**RFP #:** 202412221  
**RFP TITLE:** Health & Welfare Benefits Consulting  
**BIDDER:** Lockton Co.  
**DATE:** 2/28/2025

**OVERVIEW OF SECTION I  
Preliminary Information**

Section I. Preliminary Information

---

**Evaluation Team Comments:**

N/A

**STATE OF MAINE  
TEAM CONSENSUS EVALUATION NOTES**

**RFP #:** 202412221  
**RFP TITLE:** Health & Welfare Benefits Consulting  
**BIDDER:** Lockton Co.  
**DATE:** 2/28/2025

**EVALUATION OF SECTION II  
Organization Qualifications and Experience**

	<u>Points Available</u>	<u>Points Awarded</u>
Section II. Organization Qualifications and Experience	<b>40</b>	<b>34</b>

**Evaluation Team Comments:**

- I. Overview of the Organization
  - Started in 1966 by Jack Lockton
  - Three customer examples are provided. Executive Summary outlined the intent to bid, noting this is the incumbent; support Team mentioned + Provided overview of how proprietary analytics tools are applied to analysis focusing on applications of solutions
- II. Subcontractors
  - Only staff resources are referenced, and strategic partners with 4 companies are noted. No subcontractors noted otherwise
- III. Organizational Chart
  - Provided core team & specialty resources team
  - Do not anticipate any changes to the core team
- IV. Litigation
  - Stated has been a party to, as well as a witness in, litigation and has responded to regulatory inquiries/complaints as part of the normal course of business and our clients' businesses. Does not affect their ability to perform work with the SOM
- V. Financial Viability
  - Has business practice of not distributing financial statements. Provided a link to annual report which outlined their data regarding revenue and business growth over the previous 10 years; these would both be understood as the 'equivalent' for a. & b.
- VI. Certificate/ Licensure of Insurances
  - Licensure/Certification: # PRR319948 issued October 2018 and in effect, unit otherwise noted by BOI Superintendent. - Met



**STATE OF MAINE  
TEAM CONSENSUS EVALUATION NOTES**

**RFP #:** 202412221  
**RFP TITLE:** Health & Welfare Benefits Consulting  
**BIDDER:** Lockton Co.  
**DATE:** 2/28/2025

**EVALUATION OF SECTION III  
Proposed Services**

	<u>Points Available</u>	<u>Points Awarded</u>
Section III. Proposed Services	<b>30</b>	<b>25</b>

**Evaluation Team Comments:**

12,500 employees - 65,000 clients  
 96% client retention

Have resource tools for compliance, actuarial wellness solutions, data, and pharmacy  
 2 key locations: Portland, ME & Boston, MA

- + Provided Maine License
- + No plans to go public or sell the company  
 Serving over 4,800 employers
- + Currently serving 5 clients- with greater than 10,000 Full Time Equivalent
- Many staff are medical professionals
- + All services are handled within the US.
- + Business Continuity Plan with third-party recovery support  
 No loss of clients the size of SOM
- +/-Practices are not profit centers and do not push products

**Strategic Experience**

- + Provided 3 examples of cost saving to other clients
- + Experience with direct contracting, as well a tiered-networks, narrow networks, and preferred provider networks
- + Outlined their approach, use of data, strategies, and evaluation of performance strategy as well as business operations
- + Provides overview & demonstrates how proprietary analytics tools are applied to analysis focusing applications of solutions to support strategic planning

Strategy development and plan management with an understanding of plan performance and developing cost divers to determine the streamlining benefits for the SOM

Provided an overview of how proprietary analytics tools are applied to the analysis, focusing on applications of solutions that allows for a tailored design

**STATE OF MAINE  
TEAM CONSENSUS EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER:** Lockton Co.

**DATE:** 2/28/2025

- + PBM cost-saving goals/target and how analytics supported the strategies are clearly outlined
- + Stated analyzing is a key function. Provided detail on a discrepancy found in the past that saved the client \$1.6M yearly
- + Outlines prior working history and current collaboration with an independent data organization

Communication Experience

- + Want to understand the challenges the state has communicating to a certain audience to develop a targeted approach

Have a communication and marketing team

- + The approach for communications support is clearly outlined and demonstrates evaluation which informs continuous improvement in all communications strategies utilized by the plan

Communication deliverable is completed in-house; some services are provided by third-party vendors

Organizational Legal Experience

- + Legal and compliance support experts on staff with compliance monitoring & alert notices; HR and benefit administration support and compliance monitoring include EEOC

- + Compliance attorneys have over 20-years of experience in employee benefits in the public sector and church plan employers, as well as ERISA-covered employers

- + Maine-based, privately owned, complex claims analysis practices with proprietary technology; consultant-owned transparent PBM & communications staff with demonstrated strategies

- + strategies outlined for vendor relationship support/management; proposed 'out to market' approach for SOM operations

**STATE OF MAINE  
TEAM CONSENSUS EVALUATION NOTES**

**RFP #:** 202412221  
**RFP TITLE:** Health & Welfare Benefits Consulting  
**BIDDER:** Lockton Co.  
**DATE:** 2/28/2025

**EVALUATION OF SECTION IV  
Cost Proposal**

**Core Services**

Lowest Submitted Cost Proposal	>	Cost Proposal Being Scored	x	Score Weight	=	Score
<b>1,375,000</b>	>	<b>1,450,000</b>	<b>x</b>	<b>25 points</b>	<b>=</b>	<b>23.71</b>

**AD Hoc Services**

Lowest Submitted Cost Proposal	>	Cost Proposal Being Scored	x	Score Weight	=	Score
<b>50,000</b>	>	<b>50,000</b>	<b>x</b>	<b>5 points</b>	<b>=</b>	<b>5</b>

**Evaluation Team Comments:**

**STATE OF MAINE  
TEAM CONSENSUS EVALUATION NOTES**

**RFP #:** 202412221  
**RFP TITLE:** Health & Welfare Benefits Consulting  
**BIDDER:** Segal  
**DATE:** 3/3/2025

**SUMMARY PAGE**

**Department Name:** Department of Administrative & Financial Services  
**Name of RFP Coordinator:** Roberta Dupont  
**Names of Evaluators:** Shonna Poulin-Gutierrez, Nathan Morse, Charles Luce, Roberta Dupont

<u>Pass/Fail Criteria</u>	<u>Pass</u>	<u>Fail</u>
Section I. Preliminary Information (Eligibility)	<b>N/A</b>	<b>N/A</b>
•		
<u>Scoring Sections</u>	<u>Points Available</u>	<u>Points Awarded</u>
Section II. Organization Qualifications and Experience	<b>40</b>	<b>28</b>
Section III. Proposed Services	<b>30</b>	<b>15</b>
Section IV. Cost Proposal	<b>25</b>	
Core Services		<b>20.22</b>
Section IV. I Cost Proposal- Ad Hoc Services	<b>5</b>	<b>2.5</b>
<u>Total Points</u>		
<u>Core Services</u>	<b><u>100</u></b>	<b><u>65.72</u></b>

**STATE OF MAINE  
TEAM CONSENSUS EVALUATION NOTES**

**RFP #:** 202412221  
**RFP TITLE:** Health & Welfare Benefits Consulting  
**BIDDER:** Segal  
**DATE:** 3/3/2025

**OVERVIEW OF SECTION I  
Preliminary Information**

Section I. Preliminary Information

---

**Evaluation Team Comments:**

N/A

**STATE OF MAINE  
TEAM CONSENSUS EVALUATION NOTES**

**RFP #:** 202412221  
**RFP TITLE:** Health & Welfare Benefits Consulting  
**BIDDER:** Segal  
**DATE:** 3/3/2025

**EVALUATION OF SECTION II  
Organization Qualifications and Experience**

	<u>Points Available</u>	<u>Points Awarded</u>
Section II. Organization Qualifications and Experience	<b>40</b>	<b>28</b>

**Evaluation Team Comments:**

- I. Overview of the Organization
  - Employee-owned- consultant firm since 1978
  - Provides actuarial for more than 250 public sector entities and 25, including states; states of New Hampshire, Rhode Island, and Connecticut represent their knowledge of the New England market
  - North Carolina, New Hampshire, Maryland, state employee benefits reference clients
- II. Subcontractors
  - Can perform the scope of work without the use of subcontractors and have resources required for all services if the state approves
- III. Organizational Chart
  - Provided
- IV. Litigation
  - No litigation related to delivery of services within the past five (5) years.
- V. Financial Viability
  - Confidential independent auditor’s report provided. Audited as of May 2024
- VI. Certificate of Insurances
  - Provided: See File 3 Appendix 2 Page 106; expires 2/26/2025

**STATE OF MAINE  
TEAM CONSENSUS EVALUATION NOTES**

**RFP #:** 202412221  
**RFP TITLE:** Health & Welfare Benefits Consulting  
**BIDDER:** Segal  
**DATE:** 3/3/2025

**EVALUATION OF SECTION III  
Proposed Services**

	<u>Points Available</u>	<u>Points Awarded</u>
Section III. Proposed Services	<b>30</b>	<b>15</b>

**Evaluation Team Comments:**

Headquarters in NY. Founded in 1939, became employee-owned in 1978  
 Boston, Mass office would provide support  
 + Provided Maine License  
 Do not anticipate a merger or acquisition to affect their clients negatively  
 Currently supporting 10 employers in Maine  
 Has over 1,100 employees (including benefits consultants, actuaries, and analysts) in 24 offices and several virtual locations throughout the U.S. and Canada  
 A formal disaster recovery plan in place that provides access to office space, equipment, and technology to ensure a minimum disruption in operations in the event of a disaster  
 - No litigation related to the delivery of its services: not clear: is there litigation related to other aspects in the organization?

Strategic Experience

Proprietary data warehouse and analysis tools are outlined in Example 1; this provides insight into how these tools are leveraged to support customers' initiatives

+ Outlined examples of evidence-based wellness initiatives and evaluation methods utilizing claims data, health metrics, and employee engagement to inform tangible wellness and chronic conditions management programming

Provided an example of uncovering one regional pharmacy that dispensed in high-cost drugs from one manufacturer

+ Experienced with PBM pricing models, from pass-through transparent pricing to traditional spread pricing

+ Helped clients develop custom value-based design to assist in meeting their client's health benefit goals

No direct experience with HPA- have clients that are Members

**STATE OF MAINE  
TEAM CONSENSUS EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER:** Segal

**DATE:** 3/3/2025

Communication Experience

- + Provided a list of communications practices to promote programs
  - + Do provide training for plan fiduciaries
  - ? Use subcontractors for certain production communication service
- Have Communication Team

Organizational Legal Experience

- + Offer a range of compliance services and publications to help non-ERISA clients
- Stated that they don't practice law but have a legal department



**STATE OF MAINE  
TEAM CONSENSUS EVALUATION NOTES**

**RFP #:** 202412221  
**RFP TITLE:** Health & Welfare Benefits Consulting  
**BIDDER:** Segal  
**DATE:** 3/3/2025

**EVALUATION OF SECTION IV  
Cost Proposal**

**Core Services**

Lowest Submitted Cost Proposal	,	Cost Proposal Being Scored	x	Score Weight	=	Score
<b>1,375,000</b>	,	<b>1,700,000</b>	<b>x</b>	<b>25 points</b>	<b>=</b>	<b>20.22</b>

**AD Hoc Services**

Lowest Submitted Cost Proposal	,	Cost Proposal Being Scored	x	Score Weight	=	Score
<b>50,000</b>	,	<b>100,000</b>	<b>x</b>	<b>5 points</b>	<b>=</b>	<b>2.5</b>

**Evaluation Team Comments:**

**STATE OF MAINE  
TEAM CONSENSUS EVALUATION NOTES**

**RFP #:** 202412221  
**RFP TITLE:** Health & Welfare Benefits Consulting  
**BIDDER:** WTW  
**DATE:** 3/7/2025

**SUMMARY PAGE**

**Department Name:** Department of Administrative & Financial Services  
**Name of RFP Coordinator:** Roberta Dupont  
**Names of Evaluators:** Shonna Poulin-Gutierrez, Nathan Morse, Charles Luce, Roberta Dupont

<u>Pass/Fail Criteria</u>	<u>Pass</u>	<u>Fail</u>
Section I. Preliminary Information (Eligibility)	<b>N/A</b>	<b>N/A</b>
•		
<u>Scoring Sections</u>	<u>Points Available</u>	<u>Points Awarded</u>
Section II. Organization Qualifications and Experience	<b>40</b>	<b>28</b>
Section III. Proposed Services	<b>30</b>	<b>18</b>
Section IV. Cost Proposal	<b>25</b>	
Core Services		<b>8.49</b>
Section IV. I Cost Proposal- Ad Hoc Services	<b>5</b>	<b>0.18</b>
<u>Total Points</u>		
<u>Core Services</u>	<u><b>100</b></u>	<u><b>54.67</b></u>

**STATE OF MAINE  
TEAM CONSENSUS EVALUATION NOTES**

**RFP #:** 202412221  
**RFP TITLE:** Health & Welfare Benefits Consulting  
**BIDDER:** WTW  
**DATE:** 3/7/2025

**OVERVIEW OF SECTION I  
Preliminary Information**

Section I. Preliminary Information

---

**Evaluation Team Comments:**

N/A

**STATE OF MAINE  
TEAM CONSENSUS EVALUATION NOTES**

**RFP #:** 202412221  
**RFP TITLE:** Health & Welfare Benefits Consulting  
**BIDDER:** WTW  
**DATE:** 3/7/2025

**EVALUATION OF SECTION II  
Organization Qualifications and Experience**

	<u>Points Available</u>	<u>Points Awarded</u>
Section II. Organization Qualifications and Experience	<b>40</b>	<b>28</b>

**Evaluation Team Comments:**

- I. Overview of the Organization
  - Founded in 2016
  - Have clients in Maine range in size of 600- 20,000 individuals
  - Have experience in supporting states
- II. Subcontractors
  - Two subcontractors were disclosed
- III. Organizational Chart
  - - Didn't provide descriptions with org. Chart in this section
- IV. Litigation
  - - Some litigation, but none of those legal proceedings would prevent them from performing the services proposed to the Department
- V. Financial Viability
  - Provided a balance sheet and a 10-K form
- VI. Certificate of Insurances
  - SOM Broker license provided and is current
  - Certificate of Insurance: Provided and expired 7/1/2025

**STATE OF MAINE  
TEAM CONSENSUS EVALUATION NOTES**

**RFP #:** 202412221  
**RFP TITLE:** Health & Welfare Benefits Consulting  
**BIDDER:** WTW  
**DATE:** 3/7/2025

**EVALUATION OF SECTION III  
Proposed Services**

	<u>Points Available</u>	<u>Points Awarded</u>
Section III. Proposed Services	<b>30</b>	<b>18</b>

**Evaluation Team Comments:**

- Did not submit questions in a questionnaire format until pg 41
- No Maine office- Boston, MA- headquarters in Arlington, VA
- Mis-numbered the questions- #4
- + Provided Maine License
- Do not anticipate any mergers or acquisitions that would impact the services they would provide
- Have 3,315 Health & Benefits clients, including state government or large municipal clients
- Have Clinical expertise on staff
- /+ Have onshore/offshore service models
- Disaster recovery stated to contact them for more information
- Stated have been named as defendants in various legal proceedings and investigations arising in the ordinary course of business. None of these legal proceedings or investigations is expected to have a material adverse impact

Strategic Experience

- + Provided 3 examples stating the challenges faced, approaches taken and the result
- + Has been involved in pharmacy consulting for over 20-years – more than 100 employees working on prescription benefits

The pharmacy financial modeling tool incorporates actuarially tested adjustments  
 Some team members have prior experience working under former leadership when the organization was MHMC, but no one is currently working with the HPA

Communication Experience

- /+Have full-service employee experience that can partner with the state to deliver a wide range of employee experience services: did not go into detail
- + Communications services under the umbrella of “employee experience”

**STATE OF MAINE  
TEAM CONSENSUS EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER:** WTW

**DATE:** 3/7/2025

Stated will not utilize subcontractors in providing our core consulting and actuarial support but does partner with some subcontractors to deliver technology. Data warehouse utilizes subcontractors

Subcontractors support around HIPAA compliance and data management

Organizational Legal Experience

-/+ Have legal counsel on staff. Stated are not a law firm and does not provide legal advice

1 legal representative that oversees the compliance team

+ Outlined their health wellness and wellbeing Compliance Team, which has experience supporting customers with HIPPA, ERISA, EEOC, and ADA compliance

**STATE OF MAINE  
TEAM CONSENSUS EVALUATION NOTES**

**RFP #:** 202412221  
**RFP TITLE:** Health & Welfare Benefits Consulting  
**BIDDER:** WTW  
**DATE:** 3/7/2025

Communication Experience

**EVALUATION OF SECTION IV  
Cost Proposal**

**Core Services**

Lowest Submitted Cost Proposal	,	Cost Proposal Being Scored	x	Score Weight	=	Score
<b>1,375,000</b>	,	<b>4,050,000</b>	<b>x</b>	<b>25 points</b>	<b>=</b>	<b>8.49</b>

**AD Hoc Services**

Lowest Submitted Cost Proposal	,	Cost Proposal Being Scored	x	Score Weight	=	Score
<b>50,000</b>	,	<b>1,425,000</b>	<b>x</b>	<b>5 points</b>	<b>=</b>	<b>0.18</b>

**Evaluation Team Comments:**

**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** Alliant Insurance Services, Inc.

**DATE:** 2/7/2025

**EVALUATOR NAME:** Charles Luce

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

\*\*\*\*\*

**Instructions:** *The purpose of this form is to record proposal review notes written by **individual** evaluators for this Request for Proposals (RFP) process. It is **required** that each individual evaluator make notes for each proposal that he or she reviews. No numerical scoring should take place on these notes, as that is performed only during team consensus evaluation meetings. A separate form is available for team consensus evaluation notes and scoring. Once complete, please submit a copy of this document to your Department's RFP Coordinator or Lead Evaluator for this RFP.*

\*\*\*\*\*

**Individual Evaluator Comments:**

*I. Organization Qualifications and Experience*

*• Overview of Organization*

- P - 5<sup>th</sup> largest insurance consultant in the U.S. with 27,000 clients nationwide, in business for 100 years with 13,300 employees.*
- P - 52% employee-owned*
- P - Compliance and technology support.*
- P - Experience with public entities, including "many state plans"*
- P - Licensed in Maine, Certificate of Liability Insurance dated 02.28.24*
- P - Over 500 clients in Maine, with an office in Portland*
- P - Deloitte audit dated April 2024 states that the attached financial statements "present fairly, in all material respects" . . . financial position as of December 2023 and 2022 . . . and the results of its operations and its cash flows for years ending 2023, 2022, and 2021.*
  - 1. I - Significant acquisitions in the past 3 years across the spectrum of insurance brokerage services, including "employee benefits brokerage services" and "health benefits brokerage services to the senior market."*
  - 2. I - "Fair value" at the beginning of 2023 was \$200,155,000.*
  - 3. Q - page 32 of Org Qual file, total debt at the end of 2023 of \$6,990,915 "in thousands" ?*
  - 4. N - p. 39 disclaimer about "Business Concentrations," specifically in California, noting that "the occurrence of adverse insurance markets . . . " could have a material*



**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** Alliant Insurance Services, Inc.

**DATE:** 2/7/2025

**EVALUATOR NAME:** Charles Luce

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

***adverse effect on Alliant.” (But they believe that diversification minimizes this risk.)***

- *P - Subcontractors – Uses outside vendors for admin and data services, but no subcontractors involved in servicing SOM account.*
- *Organizational Chart*
  - *P - Robust account management team*
  - *P – Expertise in Actuarial, Clinical (including doctors, nurses, pharmacists, public health experts)*
- *Etc.*

**II. Proposed Services**

- *Services to be Provided*
  - *P – Benefit Design Strategy Examples*
    1. *Value Based Care – ACOs, regional strategy*
    2. *Point Solutions – MSK*
    3. *Cost Containment & Collective Bargaining*
    4. *I – Direct Provider Contracting?*
    5. *I - COEs – “Medical Tourism”?*
    6. *I - Tiering & Member Incentives*
    7. *I - Employer Health Center consulting practice*
    8. *I – Direct Primary Care / Telehealth*
  - *P - Evidence-based Wellness*
    1. *SOM higher-than-average cardiometabolic challenges*
  - *P – Sophisticated analytical and reporting capabilities*
    1. *Alliant Analytics*
    2. *PlanIQ Platform*
  - *P – National Pharmacy Practice Management approach to PBM oversight*
    1. *Pricing*
    2. *Contract Management*
    3. *Request for Information survey tool*
    4. *Contract reviews, claim audits, rebate audits*
    5. *PharmacyEvolve pass-through*
  - *ACO Risk Arrangements*
  - *Provider Incentives*
  - *Unit Cost*

**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** Alliant Insurance Services, Inc.

**DATE:** 2/7/2025

**EVALUATOR NAME:** Charles Luce

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

- *Hospital-Payor Stop-Loss Contract Impacts*
- *Member awareness & engagement*
- *Procedural Carve-Outs*
- *Carrier Contract Comparisons*
- *Utilization Measurements*
- *P – Renewal Premiums & Plan Design Options*
  - *Utilization Trends*
  - *Run Projections Early & Often*
  - *Model Plan Design Alternatives*
    1. *Additional Plan Options to incentivize member behavior; RFP notes “increased spread of age groups within the workforce may create future opportunities for new consumer-driven plan options than can create large amounts of member steerage. Building plans that continue to steer members to value-based care will play heavily into our underwriting philosophy.”*
- *P – Communications.*
  - *“We do not want to simply create communications materials for the State of Maine. We want to take our combined vision for benefits and present its value to employees and their families.”*
- *P – Fiduciary and educational programs for SEHC*
- *P – Full spectrum of legal & compliance services*
- *P – Compelling service philosophy*
- *P – “Comprehensive and iterative” approach to strategic planning.*
  - *Cost control*
  - *Health Care Quality Initiatives*
  - *VBID*
  - *ACO Risk-Sharing*
  - *Narrow-network plan design*
  - *Wellness & Disease Management*
  -
- *Implementation – Work Plan*
  - *P - Well thought-out Health Plan Strategy*
    1. *Discovery*
    2. *HCC Deep Dive*
    3. *Vendor Contract Audits*
    4. *Point Solutions – Vendor Coordination Strategy*

**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** Alliant Insurance Services, Inc.

**DATE:** 2/7/2025

**EVALUATOR NAME:** Charles Luce

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

- *P – Issues and Challenges*
  1. *Controlling Costs without Disruptive Change (noted our CPI + 3% constraint)*
  2. *Member Engagement across Multi-Generation Workforce*
  3. *Legislative Changes – State & Federal*
- *P - Detailed information and report examples in Exhibits*

**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** Lockton

**DATE:** 2/28/2025

**EVALUATOR NAME:** Charles Luce

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

\*\*\*\*\*

**Instructions:** *The purpose of this form is to record proposal review notes written by **individual** evaluators for this Request for Proposals (RFP) process. It is **required** that each individual evaluator make notes for each proposal that he or she reviews. No numerical scoring should take place on these notes, as that is performed only during team consensus evaluation meetings. A separate form is available for team consensus evaluation notes and scoring. Once complete, please submit a copy of this document to your Department's RFP Coordinator or Lead Evaluator for this RFP.*

\*\*\*\*\*

**Individual Evaluator Comments:**

*I. Organization Qualifications and Experience*

*1. Overview of Organization*

- *P- Responsible bidder certification – signed 01.29.25*
- *P- Executive Summary reflects on accomplishments in partnering with OEHW and SEHC over the past five years.*
- *P – 12,500 EEs, 65,000 clients*
- *P- Growth – “organic” as opposed to acquisitions*
- *P – 96% client retention, no loss of clients the size of SOM in past 3 years*
- *Page 2-8 lists “Producer Resident” Maine license for Ed Pierce as opposed to a Consultant license.*
- *P – State of CO, State of VT are also clients*
- *I – File 2-7: Annual report focuses on company culture and values, not numbers, P&L, etc.*

*2. Subcontractors*

- *Wrangle – Form 5500 filings*
- *Mineral – HR info portal and hotline*
- *Navigate – Platform for LockWell Hub well-being communications resource*
- *Husch Blackwell – ERISA Wrap Plan drafting*

*3. Organizational Chart*

- *P – We are obviously well-acquainted with the “Core People Solutions Team.” No changes to SOM team.*

**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** Lockton

**DATE:** 2/28/2025

**EVALUATOR NAME:** Charles Luce

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

4. *Litigation – P- Acknowledge “involvement,” which “does not affect our ability to perform work on behalf of the SOM.”*
5. *Financial Viability – P – FY ended April 30,2024 global revenues were \$3.55 billion. N – privately owned; financial statements not released.*
6. *License – Ed Pierce, current casualty, health, life, property producer license.*
7. *Certificate of Liability Insurance – Current (thru 05.01.25)*

**II. Proposed Services**

**1. Services to be Provided**

- *P – Philosophy- “What makes Lockton unique is our practices are not profit centers and we do not push products. Our solutions are focused on our clients’ needs and circumstances.”*
- *P – Competitive Differentiator: “Lockton is the only top 10 (we are #9) revenue consultant in the world that is independent, privately held and family held.”*
- *N - Scope of Services – just check-marks, no detail*
- *I - Clinical Staff – 3-15 cites “many” doctors and nurses. Other than Kim Greenberg, SOM has not had much direct interaction with clinical staff to date.*
- *P – Disaster recovery and business continuity plans in place.*

**2. Implementation – Work Plan**

- *N - “Issues and Challenges” questions on 3-89 specifically requested “facing the SOM as a benefit plan sponsor in the next three years related to employee benefits. Response was generic, “for any employer,” “for the self-funded employer,” etc.*
- *“Contract Integrity Practice” was deployed in SOM’s last round of negotiations with Anthem.*
- *P – Page 3-20, Direct Contracting opportunities? (Renee Lizotte) Explore tiered networks, narrow networks, preferred provider networks?*
- *P – Evidence-based Wellness via “Precision Health Practice” (Livongo, MSK, Wondr Health, ThrivePass*
- *P- InfoLock*

**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** Lockton

**DATE:** 2/28/2025

**EVALUATOR NAME:** Charles Luce

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

- *P – p. 3-26 “Connect” system – KPI dashboard pilot opportunity for SOM July-September 2025*
  - *P- p. 3-27 Pharmacy Analytics – Lockton has “intentionally avoided” coalition-based contracting. Capital Rx savings projected to be \$14.5m year one; \$47.3m over three years*
  - *P – p. 3-27 – “Within the first 30 days of winning the State of Maine’s business, Lockton will gather a claims data file and current contract from the State of Maine’s existing PBM to ensure the terms and conditions are in alignment with best practices.”.*
  - *P – p.3-34 – Current collaboration with HPA supports SOM*
3. *Communications*
- *P – p. 3-37 – Wants to understand the challenges you have communicating to certain audiences to develop a targeted approach*
4. *Legal*
- *P – Full spectrum of employee benefits legal consulting*

**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** Segal

**DATE:** 3/3/2025

**EVALUATOR NAME:** Charles Luce

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

\*\*\*\*\*

**Instructions:** *The purpose of this form is to record proposal review notes written by **individual** evaluators for this Request for Proposals (RFP) process. It is **required** that each individual evaluator make notes for each proposal that he or she reviews. No numerical scoring should take place on these notes, as that is performed only during team consensus evaluation meetings. A separate form is available for team consensus evaluation notes and scoring. Once complete, please submit a copy of this document to your Department's RFP Coordinator or Lead Evaluator for this RFP.*

\*\*\*\*\*

**Individual Evaluator Comments:**

*I. Organization Qualifications and Experience*

*1. Overview of Organization*

- *Typo in Exec. Summary: “. . . experience working **and** . . . “*
- *Clients include 250 public entities and 25 states (including NH, RI, CT)*
- *Employee owned and “independent of any financial, insurance or investment entity.”*
- *85-year history, >1,100 Ees*
- *Segments markets: public sector, corporate, multi-employer*
- *Consulting approach: “We listen.”*
- *Public testimony experience*
- *Public sector procurement experience*
- *Medicare Advantage expertise*
- *Responsible Bidder Certification in order*
- *NH, NC, MD state employee benefits reference clients*
- *Financials – Audited May 2024. [REDACTED]*

*2. Subcontractors*

- *Can perform all requested services without subs*

*3. Litigation – Not named as a party to litigation within 5 years.*

*4. Organizational Chart – Full spectrum of expected resources promised: Executive, Account Management, Actuarial, Wellness, Rx, Medical, Retiree, Value-Based Contracting, Compliance, Communications*

**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** Segal

**DATE:** 3/3/2025

**EVALUATOR NAME:** Charles Luce

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

*II. Proposed Services*

*III.*

*1. Services to be Provided*

- *Pages 17 – 28 Detailed answers to “Expertise or involvement in employee benefits (A – L)”*
- *Strongest assets: Current consultants to 25 states, experienced leadership, quality control and peer review.*

*2. Implementation – Work Plan*

- *Segal’s Health Analysis of Plan Experience (“SHAPE”) data and modeling tool.*
- *Pg. 32 – Strategy focused on greatest impact on cost, disease management, wellness*
- *Experienced with PBM pricing models, from pass-through transparent pricing to traditional spread pricing.*
- *Use cost-sharing to drive cost-effective treatment*
- *High-deductible health plan with an HSA?*
- *Maine-specific challenges – Rising Rx spend (Specialty, GLP-1s) HCC, increasing unit prices for medical, hospital, pharmacy, growth of “medical pharmacy”.*
- *Legal/Compliance*
- *Data reporting – Example in Appendix 3*
- *No Maine office – SOM account would be managed out of Boston*
- *Appendix 3, pages 108 – 132 – good examples of reporting, “dashboard” approach.*



**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** WTW

**DATE:** 3/7/2025

**EVALUATOR NAME:** Charles Luce

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

\*\*\*\*\*

**Instructions:** *The purpose of this form is to record proposal review notes written by **individual** evaluators for this Request for Proposals (RFP) process. It is **required** that each individual evaluator make notes for each proposal that he or she reviews. No numerical scoring should take place on these notes, as that is performed only during team consensus evaluation meetings. A separate form is available for team consensus evaluation notes and scoring. Once complete, please submit a copy of this document to your Department's RFP Coordinator or Lead Evaluator for this RFP.*

\*\*\*\*\*

**Individual Evaluator Comments:**

*I. Organization Qualifications and Experience*

*1. Overview of Organization*

- *Founded 2016*
- *Clients in ME – from 600 – 20,000 EEs; state experience DE, OH, MA, MI, PA*
- *“Large employer based in Bath.”*
- *TD Bank, Unum, IDEXX, U Maine, LL Bean, WEX*
- *Victoria Merry, lead consultant, lives in Lincoln Lakes region*
- *Reference clients – Commonwealth of MA Group Insurance Commission (220k subs; 460k members); Unum (consulting for carrier change effective Jan 2025); U Maine*
- *Balance sheet on page 73, 2022 net income \$574,000,000?*
- *<https://investors.wtwco.com/news-releases/news-release-details/wtw-reports-fourth-quarter-and-full-year-2024-earnings>*

*2. Subcontractors*

- *Cedar Gate – data warehouse*
- *Caribou – Rx claims audit*
- 

*3. Organizational Chart - Provided*

*II. Proposed Services*

*1. Services to be Provided*

- *“Q4” approach to plan management*

**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** WTW

**DATE:** 3/7/2025

**EVALUATOR NAME:** Charles Luce

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

- *“ClientFirst” program: “the client’s definition of success is the only one that matters.” Includes “Independent ClientFirst” process: “Senior WTW leaders who are not otherwise part of the relationship meet with key Department contacts.”*
  - *“NetRPM” analysis*
  - *Bidder’s Best Practices in Healthcare survey estimates medical trend to be 7.7% in 2025.*
  - *“WTW Scout” – interactive suite of models*
2. *Implementation – Work Plan*
- *Integrated Wellbeing Diagnostic – “four pillars of wellbeing (physical, financial, emotional, and social.)”*
  - *Legal/compliance – p. 65 – Bidder’s Health & Benefits Compliance and Audit group consists of more than 70 employee benefits attorneys, paralegals, auditors and compliance consultants.*
  - *WTW Analytics Solution – core reporting package*
  - *Strongest assets: support for large ME ERs, experience supporting states, Overall resources*
  - *Dashboard Reporting*
  - *Pharmacy financial modeling tool incorporates actuarially tested adjustments.*
  - *Communications services under the umbrella of “employee experience.”*
  - *Legal – full service, compliance and “technical services” team. Would provide “comprehensive assessment of key considerations that non-ERISA health and welfare plans need to ensure compliance.”*

**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** Alliant Insurance Services, Inc.

**DATE:** 2/4/2025

**EVALUATOR NAME:** Nathan Morse

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

\*\*\*\*\*

**Instructions:** *The purpose of this form is to record proposal review notes written by **individual** evaluators for this Request for Proposals (RFP) process. It is **required** that each individual evaluator make notes for each proposal that he or she reviews. No numerical scoring should take place on these notes, as that is performed only during team consensus evaluation meetings. A separate form is available for team consensus evaluation notes and scoring. Once complete, please submit a copy of this document to your Department's RFP Coordinator or Lead Evaluator for this RFP.*

\*\*\*\*\*

**Individual Evaluator Comments:**

I. File 1: Preliminary Information

**Appendix A** (Proposal Cover Page) - Met

**Appendix B** (Responsible Bidder Certification) - Met

II. File 2: Organization Qualifications and Experience

**Appendix C** (Organization Qualifications and Experience Form) and all required information and attachments stated in PART IV, Section II.

Overview: Bidder outlined municipal government experience and provided 3 examples of other clients with many live represented.

Subcontractors: Bidder didn't address this requirement in the bid.

Org Chart: Met

Litigation: Bidder states that this information is confidential "none of which it deems material to its continued operations or would hinder its ability to perform services in response to this RFP."

Financial Viability: Independent Auditor report provided from April 2024. 2022 & 2023 financial statements demonstrate sufficient financial viability of this Bidder.

a. Balance Sheets or equivalent - Met

b. Income (Profit/Loss) Statements or equivalent - Met

Licensure/Certification: Provided page 51 license # AGN91433 Issued date 4/1/2017 note: continuous unless suspended, revoked or terminated by the Superintendent of Insurance (State of Maine).

Certificate of Insurance: Provided page 51. - Met

III. File 3: Proposed Services

**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** Alliant Insurance Services, Inc.

**DATE:** 2/4/2025

**EVALUATOR NAME:** Nathan Morse

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

Services to be Provided All required information and attachments stated in PART IV, Section III. Bidder File #3 Note: Confidentiality notice Pg. 3. Starting on Pg.7 the Bidder provides responses to requested information in alignment with Appendix E.

Appendix E: Service Questionnaire: (187 pages) pages 6-50 are Appendix E responses... Response to #9 – currently servicing over 500 employers in the state of Maine; a. largest 27,000 and smallest 25 employees. #10 two references provided and both are outside of Maine. #11 bidder identifies proposed account team in Pg. 11 chart. #13 yes to actuarial services. #14 yes to clinical expertise. #16 not lost clients similar to SOM population in the past 36 months. #18 all three examples provided insights into how this Bidder utilizes and maintains a detailed strategic plan for the Plan and how this was essential to implementing and sustaining changes to the Plan. #21 Data analysis report examples are outlined well. #23 PBM approach looks positive; and in #24 Bidder outlined experience with transparent pass-through pricing model. #28 referenced their own LMS to be used with educating SEHC. #30 response explains why they didn't mention subcontractors in File 2 responses. #44 see Exhibits 2 & 5. #45 print or ship member communications would be a pass-through expense to SOM; no cost for creation and management of digital materials. #46 Clinical Insights Dashboard is a positive. Notes: Bidder had no mention in proposal addressing Part II E. and/or K. Workers' Compensation Services and how they would support these services; it's not clear in the overview statements of the scope of services that this bidder was excluding those services from their bid; this is a negative that the bidder didn't mention their intent to exclude those services from their bid.

Section A General Services: Pages 51- 69

Section B Health Plan Strategy: Pages 70 - 83

Section C Legal and Compliance: Pages 84 & 85

Section D Reporting: Pages 86-90

Exhibit 2 Sample Reporting Pages 108-154 examples of reporting are positive.

Exhibit 3 Compliance Pages 155-159

Exhibit 4 Sample Compliance Calendar & Checklists Pages 160-180 checklist with descriptions of compliance details are positive; see reference on Pg. 41.

Exhibit 5 Analytics Pages 181- 184 is a flyer promoting analytics tools to be utilized in cost saving strategies.

**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** Lockton

**DATE:** 2/6/2025

**EVALUATOR NAME:** Nathan Morse

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

\*\*\*\*\*

**Instructions:** *The purpose of this form is to record proposal review notes written by **individual** evaluators for this Request for Proposals (RFP) process. It is **required** that each individual evaluator make notes for each proposal that he or she reviews. No numerical scoring should take place on these notes, as that is performed only during team consensus evaluation meetings. A separate form is available for team consensus evaluation notes and scoring. Once complete, please submit a copy of this document to your Department's RFP Coordinator or Lead Evaluator for this RFP.*

\*\*\*\*\*

**Individual Evaluator Comments:**

I. File 1: Preliminary Information

**Appendix A** (Proposal Cover Page) - Met

**Appendix B** (Responsible Bidder Certification) - Met

II. File 2: Organization Qualifications and Experience

**Appendix C** (Organization Qualifications and Experience Form) and all required information and attachments stated in PART IV, Section II.

Overview: Bidders overview and three customer examples are provided.

Executive Summary outlined the intent to bid, noting this bidder is the incumbent, bidders support Team mentioned. - Met

Subcontractors: Only Bidders staff resources are referenced and strategic partners with 4 companies are noted. No subcontractors noted otherwise.

Org Chart: Provided. - Met

Litigation: Bidder noted they have been party/witness in litigation with the normal course of business and notes it would not affect bidders ability to perform work on behalf of SOM. - Met

Financial Viability: Bidder provided simple and easy to understand explanation of their financial viability. Bidder has business practice of not distributing financial statements. Bidder provided a link to annual report which outlined their data regarding revenue and business growth over the previous 10 years; these would both be understood as the 'equivalent' for a. & b.

a. Balance Sheets or **equivalent**

b. Income (Profit/Loss) Statements or **equivalent**

Licensure/Certification: # PRR319948 issued October 2018 and in effect unit otherwise noted by BOI Superintendent. - Met

**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** Lockton

**DATE:** 2/6/2025

**EVALUATOR NAME:** Nathan Morse

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

Certificate of Insurance: Provided by bidder and in current as of May 2024. – Met

III. File 3: Proposed Services

Services to be Provided All required information and attachments stated in PART IV, Section III.

In File 3 the proposed scope of services on pages 2-4 Bidder provided a checklist of the RFP sections they provided responses to in this Bid; this is positive as it following the questions outlined in Appendix E: #7 no plans to public or sell the company. #8 serving over 4,800 employers; #9 also serving 5 clients with greater than 10,000 FTE; positive; #9 currently work with 17 employers; #11 & 12 responses appear to be combined under #12 response outlining the Proposed consulting Team – Positive. #15 all services are handled within the US. #16 Disaster Recovery & Business Continuity Plan with third-party recovery support; no loss of clients like SOM in prior 36 months. #17 was answered in File 2. In File 3 - A. Strategic Experience: #1 provided 3 examples of cost saving to other clients – positive. #2 Extensive experiences with direct contracting, as well as tiered networks, narrow networks, and preferred provider networks – positive. #3 Outline of their approach, use of data, strategies, and evaluation of performance strategy as well as business operations are positive. #4 Provide overview of how proprietary analytics tools are applied to analysis focusing applications of solutions – positive. #5 The proposal demonstrates how proprietary analytics tools are applied as a tool to support strategic planning - positive. #6 PBM cost saving goals/target and how analytics supported the bidders strategies are clearly outlined – positive. #9 provides overview of the plan design support bidder provides – positive. #10 outlines prior working history and current collaboration with HPA (SOM is a data member). B. Communications Experience: #1. The approach for communications support is clearly outlined and demonstrates thoughtful evaluation which informs continuous improvement in all communications strategies utilized by the plan - positive. #4 No subcontractors but some third-party vendor partners; this is consistent with the response to subcontractors in File 2. C. Organizational Legal Experience: #1 - #4

Section A General Services: #1 proposed services/interaction calendar – positive. #2 concise and simple strategies outlined for vendor relationship support/management; proposed 'out to market' approach is critical to operations for SOM – Very Positive Proposal. #3 a, b, c, d, e, f, g, h, i, j, l, - Each of these proposed strategies/solutions/support are referenced throughout the bid – Very Positive Proposal. #4 What the bidder brings to this 'engagement'; Maine-based, privately owned, complex

**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** Lockton

**DATE:** 2/6/2025

**EVALUATOR NAME:** Nathan Morse

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

claims analysis practices with proprietary technology; consultant owned transparent PBM & communications staff with demonstrated strategies – Very Positive Proposal. Section B Health Plan Strategy: #1 IDEAL Profile – positive. #2 Actuarial services combined with fiscal reporting – positive. #3 The 'Carrier' accountability, pharmacy analytics, and stop loss practices are positive. #4 Bidder is on-point with the key issues and cost drivers but they outline solutions they have in place that will support SOM in aiding SOM efforts to improve population health while also reducing costs for the Plan. Section C Legal and Compliance: #1 non-ERISA plan perspective – controlling the cost of prescription drugs and therapies; navigating state specific mandates; ensuring health care claim data is acquired and evaluated appropriately – positive. Section D Reporting: #1 strategic use of proprietary analytics for population stratification; continually access population health risk; and make sure stop loss strategy compliments the plans claims history & risk. #2 No charges for ad hoc reporting – positive. #3 Financial tracking dashboard to support SEHC – positive. Note: Not much mention of the Workers Compensation Pharmacy Benefits Administration in Sections A – D – negative.

**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** Segal

**DATE:** 2/10/2025

**EVALUATOR NAME:** Nathan Morse

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

\*\*\*\*\*

**Instructions:** *The purpose of this form is to record proposal review notes written by **individual** evaluators for this Request for Proposals (RFP) process. It is **required** that each individual evaluator make notes for each proposal that he or she reviews. No numerical scoring should take place on these notes, as that is performed only during team consensus evaluation meetings. A separate form is available for team consensus evaluation notes and scoring. Once complete, please submit a copy of this document to your Department's RFP Coordinator or Lead Evaluator for this RFP.*

\*\*\*\*\*

**Individual Evaluator Comments:**

I. File 1: Preliminary Information

**Appendix A** (Proposal Cover Page) – Table of contents, executive summary, and Appendix A form template provided in File 1 – Met.

**Appendix B** (Responsible Bidder Certification) – Met.

II. File 2: Organization Qualifications and Experience

**Appendix C** (Organization Qualifications and Experience Form) and all required information and attachments stated in PART IV, Section II.

Overview: included and three project examples provided. Currently supporting more than 250 public entities, including 25 states; states of New Hampshire, Rhode Island and Connecticut represent their knowledge of New England market – Negative.

Subcontractors: no subcontractors identified, and would only be used with the expressed approval of SOM.

Org Chart: Provided – Met.

Litigation: No litigation related to the Bidders delivery of services within the past five (5) years.

Financial Viability: Confidential independent auditor's report provided – Met.

a. Balance Sheets or equivalent: 2022 & 2023 balance sheets provided -Met.

b. Income (Profit/Loss) Statements or equivalent: See report – Met.

Licensure/Certification: See File 3 Appendix 2 Pages 95-105 for Certifications; these are current for ME & NY – Met.

Certificate of Insurance: See File 3 Appendix 2 Page 106; expires 2/26/2025 – Met.



**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** Segal

**DATE:** 2/10/2025

**EVALUATOR NAME:** Nathan Morse

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

III. File 3: Proposed Services

Services to be Provided All required information and attachments stated in PART IV, Section III.

Appendix E: Service Questionnaire:

Section A General Services: #1 CRM proposed; bidder approach is to be directly involved in the day-to-day benefit consulting and actuarial work – positive. #2 Bidder proposes supporting plan design, funding, provider performance, administration, compliance, and communications as the request of the State – positive. #3 a, b, c, d, e, f, g, h, i, j, k, l supporting procurement, strategic planning, cost management with Total Health Management approach, health care quality with analysis of cost drivers, VBP/ACO initiatives utilization and risk sharing, narrow networks, wellness & disease management through targeted interventions and communications driven member engagement in wellness, Benz for communications, industry leading professionals using rigorous quality controls and peer reviewed procedures combined with extensive public sector experience – positive. No mention of Workers Compensation Pharmacy Benefits Administration.

Section B Health Plan Strategy: #1 understand plan strategy, implementation, assessment of cost and utilization cost drivers; adapt plan management strategies that have been informed by the assessment to yield the highest ROI; review efficacy of disease management services and create targeted communications and wellness programs; use national standards and data sets to assess for misuse of benefits – positive. #2 recommending a high deductible health plan with an HSA – negative. #3 offers access to rating services when evaluating vendors/carriers. #4 GLP-1 costs are affecting all plans, employing a wide-variety of tactics each with incremental savings is the best approach and this Bidder can help evaluate those strategies -question; why didn't the Bidder elaborate more here on strategies – negative.

Section C Legal and Compliance: New Federal Administration is creating issues with strategizing compliance related issues. #1 MHPAEA; ACA general compliance; HIPAA; Rx coverage – positive.

Section D Reporting: #1 Bidder offers customized reporting to support quarterly performance tracking, utilization metrics, cost benchmarking through the SHAPE & Dashboard reports; see example in Appendix 3 – positive/negative. #2 customizing reports are included in bidders fee; caveat states that the complexity of ad hoc reports could result in updated fees – negative. #3 See Appendix 3 and bitter notes that customization is included in proposed fees – positive/negative.; Appendix E provides examples of the analytical tools – positive/negative.

**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** Segal

**DATE:** 2/10/2025

**EVALUATOR NAME:** Nathan Morse

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

Strategic Experience:

#1 Bidders' proprietary data warehouse and analysis tools are outlined in Example 1; this provides insight into how these tools are leveraged to support customers' initiatives. Positive/Negative

#3 Bidder outlined examples of evidence-based wellness initiatives and evaluation methods utilizing claims data, health metrics, and employee engagement to inform tangible wellness and chronic conditions management programming. Positive/Negative

#10 Bidder documents they have no direct experience collaborating with HPA. – negative.

Organizational, legal experience:

Bidder states they do not practice law but they have a Legal Department.

Bidder does not mention section K. Workers Compensation Pharmacy Benefits Administration within the scope of services for the proposal.

**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** WTW

**DATE:** 2/24/2025

**EVALUATOR NAME:** Nathan Morse

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

\*\*\*\*\*

**Instructions:** *The purpose of this form is to record proposal review notes written by **individual** evaluators for this Request for Proposals (RFP) process. It is **required** that each individual evaluator make notes for each proposal that he or she reviews. No numerical scoring should take place on these notes, as that is performed only during team consensus evaluation meetings. A separate form is available for team consensus evaluation notes and scoring. Once complete, please submit a copy of this document to your Department's RFP Coordinator or Lead Evaluator for this RFP.*

\*\*\*\*\*

**Individual Evaluator Comments:**

- I. File 1: Preliminary Information
  - Appendix A** (Proposal Cover Page) - Met
  - Appendix B** (Responsible Bidder Certification) - Met
  
- II. File 2: Organization Qualifications and Experience
  - Appendix C** (Organization Qualifications and Experience Form) and all required information and attachments are in PART IV, Section II.
  - Overview: All content is provided in separate PDF files representing the requested content for File 2.
  - Subcontractors: confirmed two subcontracts disclosed.
  - Org Chart: Org Chart provided.
  - Litigation: yes, some litigation but none of those legal proceedings would prevent the bidder from performing the services proposed to the Department.
  - Financial Viability: Provided balance sheets for 2021, 2022 & 2023 along with 10-K-filing sheets;
    - a. Balance Sheets or equivalent – extensive documentation provided (315 pg. PDF document).
    - b. Income (Profit/Loss) Statements or equivalent
  - Licensure/Certification: SOM Broker license provided and is current.
  - Certificate of Insurance: Provided and expired 7/1/2025.
  
- III. File 3: Proposed Services
  - Services to be Provided All required information and attachments stated in PART IV, Section III.

**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** WTW

**DATE:** 2/24/2025

**EVALUATOR NAME:** Nathan Morse

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

Bidder currently serves 26 employers in Maine, including partnering with nine large employers regarding their health and benefits.

No anticipated mergers or acquisitions.

Strategic Experience:

#1 Examples provided outline some details on the challenge, methods, and solutions applied to reduce costs to the plan examples noted.

#2 A proper suite of data dashboard examples was noted.

#5 Health risk analytics approach include claims analysis, spend, and other qualifiable information.

#10 Yes, prior working experience under former leadership when the organization was MHMC.

Appendix E: Service Questionnaire:

Section A General Services: #1 Four-quarter implementation timeline with 'ClientFirst' approach with graphics. #2 Description of relationship with TPA? #3 a. b. c.

Section B Health Plan Strategy:

Section C Legal and Compliance: The #4 Bidder outlined their health wellness and wellbeing Compliance Team, which has experience supporting customers with HIPPA, ERISA, EEOC, and ADA compliance. It is interesting to see that the bidder has helped the client remove its biometric incentives and implement a lifestyle spending account (LSA).

Section D Reporting:

**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** Alliant Insurance Services, Inc.

**DATE:** 2/3/2025

**EVALUATOR NAME:** Roberta DuPont

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

\*\*\*\*\*

**Instructions:** *The purpose of this form is to record proposal review notes written by individual evaluators for this Request for Proposals (RFP) process. It is **required** that each individual evaluator make notes for each proposal that he or she reviews. No numerical scoring should take place on these notes, as that is performed only during team consensus evaluation meetings. A separate form is available for team consensus evaluation notes and scoring. Once complete, please submit a copy of this document to your Department's RFP Coordinator or Lead Evaluator for this RFP.*

\*\*\*\*\*

**Individual Evaluator Comments:**

Organization Qualifications and Experience

1. Overview of Organization
  - 5<sup>th</sup> largest insurance consultant in US, ranked by Business Insurance
  - Total Company revenue of over \$4.6B
  - 52% employee-owned
  - Conduct business in all 50 states
  - - stated over 100 years in business but did not provide actual dates
2. Subcontractors
  - - did not see any information on subcontractors
3. Organizational Chart
  - Provided clear org chart
4. Litigation
  - Stated claims information is confidential, claims typical of brokerage industry, none of which deems material to its continued operations or would hinder to perform services
5. Financial Viability
  - Provided independent auditor's report and past tax information
6. Certificate of Insurance
  - Provided

Proposed Services

- 1.a. Established in 1925, providing consulting services to over 27k clients nationwide. They have 4 key pillars: entrepreneurialism, relationships, people and service. Employing over 13,300 individuals across the US
- 1.b. Serval resources on a national level and tailored services on a local level
- 2. +Local office in Portland Maine

**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** Alliant Insurance Services, Inc.

**DATE:** 2/3/2025

**EVALUATOR NAME:** Roberta DuPont

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

- 3. Provided Maine licensure requirements
- 4. Provided
- 5. Confirmed all a-d
- 6. Provided balance sheet and income statements
- 7. No major corporate changes over the past 5-years
- 8. Work with over 27k clients across the country, over 1k are public entity clients and 15 Governmental clients with more than 10k employees
- 9. - 500 employees in the State of Maine, largest client has over 27k (question asks in Maine, same number provided above) employees and smallest has 25 employees
- 10. Provided, both are references. Texas and (PRISM) CA
- 11. Provided
- 12. Provided, same as org chart. Are all of these listed on the SOM account?
- 13. Yes, have the ability to provide actuary services
- 14. Yes, have doctors, nurses, pharmacists and public health experts
- 15. No off-shore functions are performed
- 16. Has a Business Continuity Plan (BCP). Have not lost a client in similar size to the State of Maine in the past 36-months
- 17. Stated no disputes they deem materially where it may impact services

Strategic Experience

- 1. Value based Care, Point Solution Strategy & Cost Containment & Collective Bargaining. + Provided good detail on each
- 2. + have experience with direct provider contracting, centers of excellence, tiering & member incentives, onsite clinics, advanced primary care & patient centered medical homes
- 3. + noted public meeting notes that showed the challenge of higher-than-average spending in Cardiometabolic
- 4. Use client specific data to customize on an accessible format
- 5. Use Alliant Analytics as a proprietary data warehouse solution
- 6. PBM oversight is pricing and contract management
- 7. Innovative platform, PharmacyEvolve
- 8. Provider incentives, Unit cost, Hospital-Payer/Stop Loss contract impacts, Population baselines, Member awareness & engagement, Procedural Carve-outs, Carrier contract comparisons & Utilization measurements
- 9. Have several core components of negotiating with vendors across the benefits spectrum
- 10. – this question was skipped

Communications Experience

**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** Alliant Insurance Services, Inc.

**DATE:** 2/3/2025

**EVALUATOR NAME:** Roberta DuPont

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

- 1. + Specific tailored to the audience communications
- 2. Provide unbiased advice and make recommendations with integrity and transparency
- 3. + have a dedicated communications team
- 4. Use outside technologies for administrative and data services. All SOM support are Alliant employees

Organizational Legal Experience

- 1. +/- Have a Leave Advantage program, with weekly legislative tracking and reporting. This is noted as a subscription, not sure if this service is included
- 2. ?/- didn't really answer the question. Provided bios, only 2-listed are in org chart?
- 3. + extensive experience with public sector impacts of being a non-ERISA plan
- 4. ?/- monitor developments issued by EEOC. Did not list out acronym

**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** Lockton

**DATE:** 2/4/2025

**EVALUATOR NAME:** Roberta DuPont

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

\*\*\*\*\*

**Instructions:** *The purpose of this form is to record proposal review notes written by individual evaluators for this Request for Proposals (RFP) process. It is **required** that each individual evaluator make notes for each proposal that he or she reviews. No numerical scoring should take place on these notes, as that is performed only during team consensus evaluation meetings. A separate form is available for team consensus evaluation notes and scoring. Once complete, please submit a copy of this document to your Department's RFP Coordinator or Lead Evaluator for this RFP.*

\*\*\*\*\*

**Individual Evaluator Comments:**

Organization Qualifications and Experience

1. Overview of Organization
  - Largest privately held independent insurance broker in the world
  - Started in 1966 by Jack Lockton
  - Client focused
  - Analytic tools such as Alas and Infolock
  - Current vendor
2. Subcontractors
  - On staff resources eliminating the need for subcontractors
3. Organizational Chart
  - Provided core team and specialty resources org chart
4. Litigation
  - Stated has been a party to, as well as a witness in, litigation and has responded to regulatory inquiries / complaints as part of the normal course of business and our clients' businesses. Does not affect their ability to perform work with the SOM
5. Financial Viability
  - Do not provide financial statements, open to a discussion
6. Certificate of Insurance
  - Provided

Proposed Services

- 1. 12,500 professionals that service over 65K clients worldwide. Formed in the mid-1980s. Recently evolved the name of the practice from Employee Benefits to People Solutions. Have resource tools for compliance, actuarial wellness solutions, data and pharmacy. Details on these tools provided



**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** Lockton

**DATE:** 2/4/2025

**EVALUATOR NAME:** Roberta DuPont

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

- 2. Two key office to support the SOM, main one in Portland Maine and another in Boston MA as needed
- 3. Provided Maine licensure requirements
- 4. Provided
- 5. Confirmed all a-d
- 6. Do not release detailed financial reports. End year revenue for 2024 was \$3.55B
- 7. Owned by a family with no plans to go public or sell the company
- 8. Servies over 4,800 employers across the country. Currently serves over 5 large state/municipal clients
- 9. Currently 17-employers in the SOM. Largest client has about 30k employees, smallest has about 100.
- 10. State of Colorado and the State of Vermont
- 11. Provided
- 12. Provided, added Lockton's philosophies
- 13. Yes, current point of contact will provide the same service
- 14. Yes, many of their staff are doctors, nurses and industry experts
- 15. Almost all support functions are done in-house. Some items (preparation of forms 5500) are handled by third-party vendors in the US
- 16. Outlined disaster recovery plan (tested at least once a year) and business continuity plan. Have not lost a client similar in size to the SOM in the last 36-months
- 17. Same response as previous - Stated has been a party to, as well as a witness in, litigation and has responded to regulatory inquiries / complaints as part of the normal course of business and our clients' businesses. Does not affect their ability to perform work with the SOM

**Strategic Experience**

- 1. Healthcare provider, Technology client and Municipal clients
- 2. Stated direct contracts provide an opportunity to combine meaningful quality metrics, provider accountability, and patient experience with predictable unit costs.
- 3. Combine and compare data, using Infolock. Targeted interventions and engagement, measuring performance outlined in detail with other types of management and specific conditions.
- 4. Effective strategy development and plan management with a clear understanding of plan performance and developing cost divers to determine the streamlining benefits for the SOM.
- 5. Outline Infolock data warehouse details and connect system that allows for a tailored design

**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** Lockton

**DATE:** 2/4/2025

**EVALUATOR NAME:** Roberta DuPont

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

- 6. Stated details of moving the SOM to a new PBM in 2024 to obtain competitive pricing, transparency and pass-through.
- 7. Implemented in 2024 with the SOM
- 8. ACO analyzing is a key function. Provided detail on a discrepancy found in the past that saved the client \$1.6M yearly
- 9. Will work with the SOM to determine the nature and frequency of claim analysis
- 10. Account Executive has extensive experience

Communications Experience

- 1. Outlined a clear and detailed communication process/approach
- 2. Will continue to provide support to the SOM and Commission
- 3. Yes, have a team within the Marketing and Communications practice (MarComm)
- 4. Communications deliverables are completed in-house. Certain items – such as text, messaging, printing/fulfillment, mobile apps, online videos, and translation services are provided by trusted third party vendors.

Organizational Legal Experience

- 1. Will have direct access to compliance team that is led by an attorney
- 2. Yes, have in-house compliance attorneys and resources
- 3. Compliance attorneys have over 20-years of experience in employee benefits in the public sector and church plan employers as well as ERISA-covered employers
- 4. 2-forms, making an existing product better and changing systems and processes to create a better way of doing things

**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** Segal

**DATE:** 2/5/2025

**EVALUATOR NAME:** Roberta DuPont

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

\*\*\*\*\*

**Instructions:** *The purpose of this form is to record proposal review notes written by individual evaluators for this Request for Proposals (RFP) process. It is **required** that each individual evaluator make notes for each proposal that he or she reviews. No numerical scoring should take place on these notes, as that is performed only during team consensus evaluation meetings. A separate form is available for team consensus evaluation notes and scoring. Once complete, please submit a copy of this document to your Department's RFP Coordinator or Lead Evaluator for this RFP.*

\*\*\*\*\*

**Individual Evaluator Comments:**

Organization Qualifications and Experience

1. Overview of Organization
  - Employee-owned consulting firm since 1978
  - More than 1,100 employees over 25 cities throughout the US and Canada
  - Provides actuarial services to more than 250 public sector entities 25 of them are states
  - Provided chart of services per 25 states they serve
2. Subcontractors
  - + any use of subcontractors would be approved by SOM
3. Organizational Chart
  - Provided clear org chart with team resumes in an appendix
4. Litigation
  - Stated has not been named as a party to any litigation related to the delivery of its services in the past 5-years
5. Financial Viability
  - Provided but stated to be treated as confidential
6. Certificate of Insurance
  - Provided

Proposed Services

- 1.a. Headquarters in NY. Founded in 1939, became employee-owned in 1978
- 1.b. Compliance news, cost trend survey, employee health benefit study, provided more examples with detail
- 2. Boston MA office would provide support, so not have an office on the State of Maine
- 3. Provided Maine licensure requirements
- 4. Provided

**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** Segal

**DATE:** 2/5/2025

**EVALUATOR NAME:** Roberta DuPont

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

- 5. Confirmed all a-d
- 6. Provided but stated to be treated as confidential
- 7. Stated do not anticipate any merger or acquisition to negatively affect the service to their clients
- 8. More than 500 public sector clients that Segal serves firm wide, we provide health and actuarial consulting to more than 250 public entities, including 25 states
- 9. Approximately 10 clients in the SOM
- 10. Provided
- 11. Provided
- 12. Provided. Team resumes in an appendix
- 13. Yes, they are part of the core team for SOM
- 14. Yes, medical director, registered nurse, pharmacist, dentist and behavioral health clinician
- 15. No, all of consulting services are performed in 25-offices throughout the US and Canada
- 16. Formal disaster recovery plan in place that provides access to office space, equipment, and technology to ensure a minimum disruption in operations in the event of a disaster
- 17. ? Has not been named as a party to any litigation related to the delivery of its services in the past five years

Strategic Experience

- 1. Value-based plan design, Health improvement wellness program & State health plan changes with detail for each
- 2. Provided a case studies for an example with a result of a 6% decrease in total cost of the program
- 3. Chronic condition management programs as an example with measured outcomes
- 4. Key tool used is their Health Analysis od Plan Experience (SHAPE) data warehouse
- 5. Provide full data warehouse services use a variety of software and methodologies to analyze population health risks and predictive models
- 6. Provided an example of uncovering one regional pharmacy dispensed for approximately \$6 million annually in high-cost drugs from one manufacturer.
- 7. Have evaluated pass-through transparent through procurement processes and during contract renewals.
- 8. Have helped develop custom value-based design to assist clients in meeting their health benefit goals.

**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** Segal

**DATE:** 2/5/2025

**EVALUATOR NAME:** Roberta DuPont

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

- 9. Negotiated down during most renewals the percentage points and price plan modifications
- 10. No direct exsperiance

Communications Experience

- 1. Provided a list of communication practices to promote programs
- 2. Provide training for plan fiduciaries
- 3. Yes
- 4. Yes use subcontractors for certain programming and production communication services

Organizational Legal Experience

- 1. Compliance practice and Center for Information Resources
- 2. Yes, internal and external ERISA counsel
- 3. Offers a range of compliance services and publications to help non-ERISA clients
- 4. All aspects of the program to assure they fit within a variety of legal boundaries and meet the requirements

**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** WTW

**DATE:** 2/5/2025

**EVALUATOR NAME:** Roberta DuPont

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

\*\*\*\*\*

**Instructions:** *The purpose of this form is to record proposal review notes written by individual evaluators for this Request for Proposals (RFP) process. It is **required** that each individual evaluator make notes for each proposal that he or she reviews. No numerical scoring should take place on these notes, as that is performed only during team consensus evaluation meetings. A separate form is available for team consensus evaluation notes and scoring. Once complete, please submit a copy of this document to your Department's RFP Coordinator or Lead Evaluator for this RFP.*

\*\*\*\*\*

**Individual Evaluator Comments:**

Organization Qualifications and Experience

1. Overview of Organization
  - Provides consulting services globally and across North America
  - Have clients in ME that range in size from 600-20,000
  - Have experience supporting states
  - Have more than 1,750 consultants, including more than 190 credentialed health actuaries
2. Subcontractors
  - Yes, for data warehouse
3. Organizational Chart
  - - Provided org chart. No descriptions
4. Litigation
  - Provided website under "Risk Factors" for more information
5. Financial Viability
  - Provided 10-K form
6. Certificate of Insurance
  - Provided

Proposed Services

- 1. Formed in 2016 by a merger
- 2. Boston MA, no office in Maine
- 3. Provided
- 4. – mis-numbered the questions. This one is showing as question 5. Provided
- 5. Confirmed all a-d
- 6. Provided in the 10-K filing
- 7. Do not anticipate any
- 8. Has 3,315 Health & benefits clients

**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** WTW

**DATE:** 2/5/2025

**EVALUATOR NAME:** Roberta DuPont

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

- 9. 26 employers in Maine
- 10. - Provided with limited detail
- 11. Provided, same org chart
- 12. Outlined with role description and exsperiance
- 13. Yes
- 14. Yes, have doctors, registered nurses, dietitians, clinical psychologists a dentist and social workers
- 15. Yes, hybrid of onshore/offshore service models
- 16. Provided Business Continuity and Resilience Statement
- 17. Stated have been named as defendants in various legal proceedings and investigations arising in the ordinary course of business. None of these legal proceedings or investigations is expected to have a material adverse impact

Strategic Experience

- 1. Provides 3-examples the challenge they faced, the approach taken and the result
- 2. Enhanced focus on quality, with steerage to providers with a proven track record of higher-quality clinical outcomes. Created WTW Scout
- 3. Conducted hundreds of wellbeing and population health related projects for various clients with both small and large employee groups
- 4. Current trend in wellbeing evaluation is evolving from a primarily financial orientation to an overall assessment of value using ROI and VOI.
- 5. Believes there is no substitute for gathering a team of benefits experts that fully understand your goals, vision and employees. Use enhanced data from their data warehouse
- 6. Use a data-driven approach specific to the state's population
- 7. Has been involved in pharmacy consulting for over 20-years
- 8. Implement value-based care products in partnership with health plans and third-party vendor or directly with a health system or provider
- 9. Advise is based on sound actuarial and underwriting principles
- 10. Some team members have prior experience, but no one is currently working with the HPA . Do welcome the opportunity to collaborate with the HPA

Communications Experience

- 1. - Have full-service employee experience that can partner with the state to deliver a wide range of employee experience services- vague
- 2. Stated will work in partnership with clients' internal and external counsel to develop a full picture of the law and compliance strategy
- 3. -Yes, has a full-service employee experience – using the same language but lacking detail

**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** WTW

**DATE:** 2/5/2025

**EVALUATOR NAME:** Roberta DuPont

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

- 4. Stated will not utilize subcontractors in providing our core consulting and actuarial support but does partner with some subcontractors to deliver technology. Data warehouse utilizes subcontractors

Organizational Legal Experience

- 1. – same answer as used before
- 2. Yes, have attorneys that have a background in large law firm benefit groups
- 3. Compliance team has expertise in non-ERISA-related benefit issues,
- 4. HEW Community - leverages the subject matter expertise of more than 65 colleagues, representing the multidisciplinary nature of wellness



**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** Alliant Insurance Services, Inc.

**DATE:** 1/30/2025

**EVALUATOR NAME:** Shonna Poulin-Gutierrez

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

\*\*\*\*\*  
\*\*\*\*\*

**Individual Evaluator Comments:**

*I. Organization Qualifications and Experience*

*1. Overview of Organization*

- Headquarters Irvine CA, Lead contact Headquarters Portland, ME
- Alliant is ranked by Business Insurance as the 5th largest insurance consultant in the United States, with total company revenue of more than \$4.6 billion.
- Teacher Retirement System of Texas is a client with 670,000 lives
- Public Risk Innovation, Services, and Management (PRISM) is a client with 150,00 lives
- Nebraska Educators Health Alliance (EHA) is a client with 90,000 lives
- Site litigation matters confidential pg. 7
- Uses Deloitte for an independent audit report
- Financial report sites premium finance revenue pg. 10
- Licensee number provided from BOI issued 2017 pg. 51
- Certificate of Liability Insurance provided
- Originally established in 1925
- Been in business for 100 years and employ over 13,300 individuals across the United States. Our service lines include strategic planning, financial and data analytics, compliance, vendor management, health and wellness, and global benefits, among others.
- Work with over 27,000 clients across the county with over 1,000 being public entity clients
- 15 governmental clients with more than 10,000 employees
- The largest client in the state of Maine has 27,000 employees and the smallest client has 25 employees.

*2. Subcontractors*

- (-) Did not identify subcontractors

*3. Organizational Chart*

**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** Alliant Insurance Services, Inc.

**DATE:** 1/30/2025

**EVALUATOR NAME:** Shonna Poulin-Gutierrez

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

- *Org chart provided with staff experience ranging from 8-35 years*

*II. Proposed Services*

*1. Services to be Provided*

- Proprietary data warehouse pg. 17
- Reports experience utilizing strategies that can get members to seek treatment with high quality providers in nearby states as a strategy that should be further expanded.
- Direct Provider contracting, Tiering and member incentives, Centers of Excellence, and onsite clinics. Patient centers, medical homes and advanced primary care pg. 21
- Reports robust medical claims analytic capabilities pg. 28
- Communication practices are described in general terms and reference the State of Maine's email outreach pg. 38
- Report communication is done in house, but they utilize outside technology pg. 42
- General response to legal counsel question it is unclear if staff would be dedicated to the account pg. 45
- Reports largest strength rests in our full commitment and focus to public sector benefit consulting pg. 69
- Clinical experts pg. 13

2. Implementation – Work Plan- This was not requested in the RFP

- Did not submit a work plan.

**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** Lockton

**DATE:** 2/6/2025

**EVALUATOR NAME:** Shonna Poulin-Gutierrez

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

\*\*\*\*\*

**Instructions:** *The purpose of this form is to record proposal review notes written by **individual** evaluators for this Request for Proposals (RFP) process. It is **required** that each individual evaluator make notes for each proposal that he or she reviews. No numerical scoring should take place on these notes, as that is performed only during team consensus evaluation meetings. A separate form is available for team consensus evaluation notes and scoring. Once complete, please submit a copy of this document to your Department's RFP Coordinator or Lead Evaluator for this RFP.*

\*\*\*\*\*

**Individual Evaluator Comments:**

*I. Organization Qualifications and Experience*

*1. Overview of Organization*

- *HQ Kansas City, MO*
- *Provided an example of the City of Portland*
- *Provided example of State of Vermont*
- *Provided example of Tyler Technologies*
- *Incumbent*
- *Lockton has been a party to, as well as a witness in, litigation and has responded to regulatory inquiries / complaints as part of the normal course of business and our clients' businesses.*
- *License and insurance certificate provided*
- *Founded in 1966*
- *12,500 professionals of Lockton Companies serve over 65,000 clients around the world with risk management, insurance, and employee benefits consulting services. We are the 9th largest commercial insurance broker in the world, with 2024 revenue of \$3.55 billion and 135 offices on five continents.*

*2. Subcontractors*

*Listed as a strategic partnership*

- *Wrangle - Form 5500 filings*
- *Mineral - Human Resources information portal and hotline*

**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** Lockton

**DATE:** 2/6/2025

**EVALUATOR NAME:** Shonna Poulin-Gutierrez

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

- *Navigate - Platform for our LockWell Hub well-being communications resource*
- *Husch Blackwell - ERISA Wrap Plan document drafting*

3. *Organizational Chart*

- *Org Chart provided*

II. *Proposed Services*

1. *Services to be Provided*

- *Infolock® data warehouse proprietary health claims data warehouse and claims analytics tool, Infolock, which enables Lockton to receive quarterly data feeds from your third-party, claims payer, pg. 24*
- *Risk Management, Employee Benefits, Retirement Services pg. 8*
- *Workers' Compensation consultation*
- *Actuary listed as ASA and MAAA*
- *Confirmed clinical staff of doctors, nurses and industry experts pg 16*
- *Experience with direct contracting is that it can be viewed as a collaborative care plan which is reverse engineered with the employer as the architect of the plan.*
- *Confirmed legal benefit services described as HR, benefit, and compliance pg. 48*
- 
- *Wellness consultant and wellbeing program development pg. 66*
- *Lockwell Hub -well-being resources pg. 68*
- *Regarding financial reporting and claim analysis, including experience reporting, supervising carrier claim activity, and cost management counsel, Lockton's financial analysis, underwriting, and data analytics management/ information were outlined. Pg. 72*
- *Lockton states they are consultants to have built a team of clinicians and contract experts to study each stop loss claim that goes above 50% or \$100,000 to look for claims reduction opportunities. There are large self-funded employer clients of ours that have hired us specifically for this unit's expertise. This practice*

**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** Lockton

**DATE:** 2/6/2025

**EVALUATOR NAME:** Shonna Poulin-Gutierrez

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

*is inside the scope of our fee. This practice has saved our clients \$440,000,000 over the last ten years pg. 80*

- *Plan management, eligibility management, health risk solutions, participant costs sharing, employee management, and compliance strategies outlined pg 84*
- *Outlined how they hold carriers accountable pg. 88*
- *PBM cost-savings goals, targets and analytics were provided in an outline*
- *Communication deliverables are completed with continuous improvement*
- *Workers' Compensation Pharmacy consultant services support indicated they could provide*

2. *Implementation – Work Plan*

- *Incumbent*

**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** Segal

**DATE:** 2/28/2025

**EVALUATOR NAME:** Shonna Poulin-Gutierrez

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

\*\*\*\*\*

**Instructions:** *The purpose of this form is to record proposal review notes written by **individual** evaluators for this Request for Proposals (RFP) process. It is **required** that each individual evaluator make notes for each proposal that he or she reviews. No numerical scoring should take place on these notes, as that is performed only during team consensus evaluation meetings. A separate form is available for team consensus evaluation notes and scoring. Once complete, please submit a copy of this document to your Department's RFP Coordinator or Lead Evaluator for this RFP.*

\*\*\*\*\*

**Individual Evaluator Comments:**

*I. Organization Qualifications and Experience*

*1. Overview of Organization*

- Provides health benefit consulting services to more than 250 public entities, including 25 states
- Consulting partner to clients for over 85 years, Segal has over 1,100 employees (including benefits consultants, actuaries and analysts) in 24 offices and several virtual locations throughout the U.S. and Canada.
- HQ New York, NY
- Founded in 1939
- The state of New Hampshire is a client and has 10,900 covered lives
- State of North Carolina with 740,000 members and 130,000 Medicare eligibles
- Maryland Department of Budget and Management as a client with 125,000 active employees, retirees, and dependents
- No litigation in the past five years
- Insurance coverage and license number provided

*2. Subcontractors*

- *Indicated any use of subcontractors will be communicated with the State*
- *Communication referenced subcontractors*

**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** Segal

**DATE:** 2/28/2025

**EVALUATOR NAME:** Shonna Poulin-Gutierrez

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

3. *Organizational Chart*

- Org chart provided

II. *Proposed Services*

1. *Services to be Provided*

- Shifting costs through plan design or contributions to participants is not a viable long-term strategy as we see an increasing number of insured individuals avoiding care due to the out-of-pocket costs. PG 21
- Can customize a suite of reports in fees. Noted in the unlikely event that the complexity of the requested ad-hoc reports is greater than expected, Segal will work with the State to reach an acceptable deliverable or updated fee. Pg 25
- Have extensive experience preparing comprehensive studies and reports on benefits-related topics involving pension legislative and regulatory issues for many of our clients. Pg 27
- Consulting tools and resources described as customized resources pg 29
- Indicated they have clients with HPA but don't have direct experience collaborating with the HPA.
- Use Share Warehouse to track chronic disease pg. 44
- Segal provides proactive and responsive compliance advice through our national staff of attorneys focused on the myriads of health and welfare issues, including COBRA and HIPAA. Julia Zuckerman, JD will lead this work for the State. Pg. 66
- Outlined media channels pg. 59
- Communication -offer production services for print material- pg.60
- Segal doesn't practice law but has a legal department

2. *Implementation – Work Plan*

- *This was not requested in the RFP and was not submitted.*

**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** WTW

**DATE:** 2/5/2025

**EVALUATOR NAME:** Shonna Poulin-Gutierrez

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

\*\*\*\*\*

**Instructions:** *The purpose of this form is to record proposal review notes written by **individual** evaluators for this Request for Proposals (RFP) process. It is **required** that each individual evaluator make notes for each proposal that he or she reviews. No numerical scoring should take place on these notes, as that is performed only during team consensus evaluation meetings. A separate form is available for team consensus evaluation notes and scoring. Once complete, please submit a copy of this document to your Department's RFP Coordinator or Lead Evaluator for this RFP.*

\*\*\*\*\*

**Individual Evaluator Comments:**

*I. Organization Qualifications and Experience*

*1.*

- Headquarters Arlington, VA
- Clients in Maine range in size from approximately 600 – 20,000 active employees.
- Experience working with state government clients, including states with complex benefits, such as Delaware, Ohio, Massachusetts, Michigan, and Pennsylvania.
- Project example Commonwealth of Massachusetts Group Insurance Commission
- Project example Unum Group
- Project example University of Maine System
- License provided
- Has been named in various legal proceedings and investigations and reported these are not expected to have an adverse impact
- Broker license and certificate of insurance were provided.
- 

*2. Subcontractors*

- *Provided a list of subcontractors*

*3. Organizational Chart*

- *Organizational chart provided*



**STATE OF MAINE  
INDIVIDUAL EVALUATION NOTES**

**RFP #:** 202412221

**RFP TITLE:** Health & Welfare Benefits Consulting

**BIDDER NAME:** WTW

**DATE:** 2/5/2025

**EVALUATOR NAME:** Shonna Poulin-Gutierrez

**EVALUATOR DEPARTMENT:** DAFS, Office of Employee Health, Wellness & Workers' Compensation

II. Proposed Services

1. Services be Provided

- Did not submit in a question response format until pg. 41
- Have services model onshore /offshore Pg. 45
- Public traded company, an organization formed in 2016
- Composed of 1,750 consultants
- Have 26 clients in Maine pg. 44
- Experience with PBM, listed turnkey solutions without many details, does reference financial audits pg. 60
- Indicates attorneys with compliance experience on staff pg. 66
- Listed Boston, MA, as the primary consultant's partnership will originate
- Experience with bundled payments, third-party shared savings calculations
- Outlined compliance services pg. 14
- Clinicians on staff such as RN's, certified health education specialists, and dieticians
  - Population health approach
  - Pharmacy financial modeling tool pg. 59
  - Legal experience and staff, but do not provide legal service pg. 65
  - Submitted a Rider B with comments
  - Noted that they have some experience with working with the Healthcare Purchaser Alliance when it was the Manage Health Management Coalition
  - Wellbeing resources are part of HEW team representing the multidisciplinary nature of wellness

2. Implementation – Work Plan

- Illustrated a four-quarter plan process management



STATE OF MAINE  
DEPARTMENT OF ADMINISTRATIVE &  
FINANCIAL SERVICES

Janet T. Mills  
Governor

Kirsten LC Figueroa  
Commissioner

**AGREEMENT AND DISCLOSURE STATEMENT**  
**RFP #: 202412221**  
**RFP TITLE: Health & Welfare Benefits Consulting**

I, Charles Luce accept the offer to become a member of the Request for Proposals (RFP) Evaluation Team for the State of Maine Department of Administrative & Financial Services I do hereby accept the terms set forth in this agreement AND hereby disclose any affiliation or relationship I may have in connection with a bidder who has submitted a proposal to this RFP.

Neither I nor any member of my immediate family have a personal or financial interest, direct or indirect, in the bidders whose proposals I will be reviewing. "Interest" may include, but is not limited to: current or former ownership in the bidder's company; current or former Board membership; current or former employment with the bidder; current or former personal contractual relationship with the bidder (example: paid consultant); and/or current or former relationship to a bidder's official which could reasonably be construed to constitute a conflict of interest (personal relationships may be perceived by the public as a potential conflict of interest).

I have not advised, consulted with or assisted any bidder in the preparation of any proposal submitted in response to this RFP nor have I submitted a letter of support or similar endorsement.

I understand and agree that the evaluation process is to be conducted in an impartial manner without bias or prejudice. In this regard, I hereby certify that, to the best of my knowledge, there are no circumstances that would reasonably support a good faith charge of bias. I further understand that in the event a good faith charge of bias is made, it will rest with me to decide whether I should be disqualified from participation in the evaluation process.

**I agree to hold confidential all information related to the contents of Requests for Proposals presented during the review process until such time as the Department formally releases the award decision notices for public distribution.**

DocuSigned by:  
Charles Luce  
62E408F59E474CA...  
**Signature**

1/10/2025  
**Date**



STATE OF MAINE  
DEPARTMENT OF ADMINISTRATIVE &  
FINANCIAL SERVICES

Janet T. Mills  
Governor

Kirsten LC Figueroa  
Commissioner

**AGREEMENT AND DISCLOSURE STATEMENT**  
**RFP #: 202412221**  
**RFP TITLE: Health & Welfare Benefits Consulting**

I, Nathan Morse accept the offer to become a member of the Request for Proposals (RFP) Evaluation Team for the State of Maine Department of Administrative & Financial Services I do hereby accept the terms set forth in this agreement AND hereby disclose any affiliation or relationship I may have in connection with a bidder who has submitted a proposal to this RFP.

Neither I nor any member of my immediate family have a personal or financial interest, direct or indirect, in the bidders whose proposals I will be reviewing. "Interest" may include, but is not limited to: current or former ownership in the bidder's company; current or former Board membership; current or former employment with the bidder; current or former personal contractual relationship with the bidder (example: paid consultant); and/or current or former relationship to a bidder's official which could reasonably be construed to constitute a conflict of interest (personal relationships may be perceived by the public as a potential conflict of interest).

I have not advised, consulted with or assisted any bidder in the preparation of any proposal submitted in response to this RFP nor have I submitted a letter of support or similar endorsement.

I understand and agree that the evaluation process is to be conducted in an impartial manner without bias or prejudice. In this regard, I hereby certify that, to the best of my knowledge, there are no circumstances that would reasonably support a good faith charge of bias. I further understand that in the event a good faith charge of bias is made, it will rest with me to decide whether I should be disqualified from participation in the evaluation process.

**I agree to hold confidential all information related to the contents of Requests for Proposals presented during the review process until such time as the Department formally releases the award decision notices for public distribution.**

DocuSigned by:  
Nathan Morse  
10ED7D0CEEFB443...  
**Signature**

1/8/2025  
**Date**



**STATE OF MAINE  
DEPARTMENT OF ADMINISTRATIVE &  
FINANCIAL SERVICES**

**Janet T. Mills  
Governor**

**Kirsten LC Figueroa  
Commissioner**

**AGREEMENT AND DISCLOSURE STATEMENT  
RFP #: 202412221  
RFP TITLE: Health & Welfare Benefits Consulting**

I, Roberta Dupont accept the offer to become a member of the Request for Proposals (RFP) Evaluation Team for the State of Maine Department of Administrative & Financial Services I do hereby accept the terms set forth in this agreement AND hereby disclose any affiliation or relationship I may have in connection with a bidder who has submitted a proposal to this RFP.

Neither I nor any member of my immediate family have a personal or financial interest, direct or indirect, in the bidders whose proposals I will be reviewing. "Interest" may include, but is not limited to: current or former ownership in the bidder's company; current or former Board membership; current or former employment with the bidder; current or former personal contractual relationship with the bidder (example: paid consultant); and/or current or former relationship to a bidder's official which could reasonably be construed to constitute a conflict of interest (personal relationships may be perceived by the public as a potential conflict of interest).

I have not advised, consulted with or assisted any bidder in the preparation of any proposal submitted in response to this RFP nor have I submitted a letter of support or similar endorsement.

I understand and agree that the evaluation process is to be conducted in an impartial manner without bias or prejudice. In this regard, I hereby certify that, to the best of my knowledge, there are no circumstances that would reasonably support a good faith charge of bias. I further understand that in the event a good faith charge of bias is made, it will rest with me to decide whether I should be disqualified from participation in the evaluation process.

**I agree to hold confidential all information related to the contents of Requests for Proposals presented during the review process until such time as the Department formally releases the award decision notices for public distribution.**

DocuSigned by:  
*Roberta Dupont*  
317439DE5028452...  
**Signature**

1/8/2025  
**Date**



**STATE OF MAINE  
DEPARTMENT OF ADMINISTRATIVE &  
FINANCIAL SERVICES**

**Janet T. Mills  
Governor**

**Kirsten LC Figueroa  
Commissioner**

**AGREEMENT AND DISCLOSURE STATEMENT  
RFP #: 202412221  
RFP TITLE: Health & Welfare Benefits Consulting**

I, Shonna Poulin-Gutierrez accept the offer to become a member of the Request for Proposals (RFP) Evaluation Team for the State of Maine Department of Administrative & Financial Services I do hereby accept the terms set forth in this agreement AND hereby disclose any affiliation or relationship I may have in connection with a bidder who has submitted a proposal to this RFP.

Neither I nor any member of my immediate family have a personal or financial interest, direct or indirect, in the bidders whose proposals I will be reviewing. "Interest" may include, but is not limited to: current or former ownership in the bidder's company; current or former Board membership; current or former employment with the bidder; current or former personal contractual relationship with the bidder (example: paid consultant); and/or current or former relationship to a bidder's official which could reasonably be construed to constitute a conflict of interest (personal relationships may be perceived by the public as a potential conflict of interest).

I have not advised, consulted with or assisted any bidder in the preparation of any proposal submitted in response to this RFP nor have I submitted a letter of support or similar endorsement.

I understand and agree that the evaluation process is to be conducted in an impartial manner without bias or prejudice. In this regard, I hereby certify that, to the best of my knowledge, there are no circumstances that would reasonably support a good faith charge of bias. I further understand that in the event a good faith charge of bias is made, it will rest with me to decide whether I should be disqualified from participation in the evaluation process.

**I agree to hold confidential all information related to the contents of Requests for Proposals presented during the review process until such time as the Department formally releases the award decision notices for public distribution.**

DocuSigned by:

*Shonna Poulin-Gutierrez*

A26552EFD3404CA...

**Signature**

1/8/2025

**Date**