



Catawba Indian Nation
Rock Hill, South Carolina
REQUEST FOR PROPOSALS
Phase I Benefit Broker Services
08/01/2025

1. Introduction

The Catawba Indian Nation (the “**CIN**”) is seeking proposals from qualified firms (“Respondents”) to provide benefit broker services for the CIN’s employee health benefits programs for the Open Enrollment FY2026 (the “**Broker Services**”, and this document, the “**RFP**”). The selected firm (“Firm”) will work closely with the CIN to develop, implement, and manage health benefit programs that align with our values and meet the needs of our employees. We seek a Firm that is experienced in working with tribal sovereignty and has expertise in both fully funded and self-funded policies. *This request is limited to identifying the Firm to provide the Broker Services (“**Phase I**”).*

2. Background

The CIN is the only federally recognized Indian tribe in the state of South Carolina. The Catawba Indians have lived on their ancestral lands along the banks of the Catawba River dating back at least 6,000 years. Before contact with the Europeans, it is believed that the Catawba Indians inhabited most of the Piedmont area of South Carolina, North Carolina, and the southern parts of Virginia. Our 1,000-acre reservation is located on two non-contiguous parcels of land approximately eight miles east of Rock Hill, South Carolina, in the center of an area that once comprised Catawba Indian territory. The Nation currently owns 1,727 acres of land in North Carolina and South Carolina and, of these acres, there is with approximately 1,165 held in trust.

In 1993, the Catawbans won their fight for federal recognition with the passage of the Catawba Land Claims Settlement Act (the “**Act**”). The Act not only restored the federal trust relationship between the Nation and the federal government but also marked the path for the Nation’s self-governance.

The CIN provides services for approximately 4,198-plus enrolled tribal members in the areas of legal and justice services, public safety, housing, natural resources, environmental services, public works, community services, cultural preservation, economic development, planning and development, transit services, public works, land management, realty, medical and dental care, wellness, behavioral health, tribal home visiting, childcare, youth development, social services, family services, and senior programming. The elected leaders of the CIN oversee the following entities:

- a. **Tribal Government Offices:** Encompassing all the unique divisions and departments within the CIN’s structure, as well as the supporting services to operate those programs, the Tribal Government Offices consists of ten division’s including: (i) Government; (ii) Finance; (iii) Shared

Services; (iv) Legal; (v) Public Safety; (vi) Tribal Resources; (vii) Community Development (viii) Planning and Development; (ix) Health and Human Services; and (x) Family Development and Wellness. With the tremendous growth that the Tribe has witnessed over the last several years, CIN is currently undergoing an organizational wide restructure.

- b. **ISWA Development Corporation** - ISWA Development Corporation (the “**IDC**”) is set up as a separate 501(c)(3) entity. The IDC oversees early childhood education for the CIN with a division that includes a daycare and Head Start program and manages a comprehensive early childhood program serving children from birth to five (5) years of age and their families.
- c. **Cultural Preservation Project** - The mission of the Cultural Preservation Project is to preserve, promote, and protect the rich cultural heritage of the Catawba’s . It focuses on cultural programming, language preservation, food sovereignty (i.e., traditional foods), and educational programs.
- d. **Service Unit** – The Service Unit includes the medical and dental clinic located on the Reservation; the Service Unit is run under the authority of Indian Health Services (IHS).
- e. **Senior Center** – The Senior Center serves our elders with the greatest economic and social needs, including low-income elders, frail, impaired elders, and the geographically and socially isolated elders through the AoA Title VI Grant, which provides congregate, and home delivered meals to members of the CIN ages 55 and older.

The CIN welcomes change for the betterment of our great Nation and its people. The vision and mission of the CIN empowers our people to become an economically thriving community whose citizens embrace their cultural heritage, enjoy strong self-esteem, lead successful lives, and are fully prepared for a future of continuing opportunities and challenges. Tribal leadership promotes the Catawba’s rich culture; works to ensure collective and individual self-sufficiency; promotes excellence in education; provides quality opportunities for the health, social, and economic well-being of its citizens; and conducts its affairs with great integrity and commitment. We show pride in our past by embracing our culture and sharing it with others. The CIN presently has a wide variety of programs and services available to enhance the lives of our citizens. As the Tribe prepares for future growth of the tribe through education, economic development, and strategic planning, we need to be in constant search of insurance programs that align with our values and our goal to be a sovereign and self-sufficient tribe.

3. Scope of Broker Services

The selected Firm will be responsible for providing the following Broker Services:

- 1. Consultation and Plan Design:
 - Provide expert guidance on designing and optimizing health benefit programs, including options for fully funded and self-funded plans.
 - Ensure plan offerings meet the needs of our diverse tribal population and reflect the goals of the CIN.
 - Recommend and implement best practices and strategies to maximize risk management while minimizing costs.
- 2. Tribal Sovereignty Expertise:
 - Demonstrate a deep understanding of tribal sovereignty and the unique legal, cultural, and regulatory requirements involved in administering health benefits for tribal governments.
 - Work with the CIN to navigate any tribal-specific healthcare regulations or laws that may affect plan design or administration.
- 3. Benefit Plan Administration:
 - Assist with the administration of health benefit plans, including enrollment, eligibility, claims processing, and plan compliance with federal and tribal regulations.
 - Ensure that all plans comply with the Affordable Care Act (“**ACA**”), ERISA, and any relevant tribal laws.

4. Data Analytics and Reporting:
 - Provide regular, clear, and actionable data regarding claims utilization, costs, and health outcomes.
 - Offer strategic insights into health outcomes to help the CIN drive improvements in employee health and wellness.
 - Develop a reporting structure that provides transparency into plan performance and cost-efficiency.
5. Employee Education and Engagement:
 - Provide tools, training, and resources for the CIN's members and employees to understand their health benefits and make informed decisions about their care.
 - Create and execute communication strategies to ensure high engagement and satisfaction with the health benefits program.
6. Ongoing Support and Compliance:
 - Provide ongoing support, including troubleshooting issues, answering questions, and handling claims-related concerns.
 - Ensure that all benefits plans remain compliant with both federal, state, and tribal regulations, as appropriate, throughout the plan year.

4. Qualifications and Experience

Proposals must include the following in a cover letter:

1. Respondent Overview:
 - A brief history of your company, including ownership, principals and their length of tenure, financial status, major claims or lawsuits, and proof of Errors and Omissions insurance.
 - Description of relevant experience with both fully funded and self-funded benefit plans.
2. Tribal Sovereignty Expertise:
 - Demonstrated understanding and experience with tribal sovereignty.
3. Relevant Experience:
 - At least three (3) examples of similar benefit plan designs and implementations with tribal nations or comparable organizations.
4. Client Support and Innovation:
 - Explanation of your approach to providing client support and ongoing service.
 - Overview of innovative tools, technologies, or strategies your company uses to improve plan administration and outcomes.

If interested, please submit answers to the following questions with your cover letter in a sealed envelope to 996 Avenue of the Nations, Rock Hill, SC 29730 Attn: Miki Steiniger, or email your proposal to miki.steiniger@catawba.com with the subject line as follows: 2026 Benefit Broker Services RFP.

1. Provide the name(s) and title(s) of the individuals responsible for handling this request.
2. Provide documentation of licensure for all brokers that will be associated with the account.
3. Due to the nature of the business and hours of operation, assistance may be needed during off hours and any day of the week. Does your company always offer this service with a direct call number to a live person?
4. Provide an overview of the team's experience in working with self-funded clients.
 - a. Specific experience with plans that have both tribal members and nontribal members and the utilization of "Medicare like Rates".
 - b. Specific examples of how, as a broker, you ensure that tribal entities are maximizing all options available to tribal plans (i.e., the utilization of Rx purchasing options, to help with

the lowering of Rx costs).

5. Provide an overview of the steps you would take in evaluating our self-funded program.
6. Describe your corporate philosophies.
7. Explain the team's experience in working with governments.
8. Demonstrate understanding of Federally-recognized tribes operating as sovereign nations within their own jurisdiction and according to their own laws, protecting their sovereign immunity.
9. Explain any services that you can provide to us that are unique or proprietary.
10. What are the key features you look for in a stop-loss contract?
11. List three (3) to five (5) competitive advantages that you feel distinguishes your company from your competitors.
12. List one (1) to (3) specific examples where your team has been "proactive" for its clients in identifying cost-containment strategies, and/or examples of how your team has "reacted" to an adverse situation regarding the plan and delivered positive results.
13. How would your account team service our account better than your competitors would?
14. How do you propose handling any continuity issues between your account team and our staff given any staff turnover or promotions your company or the CIN may experience?
15. What kind of training (industry, internal, computer, or other) does your staff receive?
16. Describe the measures your company takes to proactively stay abreast of changes in the marketplace (i.e. pricing, trends, benchmarks, etc.).
17. Explain how you use different or alternative markets/programs to reduce costs and enhance current insurance arrangements.
18. Describe the process through which you would evaluate the effectiveness of our employee benefits program. Does this include the ability to provide benchmarking against other governments?
19. Describe your methodology for determining the optimal benefit strategy and the subsequent marketing approach for soliciting coverage quotations on our behalf.
20. Describe the innovative mechanisms your company uses to minimize insurance and related fixed costs.
21. What ties (financial, ownership, or any other form) do you have with any health or pharmaceutical provider?
22. Describe your company's capabilities and experience in data collection and statistical analysis, and subsequent application of the results of such analyses in the development and maintenance of benefit programs.
23. Identify all requirements that you will need to obtain a quote for the CIN. Please be specific on all information that you plan to request, including specific census data.
24. What types of communication materials can you provide to explain the benefit plans to our employees? Provide samples of your standard communication materials.
25. What is your process for ensuring customer satisfaction?
26. Provide three (3) references that we may contact about your organization. Please include the name of the organization, your length of service with the organization, contact name, contact title, and contact phone numbers. All references should have at least 200 employees; at least one reference must be a self-funded organization.

5. Submission

Please deliver proposal by **9/1/2025**, to:

Catawba Nation
Attn: Miki Steiniger
996 Avenue of the Nations
Rock Hill, SC 29730

Or email to miki.steiniger@catawba.com

6. Broker Services

The Broker Services include, but are not limited to:

1. Designing, marketing, obtaining quotations, evaluating insurer's financial status, placing, and servicing the CIN and its related entities with their unique benefit plans.
2. Identifying, measuring, and analyzing the CIN's options regarding funding their benefit plans.
3. Provide other services related to the CIN's benefits plans, including the following:
 - a. Professional analysis and interpretation of insurance policy language and coverages;
 - b. Professional assistance in establishing insurance plans which attract and retain valued personnel in coordination with CIN's resources;
 - c. Provide historical insurance claims data and preparation of meaningful management reports on a quarterly basis;
 - d. Professional assistance in settlement of claims issues;
 - e. Professional assistance in promoting wise utilization of benefits;
 - f. Professional assistance in negotiating with potential insurance carriers for employee benefit insurance coverages;
 - g. Professional assistance in keeping the CIN in compliance with all state and federal legislation and regulations;
 - h. Professional assistance in ensuring all plans are accurately reflected in the benefits administration platform according to the plan documents; and
 - i. Professional completion of all regulatory reporting (i.e., 1095s).
4. Additional information will be provided to the Firm selected to provide the Broker Services.

7. Evaluation

The CIN will review all submitted proposals. The criteria by which a Firm will be chosen include the following:

- a. Tribal preference.
- b. Qualifications of Respondent and key personnel.
- c. Designated customer service representative for CIN and its entities.
- d. Approach to the project as described in the proposal.
- e. Previous performance with similar projects including Self-Funded Model.
- f. References

Depending on the proposals received, the CIN may determine that interviews with some or all of the Respondents are necessary. In the event interviews are not necessary, Respondents will be ranked, and the CIN will initiate Phase II with the chosen Firm(s).

8. Schedule

It is anticipated that the project will commence on or about: **9/1/2025.**

RFP Schedule is as follows:

Request for Proposals Phase I Posted:

8/1/2025

Proposals Due:

9/1/2025

Interviews & Selection:

10/1/2025-10/30/2025

Firms informed, beginning of:

11/15/2025

Phase II:

starts Q1 2026

*** Note: All proposals, samples, and materials provided will become the property of the CIN and will not be returned. If any part of the proposal is deemed confidential, it must be so marked.**

9. Additional Provisions

The CIN reserves the right to reject any or all proposals, waive technicalities, and be the sole judge of the suitability of the proposed services for their intended use and further reserves the right to make the contract award in the best interest of the CIN. The CIN also reserves the right to modify the scope of work, add or delete tasks, and modify the proposed project budget in contract negotiations with the selected Firm(s). The CIN further reserves the right to accept the proposal deemed the most advantageous and in the best interest of the CIN, determined in the Nation's absolute and sole discretion.

The CIN is not responsible for expenses incurred in preparing and submitting a proposal or for the costs of any services performed in connection with submission of a proposal or taking any action in connection with the selection process.

This RFP is not an authorization for Respondents to approach insurers or other underwriting sources on behalf of the CIN. We specifically request that no insurance market solicitations be made on the CIN's behalf at this time and that no insurance market reservations or commitments be made for any purpose as it pertains to any insurance or reinsurance to be provided for the CIN. Respondents may not contact any staff, employees, or related individuals of the CIN or other parties involved in this project except as follows. Interested Respondents may submit written questions to Miki Steiniger at miki.steiniger@catawba.com, not later than one week before the deadline for submitting proposals.

All Respondents to this RFP shall be prepared, upon request, to schedule and attend a site visit with the appropriate authorities. Such visit shall be conducted at the Respondent's sole cost and expense, and no reimbursement shall be provided. This requirement shall apply in the event the CIN elects to conduct interviews as part of the evaluation process.

Furthermore, the CIN reserves the right to investigate the qualifications of any Respondent that it deems appropriate, negotiate modifications to any of the items in the proposal, request additional information from any Respondent, reject any or all, in full or part, any proposal, and/or waive irregularities in any proposal

10. Sovereign Immunity

The CIN is a sovereign nation, and contractors shall adhere to and comply with all laws of the CIN, including the Preferential Hiring Ordinance.

11. Modifications to Proposals

A Respondent **may not** modify or correct its proposal after the proposal due date, except in direct response to a request by the CIN for the purpose of clarification only. The Respondent may, at its discretion, withdraw their bid by submitting a written notice signed and dated to the attention of Miki Steiniger no later than the date listed for review.

12. Questions

To provide equitable opportunity regarding this RFP process, Respondents may not contact any staff or employees of the Tribal Entities or other parties involved in this RFP except as follows:

Potential Respondents may submit written questions to Miki Steiniger at miki.steiniger@catawba.com no later than one week before the deadline for submitting proposals. Telephone calls regarding this RFP are

not allowed and will disqualify your proposal. The CIN further reserve the right to issue addenda to this RFP at any time, as a result of the questions or to meet the needs of the CIN. Finally, the CIN reserve the right to cancel or reissue this RFP.

13. Confidentiality

The CIN expects all proposals and related materials to be treated as confidential and only to be used for evaluation purposes.

14. Additional Information

Additional information about the CIN can be found on our website, www.catawba.com.