

REQUEST FOR PROPOSALS – MORRIS COUNTY

Morris County, Texas ("County"), acting through its Commissioners Court, is soliciting sealed proposals from qualified firms to provide employee benefits consulting and brokerage services for a small public employer with approximately 65 benefit-eligible employees. The County seeks a practical, cost-conscious consultant experienced with small Texas counties who can assist with benefit strategy, market review, procurement support, and renewals, while maintaining full transparency of compensation and County ownership of data. Additional specifications can be received by emailing Christie Davis or by request over the phone at 903-645-2717. Proposals must be received no later than Friday, February 20, 2026, at 4:00 P.M. Please submit your sealed proposal to Christie Davis, County Auditor, 500 Broadnax, Suite F, Daingerfield Texas 75638. Solicitation requests can be emailed to christie.davis@co.morris.tx.us.

It is the responsibility of the submitting firm to ensure that the proposal is received in a timely manner. Submissions not received by the specified date and time will be rejected. Morris County reserves the right to negotiate with any and all individuals or firms. Morris County reserves the right to reject any and all proposals.

REQUEST FOR PROPOSALS (RFP)
EMPLOYEE BENEFITS CONSULTANT / BROKER OF RECORD
MORRIS COUNTY, TEXAS

1. INTRODUCTION & INTENT

Morris County, Texas ("County"), acting through its Commissioners Court, is soliciting sealed proposals from qualified firms to provide employee benefits consulting and brokerage services for a small public employer with approximately 65 benefit-eligible employees.

The County seeks a practical, cost-conscious consultant experienced with small Texas counties who can assist with benefit strategy, market review, procurement support, and renewals, while maintaining full transparency of compensation and County ownership of data.

Award will be made based on best value, not lowest price.

2. LEGAL AUTHORITY & PROCUREMENT METHOD

This procurement is conducted pursuant to Texas Local Government Code § 262.023 (Competitive Proposals).

Final award is subject to approval by the Commissioners Court of Morris County, Texas, in an open meeting.

3. COUNTY PROFILE

- Approximate benefit-eligible employees: 65
- Dependent participation: Limited to moderate
- Current plan year: October 1, 2025 – September 30, 2026
- Benefits currently offered:
 - Medical
 - Prescription drug
- Retiree coverage: Optional at retirees expense (age 62-65)

The County seeks right-sized benefit solutions appropriate for a small workforce and limited administrative capacity.

4. SCOPE OF SERVICES

A. Strategic & Advisory Services

- Conduct benefits review and written recommendations
- Cost trend analysis and renewal forecasting
- Funding model evaluation:
 - Fully insured
 - Level-funded
 - Small-group self-funded (if appropriate)
- Cost-containment strategies suitable for small employers

B. Procurement & Market Support

- Assist the County with:
 - Assist is drafting RFPs for procurement of Health Benefits and Prescription Drug Coverage
- Provide side-by-side comparisons of coverage, cost, and risk
- Present recommendations in plain language suitable for Commissioners Court review

5. REQUIRED DISCLOSURES (MANDATORY)

A. Compensation Transparency

Proposers must clearly disclose all forms of compensation, including:

- Fees paid directly by the County
- Commissions or compensation paid by:
 - Insurance carriers
 - Pharmacy benefit managers
 - Stop-loss or administrative vendors
- Whether compensation is:
 - Fee-based
 - Commission-based
 - Hybrid

Failure to fully disclose compensation may result in disqualification.

B. Conflicts of Interest

Proposers must disclose:

- Preferred or exclusive carrier relationships
- Financial interests in vendors
- Any arrangement that could influence recommendations to the County

Failure to fully disclose conflicts of interest WILL result in disqualification.

C. Data Ownership

All enrollment, utilization, and plan data are and shall remain the sole property of Morris County.

The consultant shall not restrict the County's access to its data at any time.

6. PROPOSER QUALIFICATIONS

Proposers shall provide:

- Firm background and years of experience
- Experience serving Texas counties or small public employers
- Demonstrated experience with groups under 100 employees
- Licensing and professional credentials
- Minimum of three (3) public-sector references, preferably small counties

7. SERVICE TEAM

Identify:

- Primary consultant assigned to Morris County
- Backup contact
- Physical location of assigned staff
- Expected response times

The County values continuity, accessibility, and direct service over large team structures.

8. PERFORMANCE EXPECTATIONS

At a minimum, the consultant shall provide:

- Renewal analysis with current provider
- Clear explanation of plan options and cost impacts
- Written recommendations suitable for Commissioners Court consideration
- Timely responses to County administrative staff
- Provide side-by-side comparisons of coverage, cost, and risk

9. TERM OF CONTRACT

- Initial term: Six (6) months
- Optional renewal: One additional six (6) month term, at the County's sole option
- Termination:
 - For convenience with 30 days written notice
 - For cause

No renewal is automatic.

10. PRICING & COMPENSATION

Proposers shall submit:

- Fee schedule (if applicable)
- Full commission disclosure
- Any minimum fee requirements
- Optional alternative compensation models

Pricing shall be submitted separately from the technical proposal.

11. EVALUATION CRITERIA

Proposals will be evaluated using the following criteria, each weighted equally:

Criteria	Weight
Experience with small public employers	20%
Transparency & independence	20%
Quality and practicality of services	20%
Cost & compensation structure	20%
References	20%

The County may request interviews or presentations if deemed necessary.

12. SUBMITTAL REQUIREMENTS

Proposals must include:

1. Cover letter
2. Narrative response to RFP
3. Compensation disclosure
4. Conflict of interest disclosure
5. References
6. Any required certifications or affidavits

13. SUBMISSION INSTRUCTIONS

- Proposal due date and time: Friday, February 20, 2026 @ 4:00PM
- Submission method: Mail or Hand Delivery
- Questions due by: Friday, February 13, 2026 @ 4:00PM
- Late proposals will not be accepted
- Proposals open on Monday, February 23, 2026 at Regular Commissioners' Court Meeting

14. GENERAL TERMS & CONDITIONS

- Compliance with the Texas Public Information Act
- Insurance requirements
- No assignment without County approval
- Governing law: Texas
- Venue: Morris County, Texas

15. AWARD

The Commissioners Court of Morris County, Texas, will award the contract in an open meeting to the proposer determined to provide the best value to the County.

All Questions should be addressed to Morris County Treasurer, Scott Pollan, 903-645-2916.