



REQUEST FOR PROPOSAL (“RFP”)

Health Insurance Broker

RFP Submittal Due Date:

March 25, 2026

Morongo Band of Mission Indians Request for Proposal (RFP)

MORONGO
BAND OF
MISSION
INDIANS



A SOVEREIGN NATION

Title: Health Insurance Broker

INTRODUCTION

1. Introduction

The Morongo Band of Mission Indians, a federally recognized Indian Tribe (“MBMI”) is seeking qualification submittals from California licensed Health Insurance Broker (“Broker”) to provide Health Insurance Broker and other Health consulting for the MBMI (the “Project”).

The Broker will be selected based on the best overall value to Morongo, including the Broker’s demonstrated competence and professional qualifications necessary for the satisfactory performance of the services required. Prospective Broker should have extensive experience in this area and should be able to provide at least three (3) examples of successfully completed healthcare insurance broker projects.

This RFP describes the Project, including the required scope of services, provisions of the contract, material procurement related to taxes, the minimum information that must be included in the proposal, and the deadline for submittals.

2. Background and Project Description

- A. Owner: The Project is commissioned by the Morongo Band of Mission Indians.
- B. Project Location: The Project is located at, 12700 Pumarra Road, Banning, CA 92220
- C. Project Scope: The Project will include health insurance broker services and other health consulting.

3. Critical Dates

Submittal Due Date: It is mandatory that one hard copy and one electronic copy of the response to this RFP be provided in a **SEALED envelope no later than March 25, 2026 9:00am** and should be emailed to: scohen@morongo-nsn.gov. All responses must be submitted to:

**Morongo Band of Mission Indians
Legal Department
12700 Pumarra Road
Banning, CA 92220
Attn: Mr. Sam Cohen**

Submissions received after the deadline will be returned unopened. Please note that only one submission is allowed from each Health Insurance Broker.

IMPORTANT DATES

EVENT	DATE, TIME
Release of RFP	February 27, 2026
Deadline for Questions	March 13, 2026
RFP Submission Due Date and Time	March 25, 2026
Selection of Firm	April 01, 2026-April 13, 2026

Note: The above dates and times are subject to change at the discretion of the MBMI.

4. RFP Submittal Responses and Documents.**Submittal Due Date:**

The Proposer shall submit one bound copy and one electronic copy (USB Flash Drive or CD Rom) of the submittal on or before March 25, 2026, and should be emailed to scohen@morongo-nsn.gov.

Responses received after March 25, 2026, will be rejected by MBMI, and will be returned without review. To be considered “on time” a response must show “Request” a Delivery Receipt for this Message,” confirming submission by the above-specific deadline.

MBMI will not be responsible for, not accept as a valid excuse for late response delivery, any delay in emailing submission, mail service, or other method of delivery used by proposer/respondent.

REQUEST FOR PROPOSAL (RFP)

TOTAL HEALTHCARE SOLUTION & BENEFITS CONSULTING FOR THE MORONGO BAND OF MISSION INDIANS

Issued by: Morongo Band of Mission Indians

Issue Date: February 27, 2026

Proposal Due Date: March 25, 2026

Contact: Sam Cohen, Chief Legal Officer, scohen@morongo-nsn.gov

1. INTRODUCTION & PURPOSE

Morongo Band of Mission Indians (“the Tribe”) is seeking proposals from **qualified vendors or a single, fully integrated consortium of vendors** to provide a Benefits Brokerage and benefits consulting for:

- Tribal members
- Tribal government employees
- Tribal Enterprise employees
- Casino employees
- Eligible dependents

The Tribe’s objective is to deliver:

- the lowest possible per-unit cost of care while achieving the highest measurable quality, access, and outcomes, through full financial transparency, aligned incentives, and integrated care delivery. This RFP is designed to move away from fragmented, opaque healthcare models and toward a single, accountable ecosystem.
- Benefits programs that are aligned to Morongo’s strategic business and human capital objectives, consistent with benchmarks, competitively priced and address team members’ needs.

2. SCOPE OF REQUIRED SERVICES

Respondents must propose a **fully integrated solution** that includes **all** of the following components, either directly or through an exclusive consortium:

2.1 Required Service Lines: Benefits Brokerage & Consulting

- Ongoing strategic advisory services
- Self-Insured plan design and optimization
- Stop-loss placement (if applicable)
- Ancillary benefits program consultation (dental, vision, group life and disability, HSA/FSA, EAP, LOA administration, supplemental health (accident, critical illness and hospital indemnity), telehealth, wellness programs, concierge services, and other voluntary benefits and other benefit programs
- Renewal and marketing of all benefit plans and administrative services
- Financial and actuarial services
- Regulatory and compliance support

3. COMPENSATION & TRANSPARENCY REQUIREMENTS (MANDATORY)

3.1 PEPM-Only Compensation

All vendors must agree that:

- **All services will be compensated solely on a Per Employee Per Month (PEPM) basis**
- The PEPM fee must be **fully inclusive** of all services provided

3.2 Prohibited Revenue (Zero Tolerance)

The following are **strictly prohibited**:

- Post-Adjudication Rebates (pharmacy or otherwise) – Must provide upfront pricing at time of claim adjudication
- Rebates (pharmacy or otherwise)
- Guaranteed Administrative (GA) fees
- Overrides or contingent compensation
- Commissions from carriers or third parties
- Marketing allowances

- Data monetization
- Any direct or indirect third-party remuneration

Respondents must affirmatively disclose and certify that **no other form of compensation exists or will be accepted.**

4. FULL PRICE TRANSPARENCY REQUIREMENTS

Respondents must demonstrate the ability to provide:

- **100% pass-through pricing** for all medical and pharmacy claims
- Line-item visibility into:
 - Claims costs
 - Unit prices
 - Provider reimbursement
 - Pharmacy ingredient cost and dispensing fees
- Real-time or near real-time reporting access for the Tribe
- **Unrestricted audit rights**, including audit of downstream vendors

The Tribe must retain **full ownership of all claims, eligibility, and utilization data.**

5. INTEGRATION & ACCOUNTABILITY

Proposals must demonstrate **true operational integration**, not loose coordination.

Respondents must describe:

- How TPA, PBM, concierge care, and brokerage functions will:
 - Share data
 - Coordinate care
 - Align incentives
 - Avoid cost-shifting between silos
- A **single point of accountability** for outcomes, performance, and reporting

Fragmented or “best-of-breed but unmanaged” models will be scored lower.

6. EXCLUSIVITY REQUIREMENT (MANDATORY)

To ensure alignment and integrity of the process:

- **Any vendor participating in a proposal must do so exclusively**
- Vendors may **not**:
 - Participate in this RFP with multiple bidders
 - Serve on competing consortiums
 - Submit parallel or alternative bids

Each proposal must include a signed **Exclusivity Certification** from all participating entities.

7. TRIBAL CONSIDERATIONS & SOVEREIGNTY

Respondents must demonstrate expertise working with:

- Tribal governments
- Tribal healthcare systems
- IHS and tribally operated facilities (if applicable)

All proposals must respect:

- Tribal sovereignty
- Tribal data ownership
- Tribal decision-making authority

8. REQUIRED PROPOSAL CONTENT

Proposals must include the following sections:

1. **Executive Summary**

2. **Description of Proposed Health Care Model & Integration Approach**
3. **Detailed Scope of Services by Component**
4. **PEPM Pricing Schedule**
5. **Transparency & Audit Methodology**
6. **Technology & Data Capabilities**
7. **Clinical Outcomes & Quality Metrics**
8. **Tribal Experience & References**
9. **Implementation Timeline**
10. **Exclusivity & Compensation Certifications**

9. EVALUATION CRITERIA

Proposals will be evaluated based on:

- Total PEPM cost and clarity
- Degree of financial transparency
- Depth of integration and accountability
- Demonstrated ability to reduce unit cost of care
- Quality, access, and member experience
- Tribal experience and cultural competency

The Tribe reserves the right to:

- Conduct finalist interviews
- Request clarifications
- Negotiate terms
- Reject any or all proposals

10. CONFIDENTIALITY & RESERVATION OF RIGHTS

All information submitted will be treated as confidential.

The Tribe reserves all rights with respect to this RFP and is not obligated to award a contract.

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