



Request for Proposal

Date: June 5, 2026

**For the Project Titled
RFP – Third Party Claims Administrator**

**OWNER:
Montgomery County Risk Management
350 Pageant Lane, Suite 101-C
Clarksville, TN 37040**

This proposal solicitation document is available in an Adobe Acrobat (pdf) format. Any alterations to this document made by the proposer may be grounds for rejection of proposal, cancellation of any subsequent award, or any other legal remedies available to the Montgomery County Government.

Bid #2026-0602



Bid Advertisement – Third Party Claims Administrator

Proposals for the Montgomery County Government Third Party Claims Administrator RFP will be received by Elizabeth Black, Purchasing Agent for Montgomery County Purchasing, until **10:00 P.M. CST on Friday, June 26, 2026**, at which time the proposals will be opened and read aloud. Sealed bids/proposals for the project will be received in person by Elizabeth Black, Montgomery County Purchasing Office at 350 Pageant Lane, Suite 101-E, Clarksville, TN 37040. Bids may also be received online via the Bonfire portal, please refer to the bid documents for instructions.

Scope of work: The Montgomery County Risk Management Department is seeking the services of a qualified and experienced third party claims administrator (TPA) to support a self-insured on-the-job injury program. Montgomery County is also seeking an on-the-job injury reporting system that would interface with the claim system, as well as comply with OSHA reporting standards. Montgomery is seeking a TPA that is willing to be a partner in the outcome of the on-the-job injury program.

Following a successful program and mutual agreement between both parties, the RFP does allow for four additional options years, for a total of five years. All proposals must be in a sealed envelope and provide the following information: the vendor's name, address, and the words "Bid – Third Party Claims Administrator". No late bids will be accepted.

No Proposer may withdraw their bid for sixty (60) days following the proposal deadline. The right to reject any or all proposals and to wave technicalities is reserved by the owner.

**BID INVITATION INSTRUCTIONS
(READ CAREFULLY)**

(1) ALTERATIONS- Any alterations, additions or omissions of required information, changes of the specifications or BID schedule, are at the risk of the vendor and may result in the rejection of the bid, unless the approver authorizes such changes.

(2) BIDS - All bids must be typed or written legibly in ink. **Vendors, verify bids before submission. No bid may be withdrawn or changed after the official opening.** Any mention of a specific make, model or brand is strictly for the purpose of comparison of character and quality of product being sought. All alternates will be reviewed and considered in comparison to request. This bid may be awarded in whole or in part to one or more bidders.

(3) DELIVERIES- Montgomery County Government assumes no liability for merchandise or other materials delivered without written order of the purchasing director.

(4) RESPONSIBLE VENDORS- Failure of a vendor to execute a purchase order awarded to him or to comply with any of the terms and conditions therein may disqualify him from receiving future business.

(5) PROPOSING FIRM- The agent of the proposing firm hereby certifies to the best of his knowledge and belief that this bid/proposal submitted to Montgomery County has not been prepared in collusion with any other seller of similar products. The prices, terms and conditions of said bid/proposal have not been communicated by the undersigned nor by any employee or agent of the proposing firm to any other seller of similar products and will not be communicated to any such seller prior to the official opening of said proposal. The affiant further states that no official or employee of Montgomery County Government has promised any personal financial or other beneficial interest, either directly or indirectly in order to influence award of this bid.

(6) IMPORTANT- To be acceptable, all bid/proposals must be on the correct form, and each such bid/proposal must be addressed and delivered to the Purchasing Director, Montgomery County, Tennessee, prior to the Bid/Proposal opening. Bid/Proposal envelopes must be **sealed** and **clearly** indicate the words, "BID – Third Party Claims Administrator". Bids can be mailed or hand delivered to 350 Pageant Lane, Suite 101-E, Clarksville, TN 37040. Such bids/proposals delivered to other persons, locations, or on another form will not be acceptable. ***Electronic is an acceptable submission method via Bonfire portal at [Bonfire Portal link](#).***

All vendors awarded contracts agree to the terms and conditions herein set forth.

The Purchasing Director reserves the right to reject any or all bids.

Elizabeth L. Black
Purchasing Director
Telephone: (931) 648-5720
elblack@montgomerytn.gov

REQUEST FOR PROPOSAL -THIRD PARTY CLAIMS ADMINISTRATOR

1. PURPOSE:

The Montgomery County Risk Management Department is seeking the services of a qualified and experienced third party claims administrator (TPA) to support a self-insured on-the-job injury program. Montgomery County is also seeking an on-the-job injury reporting system that would interface with the claim system, as well as comply with OSHA reporting standards. Montgomery is seeking a TPA that is willing to be a partner in the outcome of the on-the-job injury program. Upon completion of a successful program and mutual agreement between both parties, the RFP does allow for four additional options years, for a total of five years.

2. TIMELINE:

Release of Bid – Friday, June 5, 2026.

Deadline for Questions – Wednesday, June 17, 2026, at 10:00 a.m. CST. All questions must be submitted in writing to Elizabeth Black, Purchasing Director at mocobids@montgomerytn.gov.

Answers Provided – Monday, June 22, 2026

RFP Deadline/Bid Opening – Friday, June 26, 2026, at 10:00 a.m. CST

Bids/proposals submitted after the deadline will not be opened. Bids/proposals must be sealed and may be mailed, or hand delivered to the Montgomery County Purchasing Department. Bids/proposals can be mailed or hand delivered to 350 Pageant Lane, Suite 101-E, Clarksville, TN 37040. Bids/proposals should include all necessary documents and have the name of the proposer and the words “Bid – Third Party Claims Administrator” on the outside of the envelope. Bids/proposals may also be submitted electronically via Bonfire at [Bonfire Portal link](#). If submitting bid/proposal electronically, allow plenty of time for delivery as bids/proposals must be received by the deadline.

Vendors must guarantee that all information included in the bid will remain valid for a period of at least sixty (60) days from the date of the bid/proposal opening to allow for evaluation of all bids. Bids/proposals may be withdrawn at any time up until the time of opening. A withdrawn bid/proposal may be resubmitted up to the time designated for the receipt of bid/proposals provided it fully conforms to the same general terms and requirements.

Montgomery County is not responsible for any costs incurred by any vendor pursuant to the bid/RFP process. The vendor shall be responsible for all costs incurred in connection with the preparation and submission of its bid/proposal. Montgomery County does reserve the right to reject any and all bids.

3. TERM:

This bid term is for FY27, beginning upon award and implementation and ending June 30, 2027. There will be four (4) available option years following initial award. Options years are available upon a successful first year program and mutual agreement between both parties.

4. PRICING:

Vendors are to quote a firm fixed price or discount for the term of the contract, inclusive of any renewals. Upon notice of request for renewal, or in the event of significant industry wide market changes, the vendor may request a price increase. Proof of price increase must be supplied to the Montgomery County Risk Management Department and must be in at the next contract term. Montgomery County reserves the right to accept or reject the requested price increase. If the price increase is rejected, the vendor may:

- Continue with existing pricing
- Submit a revised request for the price increase
- Not accept the renewal offer

5. INSURANCE REQUIREMENTS:

The Vendor shall maintain the following minimum insurance requirements throughout the duration of the Agreement unless otherwise stated herein. Montgomery County reserves the right to request additional documentation or additional policies be provided at its sole discretion and where deemed in its best interest. Montgomery County in no way represents that the insurance required is sufficient or adequate to protect the Vendor's interest or liabilities.

Vendor shall provide Worker's Compensation Insurance as required by applicable laws of the State of Tennessee and shall provide liability insurances as required. All insurance must be occurrence based. Vendor shall add Montgomery County Government as additional named insured by policy endorsement and provide a certificate of insurance evidencing such coverage and endorsement number (#) for each additional named insured. Complete copies of insurance policies must be provided, if requested. A failure to provide said documentation will be considered a contract breach and grounds for termination of contract or pending award recommendation

Required Insurance Coverage	Amount
Workers Compensation	Statutory Limits of Tennessee
Employers Liability	\$1,000,000 per occurrence

Commercial General Liability	\$1,000,000 each occurrence; \$2,000,000 aggregate
Errors & Omissions (Professional Services)	\$1,000,000 each occurrence
Auto (Truck) Liability	\$1,000,000 each occurrence

6. GOVERNING LAW:

This agreement shall be governed by the laws of the State of Tennessee. Any action brought in law or in equity to enforce any provision of the entire agreement shall be filed in the appropriate state court in Montgomery County, Tennessee.

7. BACKGROUND:

Montgomery County is currently self-insured and has opted out of the TN Worker's Compensation program due to our municipality status. Acrisure Claims Services is the current TPA.

8. DETAILED SCOPE OF SERVICE:

The awarded contractor will receive notification of acceptance; negotiate final terms and contract executed, and a Purchase Order issued for services.

- Montgomery County seeks to contract with a qualified, experienced, and professional service provider to support a self-insured on-the-job injury program.
- The service provider must establish a service team responsible for services necessary to process and pay on-the-job injury claims received by Montgomery County Risk Management.
- The service provider must be able to assume a full-scale implementation date of July 1, 2026, or within 30 days of RFP award, whichever is most feasible.
- TPA shall lead and coordinate efforts with the Risk Management department to transfer of any historical claim data presented within current Montgomery County provider systems into the awarded TPA's platform.
- The service provider must provide and utilize an information system with on-line access available and allow access to Montgomery County Risk Management, key stakeholders, and related designees.
- The on-line system/platform provided by the TPA shall include customizable options and shall capture a record of key activities as each case develops. Such system items shall include, but are not limited to: notes indicating that a particular letter was received or sent by the adjuster; that a meeting was held on a particular date; or the reason that a reserve was changed.
- The service provider shall ensure that key claim information is stored in a secure and readable format.
- The TPA provided information system must have statistical reporting capabilities that will enable the generation of ad hoc customized reports showing statistical data (amounts reserved, paid, etc.) for individual claims or summarized groups of claims selected by the user.

- The service provider will have the capability to initiate on-line TN first report of injury information and be time sensitive.
- Montgomery County shall have the capability to send the first report of injury information electronically for proper OSHA coding and be stored in the TPA's database.
- The service provider's system shall be capable of generating OSHA 300, OSHA 300a and 301 annual required reports. These reports shall be able to capture reporting per location, accident type, dates of injury, etc.
- Service provider may support Montgomery County administratively or collaboratively during legal disputes arising from or related to an OJI claim.
- Service provider shall ensure provided personnel remain highly experienced in the field/industry of OJI in order to adequately provide claim review, approval, denial, appeal and ancillary support as necessary for each claim filed.
- Service provider must coordinate closely with Montgomery County Risk Management department in order to oversee, guide, consult and/or equivalent the Montgomery County Risk Department on claim review, approval, denial, appeal and ancillary support as necessary for each claim filed.

9. OBLIGATIONS AND SERVICES PROVIDED BY VENDOR:

The following are program and performance obligations and expectations of the TPA/Services Provider.

- Review all claim and loss reports received from Montgomery County. Establish and process each claim or loss report in accordance with applicable statutory and administrative regulations;
- Conduct an investigation of each Qualified Claim;
- Arrange for independent investigators, appraisers, medical or other experts to address claim;
- Pay benefits, expenses, and adjust, settle or resist each Qualified Claim, but only if in the sole judgment of Vendor, such payment would be prudent for Montgomery County and the anticipated amount thereof does not exceed the limit specified by Vendor and Montgomery County, or as Montgomery County specifically approves or directs such action in writing which is agreed to by Vendor;
- Maintain a file for each Qualified Claim including a chronology of events or actions taken on the file which shall become the property of Montgomery County, and which shall be available for review by Montgomery County or Insurer, respectively, at any reasonable time.
- Notify excess or umbrella insurers of each Qualified Claim with values that may exceed Montgomery County's retention, providing such insurers with necessary information on the current status of those claims;
- Monitor and/or assist Montgomery County's counsel, if requested, in preparing the defense of litigated or contested cases arising out of Qualified Claims, negotiating settlements and pursuing subrogation or contribution actions, and attending any judicial or administrative hearings as necessary and applicable;

- Maintain a current estimate of the expected total cost of each Qualified Claim establishing appropriate reserves, based on facts known at the estimation date, but is not trended or actuarially developed.
- Provide selected loss and information reports through vendor-supported system (three copies or perhaps by email if requested by Montgomery County) either monthly, quarterly or annually which are entitled:
- Loss Run Report (monthly)
- Check Register (weekly) - including a listing of all payments made during period including tile number, claimant name, date of loss, date paid, amount paid, payment type and payee.
- Retain and store files up to five years from the date of the injury/incident at no additional cost. If Montgomery County requires the files to be stored longer than five years from the date of injury/incident, additional charges could be negotiated with the Montgomery County, or files can be picked up by Montgomery County at no charge for self-storage.
- Establish, monitor, evaluate and follow-up on all treatment recommended by any care provider treating Montgomery County 's employees for work-related injuries. This shall include establishing and notifying employee by telephone and the Risk Management Department (email is acceptable) of all appointments and the Risk Management Department of all missed appointments. This shall also include obtaining all necessary medical notes and assisting the Montgomery County in establishing the return-to-work status of injured employees in terms of their ability to do or not to do all or a portion of their normal job tasks.
- Montgomery County may assume control and handling of any claim at any time, and Service Provider agrees to promptly deliver any claim file or files which it may request;
- Vendor will ensure that the various files are reviewed by appropriate managers or supervisors on a periodic basis as determined by Vendor.
- Vendor shall not provide managed care services. However, as necessary and mutually agreed to by Vendor and Montgomery County, independent case managers may be assigned to specific cases to work with employees to expedite the employee's treatment and return-to-work as feasible.
- Vendor shall not provide any loss control services
- Vendor may subcontract to its affiliated corporations various services to be provided under this agreement. It is understood, however, that vendor will be responsible for the performance of all services to be provided to Montgomery County hereunder in accordance with this agreement, including any subcontracted services.

10. SUBMITTAL REQUIREMENTS:

Interested vendors shall keep proposals to no more than 20 pages in total and need to include the following information:

- Company introduction and overview
- Qualification and experience: to include company years in existence, philosophy in providing services as described herein, office locations, dedicated account response team members, etc.
- Plan of approach: include approach and schedule of implementation and conversion data from current vendor, detailed description of reporting platform provided by TPA, how your company handles day-to-day claims, versus high priority emergency cases,
- Personnel: provide a detailed description of the company's specific management team that would handle Montgomery County, inclusive of any sub-consultants that may be utilized and assigned to the Montgomery County contract. Please list licensures and certifications, specific to this solicitation, for each person to be assisting with the Montgomery County account.
- Pricing: Include a detailed listing of all costs and charges to Montgomery County for the provision of all services being proposed. Vendor should have the ability to bill monthly. Pricing shall be inclusive of all incidentals necessary to provide services described herein. Pricing shall remain fixed during contract period unless an increase is agreed upon by both parties to take effect in the next option year.
- Required forms, addenda acknowledgement and Supplemental Evaluation Questionnaire should be returned with proposal and does not count in the 20-page maximum submittal request.

11. PROPOSAL EVALUATION:

Evaluation Criteria	Possible Points
Company Qualifications & Experience	20
Plan of Integration Approach and Online Reporting System	30
Personnel and Team	20
Pricing	30

SUPPLEMENTAL EVALUATION QUESTIONNAIRE

1. Describe your process for paying medical bills, including the maximum time allowed for payment and how you ensure compliance with this process.
2. What is the average length of time that it takes from receiving a provider bill to the mailing of the payments to the provider?
3. Provide a sample medical cost saving report with details of savings and charges related thereto.
4. What Preferred Provider Organization (PPO) Network(s) do you currently use and are they readily accessible in the Montgomery County, TN area?
5. Describe your system for creating OSHA first reports of injury as well as maintaining OSHA logs and summary reports.
6. Describe online inquiry capabilities for claims financial data and transactions.
7. Will your online systems allow authorization levels to be set by users? Is there are limit to the number of users? Please describe.

8. What online reporting will be available to Montgomery County?
9. Describe how your reserves are initially set and adjusted.
10. Describe your fraud control procedures.
11. How long do you retain detailed information in your system?
12. Describe your data back-up procedures, disaster recovery plan and safeguards.
13. Confirm that your systems are HIPPA compliant and detail how your company protects against the unauthorized release of Montgomery County employee data.
14. Explain how you expect Montgomery County to reimburse for the payment of job injury claims. Is an escrow account mandatory?

AUTHORIZATION PAGE

By signing this proposal, I certify and acknowledge that the information contained in this document to be true and correct, containing no misrepresentations. The information is not tainted by collusion. I certify that I have reviewed and approve of releasing this proposal to Montgomery County Government, Tennessee for consideration in bid #2026-0602. I am authorized to bind my company to the responses and pricing provided herein, as well as negotiate and execute contract documents, if awarded.

Company Name:

Authorized Signature:

Printed Name of Authorized Signer:

Title of Authorized Signer:

Email Address:

Date: