



North Coast Schools

Medical Insurance Group

Request For Proposal

Financial Services for
Joint Powers Authority

PROPOSALS DUE BY:
Thursday, April 30, 2026

Company Background

The North Coast Schools Medical Insurance Group (NCSMIG) was founded in 1985 to provide self-funded health benefit coverage to K-12 school districts, county offices of education and community colleges. There are currently 41 districts, located in Humboldt, Lake & Siskiyou Counties. NCSMIG operates three financially independent programs for Medical, Dental and Vision benefits. All three programs are subject to an annual independent financial audit and a full actuarial study no less than every three years.

NCSMIG is governed by an 11-member Board of Directors. Permanent seats are assigned to districts with 100 or more subscribers in the Medical program and five At-Large Directors representing the districts with less than 100 subscribers. Two advisory seats are provided for the union groups; one designated for a CSEA representative and one for a CTA representative. From its membership the Board elects a President, Vice-President and a Secretary/Treasurer. The Board has no standing committees.

NCSMIG contracts with multiple third-party administrators for Administrative Services Only (ASO) contracts. Current major contracts are with Blue Shield of California, CVS Health, Guardian Life Insurance Company of America and Vision Service Plan.

NCSMIG's day-to-day operations are administered by a staff of four provided under a contract with the Humboldt County Office of Education. The staff consists of an Executive Director who serves as the Chief Executive Officer, an Administrative Assistant, a Benefits Specialist and a Benefits Clerk. The Chief Executive Officer and Administrative Assistant are also staff to the North Coast Schools Insurance Group (NCSIG), a Joint Powers Authority (JPA) that provides Property, Liability and Workers' Compensation coverage for school districts and county offices of education. The staff is responsible for the administration of policies set forth by the NCSMIG's JPA Agreement, Bylaws and by the policies of the Board of Directors.

Scope of Services

NCSMIG is seeking a financial consultant to provide fiscal services that may include, but is not limited to:

- In coordination with the Executive Director, prepares program budgets annually and monitors throughout the year, preparing budget adjustments when necessary;
- Develops, recommends, and implements accounting systems, control systems and reporting procedures, including preparation for and internal review in support of external independent audits;
- Performs a wide variety of general accounting functions, such as receiving, classifying, and entering cash receipts, balancing check registers and bank statements, reviewing and classifying accounts payable and issuing checks, computing and preparing billings, preparing journal entries, posting data to general ledger, and reconciling accounts;
- Conducts fiscal analyses and studies and prepares monthly financial statements;
- Records and accounts for all investment transactions; maintains adequate cash balances; monitors cash; and prepares reports on investment transactions;
- Calculates annual deposit premiums;
- Monitors and updates all claims expenses and reserves;
- Creates and maintains records on fund balances by individual fund, calculates interest allocation for funds, and computes proper fund balances using actuarial and loss data;
- Directs information compilation for annual actuarial study, analyzes and reviews findings;
- Coordinates the preparation of external audit materials, prepares records for the annual audit, and acts as liaison for review of financial operations;
- Attends Board meetings to deliver financial reports;
- Performs all functions in a professional and business-like manner; and
- Prepares special financial projects as requested by Executive Director and Board of Directors

Proposal Requirements

Proposals should contain the following components:

1. A proposed fee structure for a three-year period, including any guarantees that can be given regarding increases in future years, and the maximum fee that would be charged.
2. Clearly identify which services are included in the base annual fee and which services would be considered special projects or billed separately.
3. Identification of key team members who would be working with NCSMIG.
4. The size and structure of the organization.
5. Statement of qualifications for responding to the RFP, including the consultant and/or organization's professional experience in the field of insurance JPAs, similar to NCSMIG, in the past three years.
6. No less than three professional references for work similar or equivalent to that being requested under this RFP.

Evaluation Metrics

NCSMIG will evaluate bidders and proposals based on the following criteria:

- Background and experience with insurance JPAs;
- Previous experience/past performance history;
- Projected costs; and
- Experience and technical expertise

Submission Requirements

Bidders must adhere to the following guidelines to be considered:

- Proposals must be submitted by Thursday, April 30, 2026.
- Include reporting samples and references with your proposal.
- Proposals should be organized in the order of the Proposal Requirements listed above
- A proposed onboarding and annual schedule must also be included and clearly expressed.

Selection Process

Proposals will be reviewed, and a selection recommendation made to the Board of Directors, prior to June 1, 2026. Late proposals will be rejected. It is desired that the consultant's contract begins on July 1, 2026.

Failure to properly address the items set forth above may disqualify a proposal. NCSMIG reserves the right to reject any or all proposals at its sole discretion. At their discretion, Staff may interview one or more organizations to further assist in the review process.

NCSMIG reserves the right to award the contract to the organization at its discretion depending on multiple areas of criteria. Please note that the Request for Proposal does not constitute a guarantee on the part of NCSMIG that a contract will be awarded. No payment will be made for costs incurred in the preparation and submission of a proposal in response to this RFP.

Insurance Requirements

The selected consultant shall be required to maintain professional liability and general liability insurance in types and amounts acceptable to NCSMIG. Proof of insurance will be required prior to execution of a contract.

Timeline and Key Dates

April 1, 2026 – RFP Released

- RFP published and distributed.
- Vendor question period opens.

April 1-22, 2026 – RFP Questions & Clarifications Window

- Vendor questions accepted through April 22.

April 24, 2026 – Responses to Vendor Questions Posted

- All clarifications posted to www.ncsmig.org.

April 30, 2026 – RFP Submission Deadline

- Proposals due by close of business.

May 1 – May 8, 2026 – Evaluation & Review Period

- Staff review of proposals.
- Interviews, reference checks, and scoring completed.

May 11–15, 2026 – Board Packet Preparation

- Proposal summaries
- Staff recommendation

May 20, 2026 – Board Meeting

- Board reviews evaluations and selects vendor.

May 21 – June 30, 2026 – Transition & Contract Execution

- Finalize new contract.

Proposal Submission

Proposals should be mailed or emailed in a PDF document to:

Taylin Titus
Executive Director
901 Myrtle Avenue
Eureka, CA 95501
707-445-7126
ttitus@hcoe.org

Any questions about NCSMIG or the proposal should be directed only to the Executive Director.