

Office of Human Resources
Paul M. Cholak, Chief Personnel Officer

**SUBJECT: REQUEST FOR AUTHORIZATION TO RELEASE REQUEST FOR
PROPOSAL (RFP) # 055-EE10, STUDENT ACCIDENT AND
ATHLETIC ACCIDENT INSURANCE COVERAGES**

COMMITTEE: INNOVATION, EFFICIENCY & GOVERNMENTAL RELATIONS

The Miami-Dade County School Board has structured a voluntary student accident insurance program for its students and athletes as a cost effective way to provide some form of medical payments for students who suffer an injury. School Board Rule 6Gx13-6A-1.161, Miami-Dade County Public School Athletic Manual provides for the mandatory purchase of appropriate accident coverage for students participating in interscholastic athletics. In practice, all M-DCPS students who participate in interscholastic sports, other than football are required to purchase the Board's student accident coverage. Interscholastic football players are required to purchase the Board's stand alone football accident insurance coverage, for which the Board subsidizes both the fall and spring premiums. All M-DCPS students are offered the opportunity to purchase low cost accident coverage on a voluntary basis, which will provide coverage for physicians office visits, hospitalization, surgery, and ambulance transportation.

Over the past few years at the tri county School Board meetings, which have included Miami-Dade, Broward, and Palm Beach counties, efforts have been made to identify possible programs which could involve the three districts. The risk managers from the three districts have worked together on a possible tri county student/athletic accident program, however, the concept of mutual purchasing of one contract became problematic with other county's purchasing departments. As such, Request For Proposal (RFP) # 055-EE10, Student Accident and Athletic Accident Insurance Coverages, is being structured for Miami-Dade County to seek competitive proposals, which Broward and Palm Beach Counties may choose to purchase from for their own programs. These direct negotiations are permissible, pursuant to the provisions of State Board Rule 6A-1.012(11) whereby district school boards when purchasing insurance, entering risk management programs, or contracting with third party administrators, may make any such acquisitions through the bid process or by direct negotiations and contract.

E-67

Received proposals will be analyzed by the Office of Risk and Benefits Management, in conjunction with the Board's insurance consulting firm of Siver Insurance Consultants, Inc. Pursuant to School Board Rule 6Gx13- 3F-1.022, Professional Service Contracts for Insurance or Risk Management Programs – Policy, A Superintendent's Ad-Hoc Insurance Committee will make recommendations for award, which will be brought back to a future School Board meeting.

As the Board Rule stipulates, the Superintendent shall appoint representatives to the committee which will include a broad based representation of various administrative offices of the Board, and, to the extent possible, some external risk managers, to review the proposals.

The Superintendent's recommended members of the ad-hoc insurance committee will consist of the following representatives:

Dr. Sonia Diaz, Deputy Superintendent, Curriculum and Instruction
Ms. Ofelia San Pedro, Deputy Superintendent, Business Operations
Mr. Martin Berkowitz, Chief Financial Officer
Mr. Scott B. Clark, Risk and Benefits Officer
Ms. Cheryl Golden, Greater Miami Athletic Conference
Mr. Eric Molina, Athletic Trainer, Coral Gables Senior
Ms. Michelle Benz, Athletic Trainer, Palmetto Senior
Mr. David Parks, Doctor's Hospital (Sports Medicine Program)
Mr. Jeff Moquin, Risk Manager, Broward County Public Schools
Ms. Dianne Howard, Risk Manager, Palm Beach County Public Schools

Additionally, representatives from the Board Attorney's Office, and Siver Insurance Consultants, Inc., will serve as resource persons to the Ad-Hoc Committee.

Copies of the RFP will be distributed to Board Members, the Superintendent of Schools, and appropriate district staff and will be placed on file in the Office of the Recording Secretary to the School Board and in the Citizen Information Center.

- RECOMMENDED:** That The School Board of Miami-Dade County, Florida:
1. authorize the Superintendent to issue Request For Proposal (RFP) # 055-EE10, Student Accident and Athletic Accident Insurance coverages; and
 2. approve the ad-hoc committee.

PMC:sc