

# Request for Proposals/Quotes

Tribal Member Benefits Services

August 29, 2025

Cowlitz Indian Tribe  
1055 9<sup>th</sup> Avenue  
Longview, WA 98632

**Confidentiality Statement**

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**Submission Details****Submission Instructions**

Interested consultants must submit a complete proposal that includes the following:

1. **Approach:** Narrative of how the vendor will design, implement, integrate, and administer a Tribal Member Benefits Program (TMBP).
2. **Proposed Timeline:** Implementation phases, milestones, and deliverables.
3. **Cost Proposal:** Transparent pricing, including implementation, monthly administration, per-member costs, transaction fees, optional features, and other fees.
4. **Relevant Experience:** A portfolio of relevant past work, especially projects involving Indigenous communities, governments, or organizations.
5. **References:** A list of at least three professional references from past clients, including contact information.
6. **Tribal Experience:** Evidence of experience working with Tribal governments, communities, or organizations. Cultural competency and understanding of Tribal sovereignty are highly valued.
7. **Team Composition:** Names, roles, and qualifications of team members who will be involved in the project.
8. **Conflict of Interest Statement:** A brief statement disclosing any potential conflicts of interest.

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**9. Submission Format and Deadline:**

- **Submit as PDF** by Friday, October 3, 2025, at **5:00 PM PST**.
- **Submit proposals via email to:** [taideker@cowlitz.org](mailto:taideker@cowlitz.org).
- **Subject line:** RFP – Tribal Member Benefits Services

**10. Questions and Clarifications must be sent in writing by:**

- Friday, September 29, 2025, at 5:00 PM PST to Tessa Ideker, Executive Project Manager, at [taideker@cowlitz.org](mailto:taideker@cowlitz.org).

<b>Background</b>
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The Cowlitz Indian Tribe (“CIT” or “the Tribe”) has been a federally recognized sovereign nation since February 14, 2000, with a long-standing commitment to the well-being, cultural preservation, and economic empowerment of its members. The Tribe currently serves 5,002 enrolled members across a service area spanning King, Kittitas, Pierce, Thurston, Lewis, Wahkiakum, Cowlitz, Skamania, and Clark counties in Southwest Washington and Northwest Oregon. The Tribe’s reservation land of nearly 165 acres is situated along the I-5 interstate highway with enterprises including Ilani Casino and Hotel, gas station, convenience store, tobacco shop, cannabis shop, and other retail outlets.

The Tribe serves a geographically dispersed membership, with individuals residing throughout the United States and internationally. Tribal members live off-reservation, with representation in nearly all 50 states and several other countries. This widespread distribution necessitates flexible and accessible benefit delivery mechanisms to ensure equitable support for all members, regardless of location.

The Tribe currently administers a comprehensive Tribal Member Benefits Program (TMBP) under the Tribal General Welfare Exclusion (GWE) Act of 2014, which allows for the provision of non-taxable benefits that promote general welfare and are not compensation for services. This established program provides eligible Tribal members with support across a range of categories, including:

- **Housing:** Mortgage, rent, insurance, property taxes, and essential repairs.
- **Education:** K–12, higher education, vocational training, and continuing education.
- **Cultural and Religious Activities:** Ceremonies, pow-wows, funerals, and other culturally significant events.
- **Elder and Disability Support:** Meals, transportation, and home modifications.
- **Nutrition:** Food, supplements, and nonprescription medications.
- **Health and Long-Term Care:** Medical, dental, vision, pharmacy, and long-term care services.
- **Utilities:** Electricity, water, gas, telecommunications, and internet.

To enhance efficiency, compliance, and member experience of this program, the Tribe is seeking an experienced Third-Party Administrator (TPA). The selected TPA will provide operational support in the following areas:

- Verification of Tribal enrollment and benefit eligibility.
- Collection and management of member attestations.
- Disbursement of payments via check, direct deposit, and debit card.
- Integration with the Tribe's existing RiteTrack Enrollment System for eligibility tracking, data management, and reporting.
- Integration with the Tribe's accounting system to support financial reconciliation, auditing, and compliance tracking.

This partnership will help ensure that benefits are delivered accurately, securely, and in alignment with Tribal governance and federal guidelines, while reducing administrative burden and improving service delivery to Tribal members across all regions.

### **Scope of Work**

The selected vendor must address the following:

#### **1. System Integration**

- a. Seamlessly integrate with CIT's existing enrollment application for eligibility approvals.
- b. Enable attestation workflows and batch eligibility automation, preferably through secure API integration.
- c. Ensure compatibility with future system upgrades and modular expansion.
- d. Integrate with CIT's accounting software to support reconciliation, reporting, and financial tracking.

#### **2. Banking Integration**

- a. The vendor must support the use of CIT's existing banking institution for all deposits, disbursements, and account management, to maintain Tribal control over funds and streamlining reconciliation.
- b. Vendors may propose an alternative banking partner; however, CIT reserves the right to require that all funds be routed through its designated bank to ensure compliance, financial oversight, and audit readiness.

#### **3. Program Administration**

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- a. Manage enrollment, updates, and disbursement records with audit-ready accuracy.
  - b. Facilitate benefit disbursements via debit cards, reimbursements, direct deposit, and direct provider/vendor payments.
  - c. Support both recurring stipends and one-time payments, with configurable rules and limits.
  - d. Provide administrative dashboards for CIT staff to monitor program activity and member engagement.

#### **4. Member Access & Support**

- a. Offer a secure, user-friendly web portal and mobile app (iOS/Android) for member access.
- b. Provide 24/7 access to benefit balances, claims status, payment history, and eligibility documentation.
- c. Enable authorized access for parents, legal guardians (Tribal or non-Tribal), and individuals with power of attorney to manage benefits on behalf of eligible dependents. This includes availability to view balances, submit attestations, track claims, and access documentation.
- d. Maintain a toll-free call center and email support, staffed with culturally sensitive representatives trained in Tribal values and communication.

#### **5. Data Security & Compliance**

- a. Host all data in SOC 2 Type II certified environments with high availability and disaster recovery protocols.
- b. Comply with:
  - i. HIPAA & HITECH for PHI handling.
  - ii. GLBA for financial data protection.
  - iii. PCI DSS for debit card/payment processing.
  - iv. NIST SP 800-53 & 800-171 for federal data security standards.
  - v. NACHA for ACH transaction.
- c. Encrypt all PII/PHI in transit and at rest.
- d. Maintain a current HIPAA Business Associate Agreement (BAA) with CIT.

#### **6. Audit, Reporting & Record Retention**

- a. Provide real-time reporting for the Tribal finance and enrollment departments.

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- b. Deliver automated monthly, quarterly, and year-end reporting, customizable to Tribal needs.
  - c. Retain program records for at least seven (7) years, in accordance with Tribal and federal guidelines.
  - d. Maintain comprehensive audit trails for eligibility determinations, attestations, and disbursement activities.

**7. Training & Ongoing Support**

- a. Provide initial training to Tribal staff on system use, reporting tools, and compliance protocols.
- b. Provide ongoing vendor support, including system updates, troubleshooting, and user assistance.

**Information Sharing and Confidentiality Agreement**

Upon execution of a non-disclosure and confidentiality agreement, the selected vendor will be granted access to information necessary to fulfill scope of work. This may include sensitive, proprietary, and culturally protected materials.

The vendor agrees to:

- Treat all information received from the Tribe as strictly confidential.
- Use such information solely for the purpose of completing the scope of work outlined in this RFP.
- Take reasonable and appropriate measures to safeguard the confidentiality, security, and integrity of data, documents, and communications.
- Not disclose any information to third parties without the prior written consent of the Tribe.
- Acknowledge that all data, materials, and deliverables generated during the project are property of the Cowlitz Indian Tribe and must be returned or securely destroyed upon request.

**Terms and Conditions**

- Services must commence within 30 days of the award.
- The initial contract term will be 3 years, with optional annual renewals based on performance and funding availability, subject to change by the Tribe.
- All deliverables, data, and materials produced under this contract remain the sole property of the Cowlitz Indian Tribe.

- Vendor must comply with all applicable Tribal sovereignty clauses, as well as relevant Tribal, federal, and state laws and regulations.
- Vendor must maintain confidentiality of all information received or generated during the engagement.
- Vendor will provide regular progress updates to the designated Tribal project manager or delegate.
- Vendor will submit monthly reports (or more frequently, as needed) summarizing work performed, key findings, and recommended adjustments to the scope of work.
- Vendor will submit detailed monthly invoices for services rendered, payable on net 30-day terms, subject to Tribal approval.
- Vendor must provide CIT with an annual SOC 2 Type II audit report and certify compliance with HIPAA, GLBA, PCI DSS, NIST standards, Bank Secrecy Act (BSA), and Anti-Money Laundering (AML) regulations, and NACHA operating rules.
- All program funds shall remain under control of CIT.
- The Tribe reserves the right to require all deposits, disbursements, and account management to be conducted with its designated banking institution.
- Vendors may not require the use of external or third-party accounts for the disbursement of Tribal funds without the written consent of the Tribe.
- The Tribe reserves the right to:
  - Modify the scope of work based on evolving needs.
  - Terminate the agreement with written notice if performance expectations are not met.
  - Request additional documentation or clarification related to deliverables or billing.

<b>Selection Criteria</b>
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The Tribe will evaluate proposals and select a consultant based on the following criteria:

- **Demonstrated Experience**
  - Proven experience in Tribal program administration, especially involving member benefits, financial disbursements, and compliance with Tribal governance structures.
- **System Integration Capabilities**
  - Ability to integrate with RiteTrack or comparable systems, as well as financial systems such as MIP for reconciliation, reporting, and audit support.
- **Regulatory Compliance**
  - Adherence to relevant standards including SOC 2, HIPAA, GLBA, PCI DSS, NACHA, and NIST SP 800-53 & 800-171 for data security, privacy, and financial integrity.

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- **Cost-Effectiveness & Scalability**
    - Transparent pricing structure with clear breakdowns of implementation, administration, per-member costs, transaction fees, and optional features. Ability to scale services as program needs evolve.
  - **Cultural Competency & Sovereignty Awareness**
    - Demonstrated understanding of Tribal sovereignty, cultural values, and the unique needs to Indigenous communities.
  - **Tribal Experience & References**
    - Strong references from Tribal clients and evidence of successful partnerships with Tribal governments, organizations, or communities.
  - **Responsiveness & Clarity**
    - Quality and clarity of the proposal, including organization, completeness, and responsiveness to the RFP requirements.
  - **Scope of Work Alignment**
    - Ability to meet or exceed all requirements outlined in the scope of work, including system integration, member support, compliance, and reporting.
  - **Subcontractor Transparency**
    - Full disclosure of any subcontractors involved, including their roles and relevant experience working with Tribes.
  - **Tribal Preference**
    - In accordance with Tribal policy, preference may be given to Tribal-owned or Native-owned businesses that meet the qualifications outlined in this RFP.

During the evaluation process, Tribal staff may contact vendors with questions or requests for clarification regarding contents of their proposal. The Tribe reserves the right to conduct interviews or request presentations from top candidates as part of the selection process.