



Ozark Tri-County Health Care Consortium  
Doing Business As  
**ACCESS Family Care**

Request for Proposals  
To Provide  
Banking Services

Issued by the Board of Directors of ACCESS Family Care

The responses shall be addressed and returned to:

ACCESS Family Care  
Attn: Sheila Long, CFO  
PO Box 758  
475 Nelson Ave  
Neosho, MO 64850

Responses must be received no later than **Friday, August 3, 2018 at 2:00 p.m.**

Six copies of the proposal (the original plus five) should be submitted and the outside of the package must clearly indicate "Banking Services." All proposals must be submitted in sealed packages.

## TABLE OF CONTENTS

Overview of ACCESS Family Care Mission, Values, and Philosophy	Page 3
Project Introduction	Page 7
Qualifications	Page 7
Scope of Services	Page 8
Submission Requirements	Page 10
Bid Form	Page 12
Contract for Depository Services	Page 13

## Overview

ACCESS Family Care (ACCESS) works with a current annual organizational budget of \$20 million, which is used to provide medical and dental health care services for low-income individuals in Barry, Barton, Jasper, Lawrence, McDonald, Newton, and Vernon counties, Missouri. Sites include a combined dental and medical facility in Anderson, Cassville, and Joplin; medical only facilities in Aurora, Lamar, and Neosho; dental only facilities in Carthage, Neosho and Nevada, along with a portable dental unit that travels to area schools to provide dental care. Most patients served are low-income uninsured or Medicaid beneficiaries who are unable to find private practice physicians and dentists who will accept them as patients. So that all people can access health care regardless of ability to pay, ACCESS uses a sliding fee schedule of discounts for all patients based upon income, and turns away no one due to insurance status or inability to pay. In 2017, ACCESS’ sites all combined provided 68,830 patient visits to 23,406 different patients. Sixty one percent of our patients fall below 200 percent of the federal poverty level. The following provides the economic demographics of our patients by their method of payment for services:

Uninsured	20.58%
Medicaid	53.97%
Medicare	5.24%
Private Insurance	20.15%

ACCESS is a Federally Qualified Health Center (FQHC) that receives a 330 Federal grant from the Department of Health and Human Services that enables ACCESS to provide sliding fee discounts to patients who demonstrate economic hardship. The grant money doesn’t cover all costs associated with providing care, so ACCESS also relies on an operational budget, state grants, and donations. As a FQHC, ACCESS is highly regulated requiring thorough reporting and an annual audit.

## History

In 1995 the county Department of Health Administrators of Barry, McDonald, and Newton Counties (Pat Tichenor, Jerrie Wise, and Mary Ann Bradley) concerned about diminishing state funding for health programs began to collaborate on grant projects that would address their counties’ health concerns. Out of these discussions, George Thomas from the Bureau of Primary Health Care, a department of what was then called Missouri Department of Health, guided the administrators to form a consortium to write a grant proposal from the Primary Health Care Resources (PRIMO). The grant was designed to provide health care for all residents of these counties regardless of income, ethnicity, and inadequate or lack of health insurance.

That grant and a subsequent grant led to applying to the Bureau of Primary Health Care for Federally Qualified Health Center status. The first executive Director was hired and the office moved to a house in Pineville that served as both the clinic and administrative offices. The clinic functioned as a FQHC Look-A-Like until full Community Health Center status was achieved in 1999 when the consortium, originally called Ozark Tri-County Health Care Consortium, would have access to a 330 federal grant allowing them to provide sliding fee discounts to qualifying patients. The following

year, the clinic moved to a storefront in downtown Anderson with the administrative offices moving just down the same street in another building.

ACCESS expanded to provide a medical primary care clinic in Cassville in 2002. It was named in honor of Dr. James D. Warn who served not only in Cassville, but throughout the small communities in southwest Missouri.

In 2002 a dental expansion grant was received and Ozark Dental became a reality in rented facilities in Anderson. Later, a federal grant through the efforts of Missouri Senator Kit Bond and Missouri's Seventh District Representative Roy Blunt allowed construction of a new facility combining the medical and dental facilities which was named in honor of the 40+ years of Mary Ann Bradley's service to the residents of McDonald County, The Mary Ann Bradley Medical/Dental clinic, a 6,900 square foot facility, opened in Anderson in a more accessible location in 2004.

ACCESS expanded into Joplin in 2004 in rented facilities at 2700 McClelland Blvd, near both St. John's and Freeman hospitals and began operating My Clinic, a primary health care facility. The following year, My Dental Clinic opened in other rented space at the same complex.

In November of 2008, the Joplin medical and dental clinics moved into the former Consumer's Grocery Store building located at 530 South Maiden Lane in Joplin. Through a budget allocation to state FQHCs by Governor Matt Blunt, ACCESS was able to purchase and renovate the facility. At the same time, Ozark Tri-County Health Care began doing business as ACCESS Family Care.

In 2007, new access point funding was awarded for a pediatric clinic located in Joplin, MO. The new clinic was opened at 2700 McClelland Blvd in a leased facility in December, 2007. In February, 2009 the Joplin pediatric clinic was relocated to the new facility located at 530 Maiden Lane, Joplin.

In 2009, a van and portable dental equipment was purchased a program to provide services to students in their schools.

In 2012, a new facility in Cassville was built. The funding for this facility was through two Federal Health Care and Other Facility (HCOF) grants and a Capital Improvement Program (CIP) grant. The CIP grant was funded through the American Recovery and Reinvestment Act (ARRA). The new facility was completed in December, 2011. The then current medical facility was relocated to this facility in March, 2012. This facility was also built to include dental services at this location. These new dental services also began in March, 2012.

In November 2013, ACCESS was awarded a new access point which opened in February 2014 in Mt Vernon, MO. In February 2017, the Mt Vernon facility was closed and relocated to Aurora, MO.

In August 2015, a new access point was awarded to ACCESS Family Care to establish a medical clinic, in Barton County, Missouri. In September 2015, the Board of Directors purchased property at 210 W. 10th Street, in Lamar, and the clinic began seeing patients in December 2015.

In January 2016, ACCESS Family Care opened a Pharmacy in the Joplin Clinic. The pharmacy is available for patients of ACCESS Family Care.

In September 2016, Area Community Health Emissaries, Inc (ACHE Dental) merged into ACCESS Family Care. The ACHE dental facilities located in Carthage, Neosho and Nevada, MO continue to provide services under ACCESS Family Care.

## Mission and Values

ACCESS Family Care was born out of our founders' hearts' desire to provide health services to people who lacked appropriate health care due, chiefly, to economic reasons. I'm proud to say, that desire is now our mission, and our providers and staff work hard to fulfill this mission. I'm proud to be part of an organization with such purpose.

Our mission states, "ACCESS Family Care is committed to improving the health of the medically underserved of greater southwest Missouri through direct services and collaborative efforts." We know we have a lot of work ahead of us, but we're very excited at the results we've seen so far. We have the following values that ensure our mission continues:

ACCESS is proudly committed to

**C**ompassion

**A**ccess

**R**espect

**E**xcellence

We demonstrate **compassion** for our patients by being sensitive to their socio-economic status and ethnic diversity by providing the healthcare they need through the best and most efficient delivery methods which includes the chronic care model.

We create **access** to primary dental and medical healthcare by seeing patients with or without insurance or who have Medicare or Medicaid. We offer sliding fee discounts for those who qualify financially.

We **respect** our patients. No matter what their background or circumstance, we provide the services they need with equal respect. We as staff respect one another as we diligently serve our patients as servant-leaders.

We seek **excellence** in all we do. We are committed to continuous improvement through review, evaluation, and a performance improvement program that involves all levels of leadership.

## Philosophy

We esteem our mission and value's enough to request that any group or agency that works with us not only honor but demonstrate a similar mission and set of values. We believe when groups who are working together on the same project share the same mission and values, then the completed project will reflect the mission and values and the project will be a memorial to this successful group effort and a model for others to emulate.

Providing the best and most accessible health care possible to the medically under-served is our fundamental purpose. As a not for profit entity, our goal is not to increase the wealth of stakeholders, but solely to provide health care to those who need it but can't afford it. Our dental and medical providers, support staff, and administrators count it a privilege to help the economically challenged receive appropriate, accessible, and continued health care. The satisfaction of meeting these needs is a benefit we hold dearly, and to us, makes up for the bigger economic benefits we might find elsewhere.

We observe and hold highly the old axiom as a principal, "Treat others as you would like to be treated." We value character that exhibits honesty, kindness, industry, patience, and humbleness.

We seek groups, organization, or companies of like mind and character to serve with us in completing designated projects.

## Project Introduction

Federally Qualified Health Centers or community health centers (CHCs) are becoming the answer to the increasing health care needs of the full community. With the Bureau of Primary Health Care's emphasis on treating the identified Health Disparities in the United States, our facilities must accommodate these federal mandates, the increasing need for quality health care from our community, and the patient education and staff training required to meet these expectations. We receive federal funding to accomplish this mission.

Due to the requirement to properly manage our federal funds received, we are preparing this formal banking bid in order to obtain reasonable costs and services for banking. The contract will be for three (3) years commencing on November 1, 2018. The contract may be extended to allow for the selection of the new depository.

## Qualifications

In order to qualify for this bid each bank must meet the following qualifications:

- A. It must be duly chartered under Federal or State of Missouri laws.
- B. It does provide FDIC insurance for deposits, up to \$250,000 for each account.
- C. It must have capacity for and will provide electronic transfer of payments as well as electronic receipts.
- D. It will accept phone authorized or electronic transfers of funds into, out of, or between the accounts established by the contract. The company will provide a list of personnel authorized to initiate such transfers.
- E. Financial Institutions must be operating in the following locations or alternative arrangements for other locations will have to be made outside of this agreement:
  - a. Anderson, Missouri
  - b. Aurora, Missouri
  - c. Carthage, Missouri
  - d. Cassville, Missouri
  - e. Lamar, Missouri
  - f. Joplin, Missouri
  - g. Neosho, Missouri
  - h. Nevada, Missouri

## Scope of Services

- A. The Financial Institution shall make interest bearing accounts available for activities designated by the company. These account may include but are not limited to the following:
1. Operations Checking Account (Non-Interest Bearing).
    - a. Account handles an average of 519 debits per month.
    - b. ACCESS typically handles withdrawals of cash for our petty cash funds by issuing a check payable to ACCESS on average of once a month.
    - c. Average range of account balance is \$890,000.
    - d. The average number of deposits per month is 1,000 which include manual deposits and direct deposits. The monthly average of deposits is as follows:
      - i. Bank deposit monthly average is 402.
      - ii. EFT monthly average is 598.
    - e. The supplying of imprinted checks is an ACCESS responsibility; it is not required of the Financial Institution.
    - f. All returned checks for which the company is responsible must automatically be resubmitted for clearance by the Financial Institution; the general account will be charged upon a check's second failure to clear and the company shall receive written notification from the Financial Institution. ACCESS receives approximately 15 returned checks annually that do not clear for various reasons.
  2. Flexible Spending Account (Non-Interest Bearing).
    - a. Account handles 20 debits per month.
    - b. Average account balance \$32,000.
    - c. Account handles less than 5 deposits per month. This is typically done by ACH.
  3. Special Project Account (Non-Interest Bearing).
    - a. Average daily balance of \$33,000.
    - b. Averages six debits, as well as six deposits per month.
    - c. This account is utilized to process ePayable payments and other special projects.
  4. Money Market Account (Interest Bearing).
    - a. Account handles no more than four debits per month.
    - b. Average daily balance is \$2,479,484.
    - c. Account handles up to five credits per month.
  5. Certificate of Deposit (Interest Bearing).
    - a. Average balance is \$205,000.
  6. Secondary Operation account (alternative arrangement for one location)
    - a. Account handles up to two debits per month.
    - b. Average daily balance is \$172,000.
    - c. Account handles up to twenty-five credits per month.



## B. Basic Services

1. The Financial Institution shall provide the following to the company.
  - i. Statements for accounts are required on a monthly basis regardless of activity. The statements must be for the 1<sup>st</sup> through the last day of each month. Each transaction must be shown on the statement. They should be mailed by the 5<sup>th</sup> working day of each month.
  - ii. Company must have the ability to name individuals who have the authority to make inquiries and disputes in regards to the account, request copies of statements, and other designated duties as requested by provided letter signed by a signatory on the account.
  - iii. Wire and/or ACH transfer services including on-line capabilities.
  - iv. Night Deposit Services
  - v. Provision of 17 locking bank bags with the possibility of additional bags as requested for future expansion and/or replacement of initial bank bags.
  - vi. Provision of money orders, cashier's checks, and traveler's checks when needed at no additional cost.
  - vii. Stop payment on-line authorized by company personnel.
  - viii. Positive Pay on checks issued to help eliminate fraud.
  - ix. The Financial Institution will provide an officer to serve as the liaison to the company concerning its depository and other financial services provided, plus being available for consultation with the company personnel and/or auditing firm during the annual audits. The company requires a prompt response from the Financial Institution, usually one day, to any question or concerns of the company. This response may be in the form of a solution to a problem or notification that the company's query is being addressed. Our preferred method of communication is email.
  - x. The Financial Institution will provide a satisfactory safe deposit box at the most convenient branch to the company.

## C. Line of Credit

1. Company requires a line of credit to be maintained for operating purposes for a minimum of \$300,000.

## D. Future Service Needs

1. In the event future changes in banking laws or regulations authorize new services which interest the company, the Financial Institution shall negotiate with the company in providing additional services.
2. Electronic/desk top deposit system for checks received. Ability to swipe and electronically deposit checks instead of sending them in a deposit to the bank.
3. Any services not listed above that you think the company may be interested in that are not specifically listed.

## Submission Requirements

The responses shall be addressed and returned to:

Banking Services Bid  
ACCESS Family Care  
PO Box 758  
Neosho, MO 64850

The following components are required for a successful proposal submission:

- Bid Form
- All pertinent information to support the requested information.
- Clarification of requirements
  - Any and all questions regarding specifications, requirements, etc., must be directed to Sheila Long, CFO by phone at 417-451-9450 Extension 210 or by email at [sheila.long@accessfamilycare.org](mailto:sheila.long@accessfamilycare.org). In case of inability to reach the CFO her administrative assistant Melissa Snow may be reached at 417-451-9450 Extension 204 or by email at [melissa.snow@accessfamilycare.org](mailto:melissa.snow@accessfamilycare.org) and will consult with the CFO for clarification.

Responses must be received no later than **Friday, August 3, 2018 at 2:00 p.m.**

1. Six copies of the proposal (the original plus five) should be submitted and the outside of the package must clearly indicate “Banking Services Bid.” All proposals must be submitted in sealed packages.
2. Proposals may be withdrawn at any time prior to the time and date set for opening
3. No department or office of ACCESS has the authority to solicit official proposals other than the executive office.
4. ACCESS reserves the right to conduct discussions with proposers, to accept revisions of proposals, and to negotiate price changes. ACCESS shall not disclose any information derived from proposals submitted or from discussion with other proposers
5. ACCESS reserves the right to reject any or all proposals or any part thereof, or to accept any proposal, or any part thereof, and to waive or decline to waive irregularities in any proposal when it determines that it is in its best interest to do so. ACCESS also reserves the right to hold all proposals for a period of ninety days after the opening date and the right to accept a proposal not withdrawn before the scheduled proposal opening date and to negotiate with any proposer considered qualified or make any aware without written discussion.
6. Prospective proposers may submit requests for any changes to ACCESS’s terms and conditions. However, proposals that shall be contingent upon any changes to ACCESS’s terms and conditions shall be at a competitive disadvantage in the proposal evaluation process. Further, if ACCESS chooses not to accept the alternate terms and conditions, ACCESS may reject such proposal as non-responsive.
7. ACCESS shall not reimburse the proposer the costs associated with responding to the Request for Proposal.

8. Award

- a. It is anticipated the company's Board of Directors will approve the company's recommendation for award at its September 2018 meeting.
- b. Upon final approval by the Board, authorized representatives of the company and of the successful bidder shall sign the Contract for Depository Services included.
- c. After contract signing company representatives will work with contracted bidder to complete any and all changes in accounts necessary.

**BID FORM**

The bidder shall complete the following:

1. Interest rate quoted in A below shall be in terms of a standard relationship to (i.e. plus or minus) the 13-week Treasury bill rate as quoted daily (for the prior Monday's auction) in The Wall Street Journal, under "Money Rates"
  - A. Interest rate : +/- \_\_\_\_\_ % (required)
    - a. Minimum guaranteed interest rate: \_\_\_\_\_ %
    - b. Interest rate quoted will continue in effect under agreement as well as any interim period between agreements or subsequent transition to successor financial institution.
  - B. Quoted rate for interest should apply to all company account balances unless non-interest bearing account. If not, specify interest rate basis for each type of account.
    - a. Money Market account \_\_\_\_\_ %
    - b. Certificate of Deposit \_\_\_\_\_ % \_\_\_\_\_ Term
2. List hardware/software requirements for receiving company payroll and vendor data via bank website for ACH payment processing, \_\_\_\_\_
  - a. Payroll ACH Processing – no costs
  - b. Vendor electronic processing \$ \_\_\_\_\_ per transaction
3. List requirements for accepting stop payment by company personnel.  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
4. Operating Line of credit
  - a. Interest rate \_\_\_\_\_ %
  - b. Terms  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
5. List additional services and cost  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
Financial Institution

\_\_\_\_\_  
Date

\_\_\_\_\_  
Authorized Signature

\_\_\_\_\_  
Telephone number/fax number

\_\_\_\_\_  
Title

**CONTRACT FOR DEPOSITORY SERVICES**

Between ACCESS Family Care, hereinafter called ACCESS, and

---

1. ACCESS shall deposit with the Financial Institution all funds not restricted to or invested in specific accounts and/or investment vehicles. The only exception is if alternate arrangements for locations not served by a local branch.
2. The Financial Institution shall provide all services designated in the attached RFP at rates indicated therein.
3. Contract shall commence November 1, 2018 and continue for 36 months thereafter with, however, the following provisions:
  - a. That either party may request a review of terms at any time and both may agree to revisions effective at a mutually agreed upon time. Any such revision must be in writing, signed by both parties and made a part of this contract.
  - b. That in the event the Bank fails to carry out all contract terms, ACCESS may notify the Bank of such default and demand remedy within ten calendar days. If the Bank does not provide remedy within the 10-day period, ACCESS is then free to cancel this contract without further notice.
  - c. That either party may terminate this contract, with or without cause, 120 calendar days after providing written notice to the other party of intent to cancel.
  - d. That, as deemed necessary by ACCESS upon termination of contract, the Bank would continue on an interim basis to provide designated services (terms to be negotiated at the start of the interim period). The Bank would also work to provide a smooth transfer, as well as continuity of service, would succession to another ACCESS depository be involved.

By signature below, the parties specified above herewith enter into this contract on this \_\_\_\_ day of \_\_\_\_\_, 2018.

\_\_\_\_\_  
CEO, ACCESS Family Care

PO Box 758  
Neosho, MO 64850

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_