



**OFFICE OF ECONOMIC AND SMALL BUSINESS DEVELOPMENT**  
**Governmental Center Annex**

115 S. Andrews Avenue, Room A680 • Fort Lauderdale, Florida 33301 • 954-357-6400

**MEMORANDUM**

**DATE:** November 12, 2024

**TO:** Tracey Gordon, Senior Program/Project Coordinator  
Human Resources Division – Employee Benefit Services

**THRU:** Sandy-Michael McDonald, Director  
Office of Economic and Small Business Development

**SANDY-MICHAEL MCDONALD**  
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Date: 2024.11.15 10:28:45 -05'00'

**FROM:** Maribel Feliciano, Assistant Director  
Office of Economic and Small Business Development

**MARIBEL FELICIANO**  
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Date: 2024.11.12 16:52:36 -05'00'

**SUBJECT:** No CBE Goal for Supplemental Insurance Products

The Human Resources Division is soliciting proposals to obtain the best services and value for Participants and ultimately establish an agreement for the delivery of comprehensive fully-insured, employee-paid, after-tax, voluntary Supplemental Insurance Products (Accident, Cancer, Critical Illness and Hospital Indemnity plans) with a vendor who will be the Plan Administrator for all Plans. This project requires the vendor to provide a Certificate of Authority through the Florida Office of Insurance Regulation (FLOIR). The FLOIR Certificate of Authority has to state for ACCIDENT & HEALTH. Broward County will award a contract under this solicitation directly to the carrier or company that provides the requested services and will require a signature from an authorized representative with the authority to commit the carrier or company to all requirements of the solicitation. Awardee may contract with independent agents or brokers separately from its contract with Broward County. Nothing in this solicitation will be construed to restrict compensation, contractual or employment arrangements that an Awardee may grant to a licensed insurance agent or to otherwise violate Section 624.1275 or Section 624.428, Florida Statutes.

A review of the Small Business Directory revealed there is only one (1) County Business Enterprise (CBE) firm that has the required certification and qualifications that can provide the services requested under the contract. Therefore, consistent with the Broward County Business Opportunity Act, as amended, Sec. 1-81.3 (1) (a), a CBE goal shall not be required if, there are fewer than (2) certified CBEs available to participate in a specific project. No CBE goal is applicable for this project. However, in accordance with Sec. 1-81.10 (a) (1) of the Broward County Business Opportunity Act,

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as amended, if a responsive, responsible bid is received from a certified CBE firm that is within ten percent (10%) of the lowest bid received from a non-CBE firm or non-SBE firm, the CBE or SBE shall be offered the opportunity to match the lowest bid.

For Request for Proposals (RFPs), if upon the completion of final rankings, a responsive and responsible CBE is within 5% of the highest ranked non-CBE proposer, the CBE shall be considered the highest-ranked proposer and shall have the opportunity to proceed to negotiations with the County.

There is an insufficient number of CBE firms in the Broward County Certified Firm Directory that provide the requested services. Therefore, consistent with the Broward County Business Opportunity Act, as amended, Sec. 1-81.3 (1) (a), if there are fewer than two (2) certified CBEs available to participate in a specific project, no CBE goal will be applicable.

Per Sec. 1-81.10(a)(1) of the Act, if a responsive, responsible bid is received from a certified CBE firm that is within ten percent (10%) of the lowest bid received from a non-CBE firm, the CBE shall be offered the opportunity to match the lowest bid. Similarly, Per Sec. 1-81.10(a)(2) if a non-CBE firm is the highest-ranked firm, and a responsive, responsible CBE firm receives a score that is within five percent (5%) of the score obtained by the non-CBE firm, the highest-ranked responsive, responsible CBE proposer shall be considered the highest-ranked proposer and shall have the opportunity to proceed to negotiations with the County for award of the contract.

Eligibility for the CBE program is based on economic/size standards; the program does not utilize race or gender criteria for either certification or goal methodology purposes. If you have any concerns regarding available subcontracting opportunities, please contact our office at (954) 357-6400.

cc: Donna-Ann, Small Business Development Manager, OESBD  
Tabitha Pope, Small Business Development Specialist, OESBD