

## **MIDDLESEX COUNTY JOINT HEALTH INSURANCE FUND**

### **PROGRAM RISK MANAGER**

#### Selection Criteria

The selection criteria to be used by the Fund's Contracts Committee in making its recommendation to the Fund Commissioners as to which proposal is most advantageous to the Fund, price and other factors considered, shall include:

1. The name and qualifications of the individual(s) who will perform the services;
2. Experience and reputation in the particular field of endeavor;
3. Ability to perform the required services in a timely manner (including familiarity with the subject matter, attendance at meetings, etc.)
4. Competitiveness of rates (fees and expenses); and
5. Other factors, if determined to be in the best interests of the Fund.

If, after receipt of any proposals as described above and prior to any recommendation to the Fund Commissioners, the Contracts Committee determines to revise the required services or to seek more favorable terms, all vendors who have submitted proposals shall be given an equal opportunity to resubmit or modify their proposal.

Applicants will be eliminated from competition if they do not meet applicable Federal, State or County legal requirements. Where Federal or State law regulations require a procedural step(s) at variance with these procedures, the Federal or State requirements shall govern.

All contracts pursuant to the fair and open process will be awarded by a majority vote of the Fund Commissioners at a public meeting.

**The term and services for which proposals are sought:**

#### **PROGRAM RISK MANAGER**

TERM. April 1, 2025 to March 31, 2026.

SERVICES. The Program Risk Manager shall be experienced in health insurance matters. The Program Risk Manager's duties and responsibilities as Program Risk Manager shall be to:

- A. Act as Program Design Consultant and annually prepare a report to the Fund's Executive Committee/Commissioners concerning overall trends and developments in employee benefits, along with a statistical analysis of the Fund's claims data to identify trends and potential cost-containment strategies.
- B. Meet with and advise various subcommittees established by the Fund for purposes of plan design and cost containment and prepare written reports concerning the deliberation of these subcommittees.
- C. Prepare written specifications for review by the Fund's Executive Committee/Commissioners for HMO's, PPO's, conversion benefits, COBRA, TPA'S, managed care and cost-containment providers, and, at the request of the Fund, secure these services in compliance with the Local Public Contracts Law.
- D. Prepare annual written reports for submission to the Fund's Executive Committee/Commissioners and the Executive Director/Fund Administrator concerning the compliance of the Service Providers listed above in sub-section C regarding the written specifications. This evaluation, however, is not intended to be in the scope of an audit and shall not include financial-related reviews or evaluate the accuracy of claim payments.
- E. Provide field services to member Local Units including:
  - 1) Resolve coverage, assist in resolving claims, and service questions for employees and bargaining units. The Program Risk Manager shall maintain a complaint log and each month shall review the complaint log prepared by the TPA and the TPA's compliance with the disputed claims procedure. The Program Risk Manager shall prepare a written report each month to the Fund and the Executive Director/Fund Administrator, and shall deliver the Program Risk Manager's complaint log at the end of each quarter to the Executive Director/Fund Administrator for inclusion in the Fund's official records.
  - 2) Coordinate the preparation of all plan documents, I.D. cards, employee booklets, and other employee communications including conducting meetings with member Local Units to explain benefit issues.
  - 3) Advise member Local Units concerning plan design changes, presenting such changes to the Executive Committee/ Commissioners for approval in accordance with the Fund's procedures, and coordinate all appropriate revisions to documents necessitated by such changes.

- F. Identify Local Units which may qualify for membership, be available to discuss the Fund with potential members, assist in the preparation of applications, review the new member submissions prepared by the Executive Director/Fund Administrator and coordinate the field level implementation of the program in the event the Local Unit is accepted for membership by the Executive Committee/Commissioners.
- G. Attend all meetings of the Fund's Executive Committee and Commissioners.
- H. Review and provide commentary on HMO funding arrangements.
- I. Perform such other duties as may be reasonably requested by the Fund's Executive Committee and Commissioners.

The Program Risk Manager's duties and responsibilities as Program Risk Manager shall be to:

- A. Assist Local Units in the evaluation of their health benefits exposure.
- B. Provide explanations of the various coverages available from the Fund and assist Local Units in the selection of proper coverage.
- C. Where requested by the Fund and the Local Units, assist the Local Units in the preparation of applications, etc. required by the Fund and/or the Departments of Banking and Insurance or Community Affairs.
- D. Where requested by the Fund and the Local Units, review of Local Unit's assessment and assist in the preparation of the Local Unit's insurance budget.
- E. Where requested by the Fund and the Local Units, assist the Local Units in the Claims Settlement processes and the administration of the program with regard to risk management issues.
- F. Where requested by the Fund and the Local Units, provide assistance to the Local Units with respect to negotiating and communicating benefit design with bargaining unit and employees, and attendance at employee meetings or bargaining unit negotiations when requested by the Local Unit.
- G. Place Stop Loss insurance and prepare written specifications for excess insurance.
- H. Perform any other consulting related services as required by the Fund Bylaws and Risk Management Plan for the Program Risk Manager.