

Group Benefits Strategies

Services to Cape Cod Municipal Health Group

Consulting and Administrative Support to Board and Committees

General consulting services:

- o assistance with strategic planning and policy development
- o health plan renewal evaluation and negotiations
- o benefit design analysis and recommendations
- o preparation of Requests for Proposals and evaluation of responses
- o program review and recommendations, ex. disease management, myMedicationAdvisor
- o underwriting/rate calculations for self-funded plans
- o contracts review, writing, and negotiation for vendors and subcontractors
- o legislative information, updates, and advice on legal compliance
- o preparation and presentation of briefing papers
- o review and evaluation of health plan reports
- o review and approval of Plan Descriptions
- o assistance with development of wellness programming
- o liaison with all health plans, other vendors, and legal counsel
- o liaison with local health care providers, upon request
- o meet with elected officials and Boards as requested
- o meet with Insurance Advisory Committees as requested by participating employers
- o meet with legislators upon request
- o evaluate applicants to the Group for acceptability of risk
- o respond to requests from independent auditors of participating employers

Administrative support:

- o Serve as staff to Board and Committees and attend all meetings
- o Preparation and distribution of meeting agendas
- o Preparation and distribution of meeting minutes
- o Post all meetings with Town Clerks and School secretaries (follow Open Meeting Law)
- o Make arrangements for meetings
- o Responsible for all written communications to employers and vendors
- o Preparation of communications for employees and retirees as requested
- o Distribution of materials to member employers
- o Maintenance of group records

Reporting:

- o Annual cash flow projection
- o Annual Reports of activity
- o Claims reconciliation reports to reconcile electronically reported claims with claims paid by Group
- o Monthly reporting - Funding Rate Analysis, Level Monthly Deposit Quarterly Accounting reports, stop loss reports, IBNR estimates, enrollment summary reports

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Customer service to employers/Benefits Administrators:

- o Daily response to questions and requests received by email and phone regarding benefits, procedures, Ch. 32B and other legislation and regulations
- o Assistance with member claims payment problems and prior approvals
- o Assistance to employees and retirees to help understand differences between health plan choices (as requested by employers)
- o Preparation of benefit plan comparison grids and distribution to benefit administrators
- o Hold Annual Benefits Administrators meetings

Reinsurance Claims Tracking and Reporting

- o track reinsurance claims at or above 50% of the reinsurance deductible to verify that health plans and brokers are filing all eligible claims. GBS is able to do this from its electronic database of joint purchase group enrollments and claims.
- o maintain files on all reinsurance claimants
- o obtain from employers information and documents on individual members to support eligibility as requested by reinsurance carriers
- o Receive reinsurance reimbursement checks, log checks, send to JPG Treasurer

Medicare Part D Retiree Drug Subsidy (RDS) Applications

- o Submit RDS applications, work with health plan and independent actuaries
- o Work with employers to identify Medicare eligible retirees enrolled in active employee plans
- o Upload retiree files
- o Submit payment data

Central Benefits Administration / Enrollment and Billing

- o Enrollment processing for participating employers and submission to health and dental plan(s)
- o Maintenance of master enrollment data base for all health & dental plans
- o Transmission of enrollment data to health & dental plans
- o Monthly billing to governmental employers (consolidated bill for all plans)
- o Review and processing invoices from vendors
- o Preparation of trust fund bills (on a warrant) for group's Treasurer and liaison with Treasurer

Claims Auditing

- o Auditing of monthly paid claims from electronic claims data using GBS auditing programs
- o Recovery - submission of disputed claims and COB to claims administrator(s)

COBRA Administration.:

- o GBS COBRA Dept. provides all COBRA administration services (including COBRA General Notice for MNHG)

Other:

- o Newsletter preparation, if requested
- o Conduct workshops and seminars
- o Whatever is needed to assist the group