

**INGHAM COUNTY
JOB DESCRIPTION**

BENEFITS AND INSURANCE ADMINISTRATOR

General Summary

Under the general direction of the Financial Services Director, is responsible for managing employee insurance programs, analyzing benefits data and projecting trends. Provides oversight, direction and lead worker guidance to the Insurance Billing Coordinator.

Essential Functions

1. Administers commercial and self-insured programs for employee benefits, including health, dental, life, vision and disability insurance, workers' compensation insurance. Makes recommendations for levels of coverage and carriers for all County benefit plans.
2. Serves as Chair of the County's labor/management Health Coalition. Responsible for collecting and reporting County health insurance data. Has a significant role in the development of requests for proposals (RFP) for insurance coverage. Reviews and analyzes bids or proposals and makes recommendations on the selection of insurance providers. Works with other organization members in the Health Coalition and takes the lead for the group regarding changes.
3. Coordinates annual employee insurance open enrollment. Schedules employee information and enrollment meetings with providers, attends meetings, collects enrollment forms, and assists in enrollment process.
4. Interprets labor agreements as they pertain to employee benefits and interprets billings of physicians, hospitals and other providers and explains coverage issues, reimbursement procedures and related insurance issues.
5. Provides oversight, direction and lead worker guidance to the Insurance Billing Coordinator. Acts as liaison between employees/retirees and insurance carriers in resolving billing and coverage questions.
6. Maintains data base of retirees and surviving spouses for retirement statistics, benefit eligibility, and premium sharing. Regularly updates records.
7. Maintains payroll tables to generate payroll deductions for employee health insurance premiums and to allocate fringe benefit costs.
8. Acts as the HIPAA Privacy Official. Establishes privacy policies in compliance with HIPAA and trains staff. Implements complaint process and establishes systems to monitor regulatory compliance.

9. Receives reports, and maintains files for-work related injuries.
10. Prepares state and federal reports as related to insurance and benefits as requested.
11. Conducts requests for proposals for the purchase of insurance as requested. Reviews and analyzes bids or proposals, and makes recommendations on the selection of insurance providers.
12. Monitors reserves for workers' compensation claims as well as recommending payment or denial of benefits.

Other Functions

1. None listed.

An employee in this position may be called upon to do any or all of the above tasks. (These examples do not include all of the tasks which the employee may be expected to perform.)

Employment Qualifications

Education: Bachelor's Degree in business or public administration, or related field.

Experience: Three years of experience providing professional level knowledge of employee benefit program. Must have experience analyzing, costing and maintaining a database for complex benefit plans. Exposure to principles and practices of self-insurance and risk management program administration is desirable.

Other Requirements: A comprehensive knowledge of benefit programs and laws including COBRA, OSHA/MIOSHA, worker compensation, FMLA, and ADA. General understanding of HIPAA regulations.

The qualifications listed above are intended to represent the minimum skills and experience levels associated with performing the duties and responsibilities contained in this job description. The qualifications should not be viewed as expressing absolute employment or promotional standards, but as general guidelines that should be considered along with other job-related selection or promotional criteria.

Physical Requirements: *(This job requires the ability to perform the essential functions contained in this description. These include, but are not limited to, the following requirements. Reasonable accommodations will be made for otherwise qualified applicants unable to fulfill one or more of these requirements):*

Ability to access departmental files.

Ability to enter and retrieve information from computer.
Walks over uneven terrain when making safety or loss control inspections.

Working Conditions:

Works in office conditions.
Works outside in varying weather conditions when making safety or loss control inspections.
Works in areas with loud noise when making safety or loss control inspections.

