

14. Position Summary

This is an advanced examiner position that provides a high level of expertise in the review of health insurance rate filings and the analysis of health insurance markets. Duties include reviewing rate filings and rate surveys. Working with external actuarial consultants, monitoring rating trends in the individual, small group and large group market segments, increasing the scope and depth of rate related information, recommending enhancements to rate review processes and systems, participating in the development of consumer education and information material, and coordinating the reporting of rate filing data to the Secretary of HHS.

This position reports directly to the Administrator of the Division of Regulation and Enforcement, and performs work under general supervision.

15. Goals and Worker Activities

- 40% A. Serve as team leader and project manager for the Health Insurance Rate Review grant program.
- A1. Assign, monitor, and review the daily work assignments of the Health Insurance Rate Review team (including an Insurance Examiner and Office Program Associate) and make recommendations to the Administrator for changes in assignments in response to workload needs or to address performance issues.
 - A2. Provide training and guidance to the team members to ensure that the functions of these positions are carried out in a complete, timely and accurate manner.
 - A3. As the Business Owner, work with the IT professional staff to develop, test and implement a rate/premium database (Rate Tracking System) designed to monitor, assess, and analyze the health insurance market and to prepare required reports.
 - A4. In conjunction with the IT project manager, prepare and or modify project plans and timelines to ensure all deliverables and milestones are met.
 - A5. Identify and discuss resolution of any project concerns, issues or proposals with project executive sponsor.
 - A6. Serve as the system administrator and provide training to staff and business end users on the Rate Tracking System.
 - A7. Work closely with the State Grant Project Director (Administrator of the Division of Regulation and Enforcement) to carry out the administrative responsibilities of managing the

rate review grant program including, monitoring of the grant budget, preparing and complying with all grant reporting requirements and submitting appropriate documents to HHS.

- 30% B. Review health insurance rate information provided to the department by insurers.
 - B1. Develop and monitor procedures to determine whether changes to rate levels contained in the filings are actuarially supportable and reasonable.
 - B2. Develop and evaluate standards to identify filings for referral to actuarial consultants for review.
 - B3. Ensure compliance with the federal rate review reporting requirements.
 - B4. Coordinate the process to prepare reports required by statutes and rules.
 - B5. Prepare documents and provide technical support for public hearings.

- 15% C. Recommend enhancements to rate review processes and systems.
 - C1. Analyze rate filing processes and determine if additional data needs to be collected.
 - C2. Recommend enhancements to the processes to collect and review rate information for individual and small group health insurance.
 - C3. Identify minimum rate information to be provided to the department in a standardized format in order to document proposed rate increases in the individual and small group markets.
 - C4. Develop and implement processes to collect and review the information for the individual and small group market segments.

- 10% D. Conduct market analysis of health insurance company rating and pricing practices.
 - D1. Collect, prepare and analyze annual comprehensive health insurance market survey data.
 - D2. Review statistical methods and results of market regulation examinations to determine whether underwriting, rating and

claims practices exist, which are in violation of statutes and regulations.

- D3. Write report summarizing actuarial investigations conducted for inclusion as part of market regulation examination report.
- D4. Develop audit guides for examination teams to use in reviewing rating practices.
- D5. Assist in preparing public education programs and consumer related publications.

5% E. Perform other duties as directed.

- E1. Participate in or monitor special activities as assigned, including (but not limited to) National Association of Insurance Commissioners committees, work groups and task forces and internal working groups.
- E2. Train agency staff in actuarial and rating methods and trends.
- E3. Participate in the development of consumer education and information material on health insurance rate filings.

Knowledge, Skills, and Abilities

- Advanced knowledge of mathematics and actuarial principles.
- Analytical and problem solving skills.
- Effective oral and written communication skills.
- Strong interpersonal and organizational skills.
- Ability to work effectively as a team leader in a team environment.
- Knowledge of micro-computer usage and computer software including spreadsheets, databases, and word processing.
- Knowledge of project management best practices.