MESSA is deeply committed to diversity and inclusion in its hiring practices. We are an affirmative action, equal opportunity employer. People of color, women, and members of other historically marginalized social identity groups are encouraged to apply.

**DATE OF POSTING:**
July 26, 2021

**TERMINATION DATE FOR APPLICATION:**
August 2, 2021

**POSITION:**
RATING MANAGER

**COMPENSATION/BENEFITS:**
Grade M9

**STAFF RELATIONSHIP:**
Responsible to Matt Nyquist
Director, Health Plan Operations

**EMPLOYMENT DATE:**
As soon as possible

**SEND APPLICATION AND RESUME TO:**
Human Resources Department
Michigan Education Association
1350 Kendale Blvd., P.O. Box 2573
East Lansing, MI 48826-2573

**POSITION SUMMARY:**
Work in parallel with the Underwriting Manager to analyze historical claims, demographic and benefit plan data to develop medical and vision rates. Direct, oversee and execute the annual rate renewal process that renews rates for medical, dental, vision, life and LTD for all accounts. Approve, deny, or make recommendations for complex underwriting guideline exception requests taking into consideration financial risk and operational impacts. Supervise the Underwriting Analysts to ensure accurate and timely processing of quotes, requests for proposals (RFPs) and rate renewals. Act as the Underwriting and Rating subject matter expert on company-wide projects and initiatives. Prioritize and assign work, monitor performance and conduct evaluations, ensure staff are trained and follow procedures, make hiring, termination and disciplinary recommendations.

While performing the duties of this job, the employee is regularly required to work in a stationary position, move about the office spaces, operate computers and other office equipment, and communicate effectively with internal and external parties. The employee will occasionally move materials up to 20 pounds.

**PRINCIPLE DUTIES AND RESPONSIBILITIES:**

Periodically makes presentations to various groups, including the Board of Directors, and is accessible to multiple stakeholders for such information.
PRINCIPLE DUTIES AND RESPONSIBILITIES (continued):

Analyze and evaluate historical claims, demographic and benefit plan data to develop medical rates. Ensure the new rates will result in enough revenue to cover the cost of projected claims and retention expense and evaluate acceptable health plan risk.

Hire, manage, mentor and develop Underwriting Analysts to ensure accurate and timely processing of quotes, request for proposals (RFPs) and renewals. Evaluate staff on job performance, coach and train staff and establish a process improvement plan or execute the disciplinary process when necessary.

Lead, direct and execute the annual rate renewal process to renew medical, dental, vision, life and LTD rates. Develop, implement and manage the rate load and validation process of rates to ensure accurate and timely renewals to place MESSA in the best position to retain business.

Collaborate with actuaries to develop the annual rate trends, projection of rates, rating methodology changes and new product pricing.

Respond timely to underwriting inquiries and rating questions from internal staff and external customers, as well as resolve escalated issues with accounts related to renewal, quoting and rates. Clearly explain complex rating functions in a manner that customers can comprehend.

Initiate, implement and maintain underwriting and eligibility guidelines, procedures and documentation and ensure compliance to the guidelines when quoting and implementing benefits. Evaluate, approve, deny and make recommendations for complex underwriting guideline exception requests by taking into consideration financial risk and operational impacts.

Identify strategic underwriting and rating initiatives with acceptable risk.

Serve as the Underwriting Product Owner for organizational projects and initiatives. Make decisions on business and system requirements, determine workflow and report changes, establish resource allocation and timelines and ensure project deadlines are met. Review and present project status, issues and timelines to project sponsors and stakeholders.

Analyze data and create cost comparisons and other supporting financial documents to assist Field Representatives in explaining, educating and presenting at renewal meetings, bargaining meetings and other opportunities for retention and new business acquisition.

Serve as the Rating and Underwriting liaison, which includes establishing and maintaining effective working relationships with outside vendors.

Educate, train and present to Field Representatives and other internal staff on rating methodology, quote and renewal process, claims data requirements and rating reports.
PRINCIPLE DUTIES AND RESPONSIBILITIES (continued):

Assist in the development of presentations for MESSA organizational reviews, MESSA Board of Directors and MEA UniServ Staff.

Promote and support organizational efforts to maintain a diverse, equitable, and inclusive environment where employees of all backgrounds can grow and thrive.

MINIMUM QUALIFICATIONS:

Bachelor’s Degree from a four-year college or university; or two to four years of related experience and/or training; or equivalent combination of education and experience.

Three to five years of recent experience in group healthcare, rating and underwriting.

One to three years of management experience.

Knowledge, Skills and Abilities:

- Extensive experience in data and spreadsheet management or other specialized data analysis tools/software.
- Knowledge of pertinent federal, state, and local laws, policies, rules and regulations as it relates to healthcare.
- Excellent interpersonal, analytic and decision-making skills.
- Ability to solve complex problem and utilize critical thinking skills.
- Excellent oral and written communication skills.
- Strong time-management skills and attention to detail and accuracy.
- Ability to translate complex rating calculations, functions and processes for other departments for the creation of rating reports and system development.
- Ability to read, analyze, and interpret technical journals, financial reports, and legal documents. Ability to respond to common inquiries or complaints from customers, regulatory agencies, or members of the educational community. Ability to write speeches and articles for publication that conform to prescribed style and format. Ability to effectively present information to top management, public groups, and/or boards of directors.
- Ability to apply principles of logical thinking to a wide range of intellectual and practical problems. Ability to deal with nonverbal symbolism (formulas, equations, graphs, charts, etc.,) in its most difficult phases. Ability to deal with a variety of abstract and concrete variables.
- Ability to use out of the box thinking, independent judgement and seek opportunities for efficiency and process improvement.

June 29, 2021