

Group Benefits Strategies

Services to the

MINUTEMAN NASHOBA HEALTH GROUP

Central Benefits Administration

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

Claims Auditing

- Auditing of monthly paid claims from claims data on tape or diskette
- Recovery – submission of disputed claims and COB to claims administrator(s)
- Enrollment auditing

Independent Stop Loss Claims Tracking and Filing (if requested)

- GBS provided this service to MNHG for a number of years, but the broker, American Stop Loss, took over this function

Consulting and Administrative Support to the Board and Committees

- General Consulting Services:
 - Preparation of Requests for Proposals
 - Plan evaluation
 - Benefit design analysis
 - Underwriting/rate calculations for self-funded plans
 - Health plan renewal evaluation
 - Premium and fee negotiations
 - Contract writing and negotiation
 - Legislative information, updates, and advice on compliance (most recent HIPAA privacy)
 - Preparation and presentation of briefing papers
 - Review and evaluate health plan reports
 - Draft policies
- Administrative Support:
 - Staff all meetings
 - Preparation of meeting agendas
 - Preparation of meeting minutes
 - Communications – prepare and respond to correspondence
 - Distribution of materials to member employers
 - Maintenance of group records

- Reporting:
 - Annual cash flow projection
 - Annual Report of activity
 - Monthly reporting – Financial Update Report, Funding Rate Analysis, Balance Sheets (if requested – not done for MNHG), Stop Loss Reports, COBRA Administration Reports

COBRA Administration:

- Provide all services required by COBRA (except for the COBRA General Notice)

Medicare Part D Retiree Drug Subsidy (RDS)

- Account Management

Other:

- Newsletter preparation, if requested
- Organize/conduct information meetings for benefits administrators, if requested
- Assist with wellness programs
- Conduct workshops and seminars
- Meet with employee committees as requested