

## POSITION DESCRIPTION

This position description serves as the official classification document of record for this position. Please complete the information as accurately as you can as the position description is used to determine the proper classification of the position.	
<b>2. Employee's Name (Last, First, M.I.)</b>	<b>8. Department/Agency</b> DEPT OF INS AND FIN SERVICE
<b>3. Employee Identification Number</b>	<b>9. Bureau (Institution, Board, or Commission)</b>
<b>4. Civil Service Position Code Description</b> DEPARTMENTAL ANALYST-E	<b>10. Division</b> Office of Insurance Rates and Forms
<b>5. Working Title (What the agency calls the position)</b>	<b>11. Section</b> Life & Health
<b>6. Name and Position Code Description of Direct Supervisor</b> FRANCIS, STEPHANIE S; STATE ADMINISTRATIVE MANAGER-1	<b>12. Unit</b>
<b>7. Name and Position Code Description of Second Level Supervisor</b> MERRIMAN, JULIE N; SENIOR POLICY EXECUTIVE	<b>13. Work Location (City and Address)/Hours of Work</b> 530 Allegan St., Lansing, MI. 48933 / 8:00 A.M. – 5:00 P.M., Monday - Friday
<b>14. General Summary of Function/Purpose of Position</b>	
<p>The position reviews for approval, documentation and filings submitted by certain Health Maintenance Organizations (HMOs) holding certificates of authority to do business in Michigan, including certificates of coverage (COCs), riders, grievance procedures, member handbooks, and rates. These filings include those submitted by Alternative Health Care Financing and Delivery Systems (AFDSs) and Multiple Employer Welfare Arrangements (MEWAs).</p> <p>Additionally, this position reviews documentation submitted by commercial carriers to determine compliance with the Patient Protection and Affordable Care Act (PPACA) and the implementation of PPACA requirements since its inception in March 2010 through full implementation in 2014 and beyond. As assigned, this position may also review rate, rule, or form filings submitted by carriers for other lines of business that are subject to the Office of Insurance Rates and Forms' (OIRF) oversight for compliance with applicable law and regulation.</p> <p>The review process performed by this position includes assessing compliance with Michigan law, such as the Insurance Code of 1956, applicable federal law, applicable regulation, and Department policies and procedures. Filings are submitted and accessed electronically via the System for Electronic Rate and Form Filing (SERFF).</p>	

15. Please describe the assigned duties, percent of time spent performing each duty, and what is done to complete each duty.

List the duties from most important to least important. The total percentage of all duties performed must equal 100 percent.

**Duty 1**

**General Summary:**

**Percentage: 55**

Review and analyze benefit plan documents and contracts, including COCs and riders, for all Michigan HMOs that are AFDSs or MEWAs. This includes benefit plans offered and sold to groups and individuals in the commercial market as well as those offered through Medicaid HMOs. Determine compliance with applicable law and regulation. For such HMOs servicing Medicaid/Medicare enrollees, responsible for having familiarity with each HMO's contractual agreement with the State of Michigan.

**Individual tasks related to the duty:**

- Receives and reviews all plan documents and contracts filed by the HMOs.
- Evaluates whether plan documents and contracts submitted for review by the HMOs comply with applicable law and regulation.
- Recommend approval or disapproval of the HMO filings, with assistance from a manager.
- Enter dispositions via SERFF, within statutory timelines, for the HMO filings.
- Research issues concerning benefit coverage and the methods by which the HMOs may administer mandated benefits.
- Keep apprised of requirements for the HMOs' regulation found in both Michigan and federal law as well as all requirements under the State of Michigan's contractual agreement with Medicaid HMOs.
- Respond to issues raised by the HMOs regarding filings.
- Participate in meetings with the HMOs and/or other agencies or DIFS employees to discuss issues involving the HMO benefit plans.

**Duty 2**

**General Summary:**

**Percentage: 25**

Determine compliance by commercial carriers with the PPACA and the implementation of PPACA requirements since its inception in March 2010 through full implementation in 2014 and beyond.

**Individual tasks related to the duty:**

- Receives and reviews filings submitted by carriers subject to the PPACA.
- Evaluates whether those filings submitted by carriers subject to the PPACA comply with applicable law and regulation.
- Recommend approval or disapproval of those filings, with assistance from a manager, within applicable timelines.
- Research issues concerning carriers' compliance with the PPACA.
- Keep apprised of relevant requirements under the PPACA and Michigan law.
- Responds to issues raised by carriers subject to the PPACA regarding filings.
- Participate in meetings with carriers and/or other agencies or DIFS employees to discuss issues involving carriers subject to the PPACA.

**Duty 3**

**General Summary:**

**Percentage: 20**

Assists with and performs other responsibilities of OIRF, including special projects.

**Individual tasks related to the duty:**

- Collect the necessary data or information from filings submitted by regulated commercial carriers and Michigan HMO-AFDS/MEWAs for compliance review and evaluation.
- Maintain relationships with other state departments to monitor Michigan HMO-AFDS/MEWA program impact and ensure compatibility with requirements of other agencies.
- Assist in Freedom of Information Act requests related to documents or information submitted by regulated commercial carriers and Michigan HMO-AFDS/MEWAs.
- Review rate, rule, or form filings submitted by carriers for lines of business that are subject to the Office of Insurance Rates and Forms' oversight for compliance with applicable law and regulation.
- Perform special projects and assignments, as directed by management, which may include a subject matter under the general purview of OIRF.
- Research state and/or federal law, regulation, and sub-regulatory guidance when necessary.
- Participate in and attend work-related trainings and meetings and conduct instructional presentations, as assigned.
- Other duties as assigned.

16. Describe the types of decisions made independently in this position and tell who or what is affected by those decisions.

Recommendations regarding approval or disapproval for filings submitted by Michigan HMO-AFDS/MEWAs. Position also makes recommendations regarding commercial carriers' compliance with the PPACA and Michigan law. Makes independent recommendations, but the recommendations are reviewed by the manager before approval or disapproval. These decisions have an impact on access to health care coverage for Michigan citizens. Prioritizes work activities to achieve Department goals and responsibilities of OIRF.

**17. Describe the types of decisions that require the supervisor's review.**

Regulated entities sometimes file new, innovative coverage documents and other filings that significantly differ from those which have been previously filed by regulated entities. These filings are reviewed and evaluated by the person in this position and the supervisor before a recommendation for approval or disapproval is made. Supervisor review is required for application of law or regulation to complicated situations or to address requirements in dispute and for decisions that establish new precedent for the Department.

**18. What kind of physical effort is used to perform this job? What environmental conditions in this position physically exposed to on the job? Indicate the amount of time and intensity of each activity and condition. Refer to instructions.**

This job is performed in a general office environment. Much of the work is performed while sitting in front of a personal computer and requires extensive reading. Physical effort would be sitting, standing, or walking to other areas and may involve occasional file transport, which could include stooping, kneeling, reaching, and bending. Environmental conditions include exposure to heating and cooling of the building during the workday.

**19. List the names and position code descriptions of each classified employee whom this position immediately supervises or oversees on a full-time, on-going basis.**

**Additional Subordinates**

**20. This position's responsibilities for the above-listed employees includes the following (check as many as apply):**

- |                                                             |                                                            |
|-------------------------------------------------------------|------------------------------------------------------------|
| <input type="checkbox"/> Complete and sign service ratings. | <input type="checkbox"/> Assign work.                      |
| <input type="checkbox"/> Provide formal written counseling. | <input type="checkbox"/> Approve work.                     |
| <input type="checkbox"/> Approve leave requests.            | <input type="checkbox"/> Review work.                      |
| <input type="checkbox"/> Approve time and attendance.       | <input type="checkbox"/> Provide guidance on work methods. |
| <input type="checkbox"/> Orally reprimand.                  | <input type="checkbox"/> Train employees in the work.      |

**22. Do you agree with the responses for items 1 through 20? If not, which items do you disagree with and why?**

Yes

**23. What are the essential functions of this position?**

Analyzing, evaluating, and recommending approval or disapproval of plan documents, contracts, and other filings submitted by Michigan HMO-AFDS/MEWAs and commercial carriers for the purpose licensing or authorizing the regulated entity to transact business in the State of Michigan and ensure compliance with applicable law and regulation by those regulated entities on an ongoing basis. This position may assist in development of staff and industry understanding of applicable statutes, rules, and Department policy and procedure. This position performs a full range of professional research and analysis assignments in a full-functioning capacity. Guidelines are available but require adaptation or interpretation to determine appropriate courses of action.

**24. Indicate specifically how the position's duties and responsibilities have changed since the position was last reviewed.**

Update PD. Changes to percentages and duties/tasks in General Summary and Duty 3.

**25. What is the function of the work area and how does this position fit into that function?**

The Life and Health Section of OIRF is responsible for the oversight of Michigan-regulated insurers', including HMOs', compliance with rate, rule, and form filings and with related state and federal law/regulation. The individual in this position is responsible for reviewing plan documents and filings submitted for approval by Michigan HMOs that are AFDS/MEWAs and, as assigned, commercial carriers' compliance with the PPACA and Michigan law. This position reviews, analyzes, evaluates, and recommends approval or disapproval of those filings submitted as part of the Michigan Insurance Code of 1956 and other applicable state and federal law or regulation. This work area also responds to inquiries from the public and other agencies about the benefits filed by the entities and monitors the compliance of these entities with relevant law and regulation. These filings are then reviewed by the supervisor before a recommendation for approval or disapproval is made.

**26. What are the minimum education and experience qualifications needed to perform the essential functions of this position.**

**EDUCATION:**

Possession of a bachelor's degree in any major.

**EXPERIENCE:**

**Departmental Analyst 9**

No specific type or amount is required.

**Departmental Analyst 10**

One year of professional experience.

**Departmental Analyst P11**

Two years of professional experience, including one year of experience equivalent to the intermediate (10) level in state service.

**Alternate Education and Experience**

**Departmental Analyst 9 - 12**

Educational level typically acquired through completion of high school and the equivalent of at least two years of full-time active-duty experience at or above the E-6 level in the uniformed services may be substituted for the education requirement.

**KNOWLEDGE, SKILLS, AND ABILITIES:**

- Knowledge of state and federal law and regulation related to the health care industry, including but not limited to, Michigan HMOs and commercial carriers subject to the PPACA.
- Knowledge and ability related to research, statutory interpretation, and analytical skills.
- Experience with, or ability to learn, specialized systems, such as SERFF and other Department utilized applications and systems.
- Ability to clearly communicate verbally and in writing and maintain confidentiality of sensitive or protected information

**CERTIFICATES, LICENSES, REGISTRATIONS:**

None

*NOTE: Civil Service approval does not constitute agreement with or acceptance of the desired qualifications of this position.*

*I certify that the information presented in this position description provides a complete and accurate depiction of the duties and responsibilities assigned to this position.*

\_\_\_\_\_

Supervisor Date

**TO BE FILLED OUT BY APPOINTING AUTHORITY**

Indicate any exceptions or additions to the statements of employee or supervisors.

N/A

*I certify that the entries on these pages are accurate and complete.*

ERMELINDA GARZA 1/30/2025

Appointing Authority Date

*I certify that the information presented in this position description provides a complete and accurate depiction of the duties and responsibilities assigned to this position.*

\_\_\_\_\_

Employee Date