

GROUP MEDICAL UNDERWRITING ANALYST

Top-rated Third-Party Administration Company specializing in self-funded group benefit plans offers excellent opportunity to grow in a dynamic business. We are located in Katy, Texas, just off Highway 99 and Westpark Tollway. We have been in business since 1970 and are in the front lines of our industry. We are led by the best minds in the business, we are innovative, stable, and we are growing.

Essential Functions and Responsibilities Include (but not limited to):

- Organize, review, and analyze information relating to group medical claims experience of both prospective and renewal self-insurance clients for the purposes of obtaining appropriate stop-loss insurance protection. This includes review and analysis of the structure of existing and prior contract claims experience, underwriting characteristics of the employee groups, etc.
- Analyze risk factors for new enrollment, annual renewals, and amendments affecting administrative and insurance contracts for self-insured plans in conformance with established underwriting principles, practices, and standards in order to prepare information and proposed benefit plan designs to risk evaluation partners at stop-loss underwriting entities.
- Analyze data such as financial conditions of the organization, participation percentage, type of industry, characteristics of employer groups, or past claim experience to suggest what benefits might be offered and to estimate expected and maximum costs and rates associated with those benefit plans.
- Prepare a variety of reports and provide rationale and support to other areas within the organization, clients, and possibly producers regarding one or more of the following: underwriting/program claims results, rate computations and related financial activity. Provides expense estimates and accurate analysis of financial exhibits used by marketing department in presenting program options.
- Provides oversight, guidance and/or assistance to other members of the Underwriting Analysis team.

Require Skills:

- Minimum 3 years work experience in self-funding or related group underwriting duties.
- College degree, mathematics background preferred
- Expert in Microsoft Suite (especially Excel and Access)
- Puzzle and problem solver with the ability to take "bits and pieces" of information and form a broader picture.
- Candidate should thrive on such challenges as reflecting on the risk in a prospective client's medical insurance benefit plan, and projecting a picture of not only what "is," but how to change the future expectations by using the tools of creative and innovative benefit plan designs, plan management strategies (i.e., contributions, participation improvement), and other important cost factor management options (network, reference based payment, etc.). We provide the tools, and you provide the solution options.

Please email your resume to HR.t3@90DegreeBenefits.com.