

Updated: March 29, 2022
Title: Insurance Plans Director
Staff Group: Ministries and Faith Development, Office of Church Staff Finances
Reports To: Office of Church Staff Finances Director
Location: Open*
Grade: 13, full-time with benefits

Purpose

To manage all aspects of the UUA Health Plan and insured Group Insurance Plans (dental, life, and long-term disability) to ensure that the UUA national staff, congregations, and other UUA-related employers and their staffs have access to high quality, financially stable, and mission-aligned insurance. To serve as the UUA Health Plan Administrator, primary liaison to the UUA Employee Benefits Trust committee, and to oversee vendor relationships. To act as the public face of the UUA Insurance Plans helping to educate congregations, other participating employers, plan participants, and other congregational staff including answering questions and resolving problems. To scan continuously diverse market sources for potential threats, to formulate action plans to maintain Plan viability, and to inform the UUA Audit Committee of enterprise-level risks. To inform and guide congregational leaders as they create durable, legal benefits policies.

Principal Responsibilities

1. Serves as the senior staff advisor on insurance plans, policies, issues, and trends within the UUA Office of Church Staff Finances.
2. Serves as the primary staff liaison to the UUA Employee Benefits Trust and the trustees of the UUA Health Plan. At the pleasure of the trustees, serves as the legally designated Plan Administrator. Provides guidance and information relative to health insurance trends, health outcomes, risk, reinsurance markets, drug industry practices, and related matters. In conversation with the UUA Administration, constituents, and especially with those holding marginalized identities, researches, prices, prioritizes, and presents plan change recommendations to the trustees. Develops and presents the annual budget for all UUA Health Plan-related expenses for actuaries' use in developing renewal rates. Monitors Plan performance against the metrics established by the trustees. Recommends renewal actions based on analysis of Plan actuaries' report on potential annual renewal options.
3. Consults with outside counsel to maintain Trust provisions in compliance with emerging federal regulations. Files all required documentation and responds to governmental and state insurance department inquiries.
4. Acts as the primary contact with Highmark Blue Cross Blue Shield on all operational issues. Monitors UUA Health Plan claims, trends, and projections. Meets regularly with Highmark team managers and Plan actuaries to review claims experience, trends, problems, and projections. Develops strategic interventions, and presents recommendations to the trustees.
5. Maintains a strong working relationship with all insurance-related vendors, which currently include Highmark BCBS, CDS (billing/enrollment), The Guardian Insurance Company (dental, life, and LTD), Milliman (actuaries), Risk Strategies (insurance brokerage), and legal counsel. Ensures corrective measures are implemented when necessary.
6. Oversees the daily operations of the UUA Insurance Plans, including:
 - Evaluating and acting on all member appeals of claims decisions.
 - Tracking stop-loss experience, emerging large claims, Highmark interactions with providers in large claim situations, and reinsurance reimbursements. Manages all legally mandated compliance areas, including IRS regulations, Department of Labor regulations, ACA, ERISA, COBRA, and HIPAA requirements.
 - Negotiating contracts for billing and collection services, COBRA administration, medical review, stop-loss insurance coverage, actuarial services, audit services, and periodic renewal of the Highmark-CBA Coalition master contract, subject to trustees' approval.
 - Analyzing health insurance market conditions and maintaining a long-term strategy to keep the UUA Health Plan current, competitive, and with benefits that align with the UUA's mission.
 - Developing and executing an annual marketing plan to meet growth, retention, and penetration goals in accordance with trustees' directives.
 - Managing the insurance company renewal process for all group insurance plans, including review of proposed benefits and premiums.

- Serves as liaison to UUA Accounting and audit staff. Continually evaluates and improves all management controls to assure compliance with audit standards and good business practices including the annual DOL-mandated audit.
7. Serves as the public face of the UUA Health Plan and Group Insurance Plans. Responds to problems encountered in accessing one or more insurance plans. Continually develops and refines a communications plan for direct outreach to plan participants and participating employers on important healthcare topics. Writes and publishes online articles on health insurance trends and regulatory developments. Participates in annual General Assembly workshops and other UUA-related conferences and meetings.
 8. Actively participates in the Church Benefits Association representing the UUA and the UUA Health Plan.
 9. Supervises and supports the work of the Insurance Plans Associate Director and Insurance Plans Specialist.
 10. Maintain an operations manual with complete current documentation for all essential tasks, including tasks assigned to other Insurance Team members.
 11. Perform other duties as requested by supervisor, the Co-Directors of Ministries and Faith Development, the Treasurer, the Executive Vice President, or the President.

Qualifications

This is a Grade 13 position (expected hiring range of \$87,100-\$105,000 depending on experience). Note that qualifications may be met as a result of lived experience, volunteer work, professional experience, and/or formal or informal training. Requirements include:

- Bachelor's degree or equivalent.
- A sound grasp of health, dental, life, and disability insurance fundamentals including regulatory issues, plan design and pricing, common legal issues for health plans, and standard insurance actuarial practices demonstrated by industry experience and any relevant industry credentials.
- Solid understanding of the IRS, DOL, ERISA, and ACA landscape as applied to self-insured, multiple employer plans and/or IRS-qualified Church Plans.
- Experience working with and making reports to a board or other trustee governance structure.
- Strong analytic and organizational skills; demonstrated benefits-related negotiating skills and experience.
- Solid commitment to caring and responsive customer service and strong communication skills are important.
- A deep understanding of issues around anti-racism, anti-oppression, and multiculturalism, and how to address inequities in health-based outcomes and create positive impact in the lives of people with marginalized identities through careful insurance plan design.
- Work or lived experience with communities of color or Indigenous peoples is of particular value.
- Eagerness to work in an organization in which the dismantling of white supremacy is a high priority.
- Knowledge of Unitarian Universalist congregational life is helpful.
- Proficiency in the Microsoft Office Suite (Excel, Outlook, PowerPoint, and Word); Access (or equivalent database), familiarity with enrollment/billing systems and ad hoc queries of complex databases are preferred. Knowledge of video conferencing technology (e.g., Zoom) and an understanding of social media platforms.
- Occasional travel required including travel to the annual UUA General Assembly, 2-4 committee/team meetings in Boston, other UUA-related meetings each year, and 1-2 meetings of the Church Benefits Association.

* This is a remote, work-from-home position. Location is open in the continental United States. You should have easy access to a major airport due to the travel requirements of this position.

How to Apply

People with disabilities, people of color, Indigenous people, Hispanic/Latinx, and LGBTQ candidates are encouraged to apply. The UUA is committed to developing a diverse and talented staff team. If you are excited about this role, but are unsure whether you meet 100% of the requirements, we encourage you to inquire and/or apply. Send cover letter and résumé—indicating “Insurance Plans Director” in the subject line—via e-mail to careers@uua.org, via fax to (617) 948-6467, or to Human Resources, UUA, 24 Farnsworth Street, Boston, MA 02210. E-mail submissions preferred.

About the UUA

The Unitarian Universalist Association is a progressive religious denomination headquartered in Boston's seaport Fort Point Innovation District with staff based throughout the United States. Our faith community of more than 1,000 self-governing congregations brings to the world a vision of religious freedom, tolerance, and social justice. Our normal workweek is 35 hours, we pay 80% contribution towards health insurance premiums, 10% towards retirement (after one year), and have generous paid time-off policies. We are a great place to work and we value diversity. The UUA is an Equal Opportunity Employer and is committed to the full inclusion of all. As part of this commitment, the UUA will ensure that applicants and staff with disabilities are provided reasonable accommodations. If reasonable

accommodation is needed to participate in the job application or interview process, to perform essential job functions, and/or to receive other benefits and privileges of employment, please contact the Office of Human Resources at (617) 948-4648 or humanresources@uua.org. For more information on the UUA, visit us online at UUA.org and uuworld.org.

Support for the Mission and Values of the Association

The Unitarian Universalist Association is a progressive and historic religious denomination. While it is not generally required or expected that an applicant/employee identify as a Unitarian Universalist (UU) or be a member of a UU congregation in order to work at the UUA, all UUA staff members are expected to perform their job duties in accordance with the UUA's values, principles and mission. In particular the following points, drawn from the Seven UU Principles, are of particular importance for the UUA's work environment and staff culture:

- The inherent worth and dignity of every human being: We affirm the need for a human-centered workplace that allows our diverse staff to flourish. We also understand that our wider culture and society oppresses and denies human dignity, and we seek to counter the effects of that oppression in our hiring and workplace culture so that each person feels whole and valued.
- Justice, equity and compassion in human relations, and the goal of world community with peace, liberty and justice for all: We speak openly and publicly of our support for social and political issues, including LGBTQ equity, racial justice, climate justice, gender equity, and reproductive justice.
- The interdependent web of existence: We recognize that the liberation of all people is interwoven, and we work to counter patriarchy, white supremacy, colonialism, homophobia, transphobia, ableism, environmental exploitation, and other interrelated systems of marginalization.