STATE OF ARIZONA
POSITION DESCRIPTION QUESTIONNAIRE

POSITION NUMBER	JOB CODE
AID000420AJN	AUN03992
OFFICIAL CLASSIFICATION TITLE	**WORKING TITLE**
Insurance Analyst Senior	Insurance Analyst

AGENCY	DIVISION/SECTION
Arizona Department of Insurance	LIF
ADDRESS (PHYSICAL WORK LOCATION)	**PHONE**
2910 N. 44th Street, Suite 210	602-364-2393

SUPERVISOR'S NAME	TITLE
Position to be established	Executive Consultant
EMAIL	**PHONE**
	602-364-2393

REQUEST TO		
☑ Establish New Position	☐ Review/Reclass Position	☐ Change Position Status
☐ Update PDQ	☐ Other: _____	

EMPLOYEE INITIATED: SEE PERSONNEL RULE R2-5-301.G. IF YES, EMPLOYEE SHOULD SUBMIT THROUGH AGENCY MANAGEMENT. FOR ASSISTANCE, EMPLOYEE SHOULD CONTACT THEIR AGENCY HUMAN RESOURCES OFFICE.	
☐ Yes	☑ No

SUPERVISE	MANAGE
☐ Yes (If yes, please complete the section below.)	☐ Yes (If yes, please complete the section below.)
☑ No	☑ No

Number of Direct Reports: _____ Number of Indirect Reports: _____

☐ Work Assignment ☐ Work Review ☐ Performance Appraisal ☐ Leave Requests

☐ Disciplinary Actions ☐ Hiring ☐ Other: _____

1. JUSTIFICATION STATEMENT: EXPLAIN THE EVENTS/CHANGES THAT MADE THIS REQUEST NECESSARY, INCLUDING JUSTIFICATION FOR EXEMPT, UNCOVERED POSITION REQUESTS.

The federal government (Department of Health and Human Services or HHS) has awarded ADOI a $550,441.00 grant under Section 2794 of the Affordable Care Act (ACA). The purpose of the grant is to support ADOI efforts to ensure that Arizona consumers get value for their health insurance premium dollars, specifically with regard to certain types of health insurers' rate setting and rate increase practices. The grant is referred to in this PDQ as the "Rate Review Grant" or RR Grant. ADOI will use the grant funds to (1) improve the transparency and effectiveness of its health insurance rate review, and (2) develop the technical infrastructure to comply with ACA requirements for collecting, reviewing and reporting health insurance rates. ADOI's intent is that after the grant period ends on September 30, 2011, ADOI will have the consumer-support capacity, analytical tools and systems to sustain the improvements it has made, using only pre-grant resources The grant includes funds to contract with outside consultants for actuarial, information technology, web development and other grant-related services. The grant also includes funds to hire a grant-activities manager, a senior insurance analyst and an administrative assistant. This position shall maintain a confidential working relationship with an exempt official as contemplated by A.R.S. Section 41-771(B)(2).

2. JOB SUMMARY: EXPLAIN THE PURPOSE OF THIS POSITION.

The purpose of this position is to analyze rate review filings for one year. The activities will include substantive review of individual health insurance rate filings, communication with insurers regarding completeness and compliance of rate filings, drafting revisions to filing requirements, drafting standardized certification forms and related standardized documents for individual and small group health insurers, acting as RR Grant liaison with the NAIC System for Electronic Review of Rates and Forms (SERFF), representing ADOI in RR Grant public/stakeholder meetings, and training permanent ADOI staff on RR Grant implementations. Having an Insurance Analyst dedicated to the RR Grant activities will make it possible for existing ADOI insurance analysts to continue in their current positions without being required to take on additional, grant-related responsibilities.

3. MAJOR RESPONSIBILITIES: USE ACTION VERBS TO STATE THE PRIMARY FUNCTIONS FOR WHICH THIS POSITION IS ACCOUNTABLE, AND EXPLAIN WHAT THIS POSITION DOES AND WHY.

Primary Responsibilities (in increments of no less than 5%)	Percent Time Spent (%)
1. Perform non-actuarial review of individual health insurance rate filings to protect Arizona consumers from health insurance rates that are not set in compliance with Arizona laws and regulations. Includes verbal and written communication with insurers regarding completeness and compliance of filings.	15
2. Assist RR Grant Manager with preparing for and conducting stakeholder meetings regarding transparency of rate information, individual rate filing requirements and Accountable Health Plan (AHP) certification requirements. Assist with minutes, summaries and agendas. Draft consumer-friendly publications, including web-site materials. that explain and bring transparency to Arizona's rate-filing and rate review process.	20
3. Compile data from actuarial consultants regarding actuarial review of individual rate filings. Determine whether non-actuarial review is supported by actuarial review. Revise and draft new standardized checklist and compliance certification forms for individual rate filings. Drafting will incorporate stakeholder feedback and actuarial recommendations for supporting compliance evaluation and for meaningful, consumer-friendly information.	20
4. Summarize information and variations in AHP actuarial certifications and in AHP base premium and index rate submissions for calendar year (CY) 2009 and CY 2010. Draft a standardized actuarial certification and a standardized template for base premium and index, to be used by insurers for their CY 2011 filings. Drafting will incorporate stakeholder feedback and actuarial recommendations for supporting compliance evaluation and for meaningful, consumer-friendly information.	15
5. Act as primary liaison with SERFF regarding rate-filing system requirements and implementation of new data collection and reporting functions in SERFF. Research other states' practices and rate review systems; conduct regulator or industry surveys.	10
6. Obtain information and recommendations from permanent ADOI staff on RR Grant matters; Train permanent staff on new filing requirements, new rate review processes and new SERFF functions resulting form the RR Grant. Respond to technical questions on rate review and the RR Grant from insurers, stakeholders other agencies and other divisions in the Agency.	10
7. Assist RR Grant Manager with producing all aspects of HHS Quarterly Reports, Final Reports and any other reports or information required by HHS.	10
8.	
Attach additional sheets as needed	**Must total 100%**

4. DECISION MAKING AUTHORITY: CHECK THE **ONE** BOX THAT BEST DESCRIBES THIS POSITION'S INVOLVEMENT IN THE DECISION MAKING PROCESS.

- ☐ Follows written and verbal instructions
- ☐ Follows established guidelines
- ☐ Interprets policies and procedures
- ☑ Participates in the establishment of guidelines and policies
- ☐ Acts as final authority to implement guidelines and policies
- ☐ Other: _____

5. PROBLEM SOLVING: CHECK THE **ONE** BOX THAT BEST DESCRIBES THE TYPE OF PROBLEM-SOLVING SITUATIONS REQUIRED OF THIS POSITION.

- ☐ Identical or similar situations following established routines/instructions
- ☐ Diverse procedures in differing situations; some research within area of expertise is required
- ☑ Variable situations requiring analytical, interpretive, evaluative, and/or constructive thinking within broadly defined policies and objectives

6. KNOWLEDGE, SKILLS, ABILITIES (KSAS): EXPLAIN THE KNOWLEDGE, SKILLS, AND ABILITIES AN EMPLOYEE IN THIS POSITION MUST HAVE IN ORDER TO PERFORM WORK SATISFACTORILY.

KNOWLEDGE IS THE UNDERSTANDING OF A SUBJECT THROUGH EXPERIENCE OR EDUCATION; ALWAYS COGNITIVE.

Knowledge of Arizona laws relating to health insurance compliance, rate-setting and policy provision requirements.
Knowledge of the mathematics, principles and and terminology of health underwriting and health insurance rating.
Knowledge of administrative policies and procedures for handling health insurance rate or form filings.
Knowledge of the functions of the NAIC System for Electronic Rate and Form Filings (SERFF).
Knowledge of statutory/regulatory construction and principles of public administration.
Knowledge of Arizona health insurance market, industry practices and insurance company operations.
Knowledge of federal (or other) grant management and grant-reporting.

SKILLS ARE LEARNED AND GET BETTER WITH PRACTICE; THEY ARE EITHER COGNITIVE OR PSYCHOMOTOR.

Skill in regulatory analysis and negotiation.
Skill in using Excel, Word, Power Point, Outlook, Access, PDF or equivalent programs.
Skill in interpreting and synthesizing data, identifying key indicators, developing database queries and producing useful reports.
Skill in using SERFF to review and dispose of filings, correspond with filers and run searches.
Skill in time-management, project organization and problem-solving.
Customer service skills.
Communication skills, including making technical information understandable and appropriate for various audiences.
Writing skills, including technical writing

ABILITIES ARE NATURAL, CONTRIBUTE TO SKILLS, AND ARE PERCEPTUAL, MOTOR, OR A COMBINATION; THEY ARE EITHER COGNITIVE OR PSYCHOMOTOR.

Ability to work independently, adapt to changing priorities and stay on task despite interruptions.
Ability to interpret and explain complicated information relating to the RR Grant.
Ability to quickly learn new material, including actuarial and technical concepts.
Ability to analyze complex/conflicting data and theories, draw valid conclusions and make useful recommendations.
Ability to establish and maintain effective and professional working relationships and to exercise good judgment.

7. LICENSES/CERTIFICATIONS: LIST ANY LICENSES, CERTIFICATIONS, DEGREES, OR CREDENTIALS THAT ARE REQUIRED BY LAW FOR THIS POSITION.

8. SELECTIVE PREFERENCES: LIST ANY PREFERRED (NOT REQUIRED) QUALIFICATIONS THAT THE IDEAL CANDIDATE WOULD PORTRAY.

Experience in the compliance or underwriting or finance/accounting department of a health insurance company, health insurance agency or TPA.
A bachelor's degree from an accredited college.
College or graduate level coursework in mathematics, finance, accounting, public administration, insurance theory or administration, or technical writing.
Experience working directly with actuaries.
Experience in grant management and grant-reporting.
Experience in regulatory enforcement.

9. ESSENTIAL JOB FUNCTIONS: LIST ALL PHYSICAL, MENTAL, AND ENVIRONMENTAL REQUIREMENTS FOR THIS POSITION BY CHECKING EACH BOX THAT APPLIES. FOR EACH REQUIREMENT, INDICATE THE FREQUENCY WHICH IS REQUIRED IN THIS POSITION. UNDER APPLICABLE MAJOR FUNCTIONS, IDENTIFY THE CORRESPONDING PRIMARY RESPONSIBILITY (FROM PG.3).

C = CONTINUOUSLY (>66%); F = FREQUENTLY (34-66%); O = OCCASIONALLY (10-33%); R = RARELY (<10%); N/A = NOT APPLICABLE

Physical Demands		Frequency	Applicable Major Functions
☐ Balancing			
☐ Climbing			
☐ Crawling			
☑ Fine Dexterity		F	Checklist & Forms
☐ Foot Controls			
☑ Hearing		C	Meetings, Interactions
☑ Kneeling/Crouching/Bending		R	Training
☑ Manual Dexterity		F	All
☐ Lifting/Carrying # of pounds _____ *Lifting/Carrying 25 lbs or more will require a physical exam.	Span of Lift: ☐ Floor to Waist ☐ Floor to Shoulder ☐ Waist to Shoulder ☐ Other:		
☐ Pushing/Pulling # of pounds _____ *Pushing/Pulling 25 lbs or more will require a physical exam.			
☑ Reaching		R	Training
☑ Sitting		C	All
☑ Standing		O	Interactions with Staff
☑ Talking		C	All
☑ Twisting		R	Training
☑ Upper Extremity Repetitive Motion		F	All
☑ Seeing		C	All
☐ Walking/Running Short Distances	Length of distance _____		
☐ Walking/Running Long Distances	Length of distance _____		
☐ Other _____			

Mental Demands	Frequency	Applicable Major Functions
☑ Analysis/Reasoning	F	All
☑ Communications Skills (as distinguished from talking)	F	All
☑ Math/Mental Computation	O	All
☑ Reading	C	All
☑ Sustained Mental Activity (e.g., auditing, grant writing, composing reports, problem solving)	C	All
☑ Writing	F	Publications
☐ Other _____		

Environmental Demands	Frequency	Applicable Major Functions
☐ Asbestos		
☐ Dust		
☑ Frequent Task Changes	C	All
☑ High Volume Public Contact	F	Meetings
☐ Loud Noise		
☐ Physical Danger		
☑ Tedious/Exacting Work	F	All
☐ Temperature Extremes		
☐ Toxic Substances (e.g., solvents, degreasers, herbicides, pesticides, asbestos, printer toner, etc.)		

TO THE EMPLOYEE: THIS SECTION IS TO BE SIGNED BY THE INCUMBENT.

I have reviewed the contents of the questionnaire, and it accurately describes my job.

Print Name Sign Date

TO THE SUPERVISOR: PLEASE PROVIDE ANY ADDITIONAL INFORMATION THAT YOU BELIEVE WILL CONTRIBUTE TO A CLEARER UNDERSTANDING OF THE DUTIES PERFORMED BY THIS POSITION. USE ADDITIONAL PAPER IF NEEDED.

Comments:

Print Name Sign Date

TO THE AGENCY DIRECTOR OR THE AUTHORIZED REPRESENTATIVE OF THE AGENCY DIRECTOR:

I have reviewed the contents of the questionnaire, and it accurately describes this position.

Print Name Sign Date

** Please attach an organization chart clearly identifying each position's official classification title, position number, class code, and grade. Include at least two levels of supervision above this position, this position's co-workers, and if applicable, subordinates. **If requesting a reclassification,** two (2) organization charts (current and proposed) must be attached.