

medTRANS Insurance Underwriting and Claims Committee: Renewal Timeline Policy

Self Funded Plans	Stop Loss Renewal Timeline: Ambulance
<p>90-70 days prior to policy end date</p>	<p>medTRANS Underwriting team member will:</p> <ul style="list-style-type: none"> • Initiate dialog with member to discuss claims utilization • Submit trends within the medTRANS population specific to medical & Rx claims risk • Submit trends within medical and Rx which expose the health plan to new or new to the health plan risks • Review health plan members who have been placed in case management and the outlook of those members <p>Health Plan Consultant will:</p> <ul style="list-style-type: none"> • initiate dialog with member to discuss plan design objectives/modifications/changes for next policy year
<p>70-60 days prior to enforce policy end date</p>	<ul style="list-style-type: none"> • Initiate the underwriting process • Reach out to the employer to inquire about specific knowledge or understandings of employees' medical risks
<p>60-45 days prior to enforce policy end date</p>	<ul style="list-style-type: none"> • Finalize quote for member to review • Include at least 2 specific deductible options along with the premiums and attachment factors for each
<p>45-30 days prior to enforce policy end date</p>	<p>medTRANS Underwriting team member will:</p> <ul style="list-style-type: none"> • Obtain a signed "Renewal Options" page as included in the final quote submitted to the member. • Communicate to Third Party Administrator the stop loss premiums, attachment factors and premium equivalents for the health plan(s) <p>Health Plan Consultant will:</p> <ul style="list-style-type: none"> • Work with all the service providers who contract with the health plan • Ensure all service agreements regarding the health plan are updated and executed • Assist with employee education as defined within the Health Plan Consultant Service Agreement
<p>30-0 days prior to enforce policy end date</p>	<p>medTRANS Underwriting team member will:</p> <ul style="list-style-type: none"> • Assist both the medTRANS member and Health Plan Consultant with open enrollment <p>Health Plan Consultant will:</p> <ul style="list-style-type: none"> • Engage with the employer to satisfy all items as specified on the Health Plan Consultant Service Agreement
<p>35- 45 days AFTER policy start date</p>	<p>medTRANS Underwriting team member will:</p> <ul style="list-style-type: none"> • Deliver the medical stop loss policy to the employer using trued up enrollment as to establish the minimum attachment point. <p>Health Plan Consultant will:</p>