

Adopted: 10/21/20

Revised:

NORTH METRO FLEX ACADEMY
POLICY 4.3.3
GROUP HEALTH INSURANCE

I. Purpose

The purpose of this policy is to comply with all applicable provisions of the Minnesota Health Insurance Transparency Act (HITA) for covered non-union charter schools, as set forth under Minn. Stat. § 124E.12, subd. 5. The following outlines North Metro Flex Academy (NMFA OR) procedures, in accordance with the law.

II. Requirements

- a. At least once every two (2) years, NMFA will extend a Request for Proposal (RFP) to at least three (3) different group health insurance sources or issuers. In consultation with its agent of record, the School will determine (1) from which insurance carriers to request proposals, (2) whether to request proposals from more than three carriers, and (3) evaluate a self-funded coverage option, if appropriate.
- b. The School will cooperate with the Jenny Pine, the agent of record, to supply the required information and documentation in connection with the proposal including obtaining required information from School employees.
- c. The RFP will include a date and time selected by the School's agent of record by which proposals must be submitted and will provide the agent of record and the School sufficient time following receipt of the responses to review them, negotiate with responders, select the winning proposal, and implement the new group health insurance contract prior to its effective date.
- d. RFP responses must be delivered to the School in a sealed envelope and the School Board shall designate authorized representatives to open the sealed proposals.
- e. All sealed responses will be opened by the designated authorized representatives, during a Board meeting or special meeting announced by the Board, which will be closed to the public. The School's agent of record may be present at this meeting.
- f. After opening the responses, the School's agent of record will, within a

reasonable period of time, transmit a tabulation of all responses to the School's Board of Directors. The agent of record will present such information in a format determined by the agent of record or as requested by the School.

- g. The School, with the assistance of the agent of record, reserves the right to request additional information regarding any proposal and/or to negotiate changes to a proposal.
- h. The School's authorized representatives, with the assistance of the agent of record, will evaluate all proposals, including any revisions thereto. The School reserves the right to accept the proposals which, in the judgment of the School, are determined to be in the best interest of the School and taking into account multiple factors, including but not limited to rates, benefit plan designs, provider networks, prescription drugs, aggregate benefits, and any other factors the School determines to be relevant to its decision. The School reserves the right to reject any or all proposals.
- i. The Board of Directors, in its sole discretion, will select the group health insurance provider which the School will enter into contract. Such action may be taken upon a duly called meeting of the Board of Directors or in writing as authorized by the School's charter contract.
- j. Following the selection of the group health insurance provider, the School will notify all eligible employees of any changes in the group health insurance coverage that will occur as a result of entering into a new group health insurance contract. The School will provide such notice prior to the effective date of the new group health insurance contract.
- k. The proposals will become public data upon opening in accordance with Chapter 13 of Minnesota Statutes.