

**DEPARTMENT:** NIAGARA COUNTY RISK MANAGEMENT & INSURANCE SERVICES  
**CLASSIFICATION:** COMPETITIVE  
**APPROVED:** APRIL 2, 2007

### INSURANCE PROGRAM ASSISTANT

**DISTINGUISHING FEATURES OF THE CLASS:** These duties involve assisting the Director of Risk and Insurance Services in technical and clerical duties related to the County's Risk & Insurance Programs which include a combination of self-insured and fully-insured plans including healthcare, workers' compensation, general loss prevention/safety, and property, liability and casualty insurance. The incumbent works under direct supervision. Supervision may be exercised over one or more clerical employees. Does related work as required.

#### **TYPICAL WORK ACTIVITIES:**

**WORKERS' COMPENSATION SELF INSURANCE PROGRAM:** Performs technical duties such as:

1. Reviewing and either accepting or rejecting claims for benefits;
2. Processing claims for payment of benefits and administrative expenses of the program;
3. Maintaining accurate and detailed records of all benefits paid;
4. Assist with development and tracking of a safety program;

#### **HEALTH CARE PROGRAMS:**

5. Reviews all applications for membership, determines eligibility and appropriate coverage;
6. Interprets health insurance plans and eligibility requirements to employees inquiring about coverage;
7. Submits monthly report analyzing costs and expenses of current programs;
8. Suggests to employees the addition or deletion of various types of coverage, explaining reasoning behind such recommendations;
9. Oversees health care program for retirees, explaining benefits, collecting premiums and maintaining required records.
10. Assists with Medicare Part D prescription program and GASB 45 reporting for retiree benefit plans;

#### **PROPERTY, LIABILITY AND CASUALTY INSURANCE PROGRAM:**

11. Assists the Director and Senior Insurance Program Assistant in the routine processing of claims;
12. Contacts insurance brokers or consultants and their staffs in handling claims, obtaining or providing information;
13. Tracks, processes and prepares self-insurance certificates for all vehicles in the County motor equipment fleet;
14. Collects, tracks and does initial review of third party certificates of insurance for various departments throughout the County for approval by the Director;
15. Receives requests for, and assists with production of, certificates of insurance by County to vendors and business partners for various departments throughout the County and related entities;
16. Maintains computerized records and performs incidental typing or data processing including use of various programs such as Excel, Access, PowerPoint and Word as well as specialized databases in use by the Office of Risk and Insurance Services.

#### **FULL PERFORMANCE KNOWLEDGES, SKILLS, ABILITIES AND PERSONAL CHARACTERISTICS:**

Good knowledge of laws, regulations and procedures relating to workers' compensation benefits; good knowledge of eligibility requirements, types of coverage and accounting aspects of various types of health insurance; good knowledge of the New York State laws, policies and procedures regulating Health Insurance and other employee benefits; good knowledge of procedures involved in processing of liability and casualty insurance claims; working knowledge of current methods used in maintaining financial records and accounts; working knowledge of concepts and methods used in development and maintenance of information processing systems; ability to analyze and organize complex data and to prepare records and reports concisely; ability to communicate effectively with others both orally and in writing; ability to maintain accurate records and prepare reports; ability to type at an acceptable rate of speed; tact; ability to readily acquire a familiarity with an agency's programs, goals, objectives, and operations; ability to maintain confidentiality; courtesy; accuracy; resourcefulness; neat personal appearance; sound judgment; integrity; initiative; physical condition commensurate with the demands of the position.

#### **MINIMUM QUALIFICATIONS:**

Graduation from a regionally accredited college or university or one accredited by the New York State Board of Regents to grant degrees with an Associate's Degree in a business related field; **or**

Graduation from high school or possession of an equivalency diploma **and** two (2) years of paid experience processing, maintaining, and verifying insurance records or claims in an insurance or law office, healthcare provider's office, or third party administrator for the provision of health or workers' compensation benefits, safety training/compliance or other similar experience related to risk and insurance activities.

**NOTE:** Verifiable part-time experience will be pro-rated towards meeting the experience requirement.