



Policy for Purchase of Group Health Insurance

Hiawatha Academies Policy for purchase of group health insurance coverage It is Hiawatha Academies' intent 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 ABC Charter School's procedures, in accordance with the law.

[For PDF of same, click here.](#)

1. At least once every two (2) years, Hiawatha Academies will issue a Request for Proposal (RFP) from 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.
2. Hiawatha Academies will cooperate with the agent of record to supply the required information and documentation in connection with the proposals including obtaining required information from Hiawatha employees.
3. The RFP will include a deadline by which proposals must be submitted. Such deadline will be selected by the Hiawatha's agent of record and will provide the agent of record and Hiawatha Academies sufficient time following receipt of the proposals to review the proposals, negotiate with providers, select the winning proposal, and implement the new group health insurance contract prior to its effective date.
4. All responses to the RFP must be delivered to Hiawatha Academies in a sealed envelope and the school board shall designate authorized representatives to open the sealed proposals.
5. All sealed proposal responses will be opened by the designated authorized representatives at the same time, during a Board meeting, or at a meeting announced by the board, which will be closed to the public. The School's agent of record may be present at this meeting.
6. After the opening of the proposals, Hiawatha's agent of record will, within a reasonable period of time, transmit information regarding each proposal to the school's Board of Directors. The agent



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of record will present such information in a format determined by the agent of record or as requested by the Hiawatha.

7. Hiawatha Academies, 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.
8. Hiawatha's authorized representatives, with the assistance of the agent of record, will evaluate all proposals, including any revisions thereto. Hiawatha reserves the right to accept the proposal which, in the judgment of the Academies, is 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. Hiawatha reserves the right to reject any or all proposals.



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