

FAQ's about the Washington Counties Insurance Fund

The questions and answers that follow should not be considered all inclusive and are only intended to provide a general summary of the responsibilities of WCIF and its partner affiliates.

What is WCIF and what do we do?

1. WCIF is a public non-profit multi-employer benefit trust (501 C9)
2. WCIF provides fully insured health and welfare benefits to the employees of counties and other publicly funded participating employers (also referred to as members or member groups).
3. WCIF provides its members with large group purchasing power and rate stability.
4. WCIF provides members with a variety of comprehensive group benefit plan options and choices not usually available to single employer groups.
5. WCIF provides members a voice in their health insurance administration.
6. WCIF provides administrative ease through single combined billing, online eligibility, on site enrollment, and complimentary training for members' staff.
7. WCIF provides an incentivized wellness program to assist our members in staying healthy and reducing claims cost.
8. WCIF provides members with COBRA and retiree plan administration.

What does the WCIF staff do?

1. WCIF staff provides coordination and support of all Board meetings, IAC meetings, and ACE trainings.
2. WCIF staff is the liaison between our members and the carriers.
3. WCIF staff is responsible for review and approval of all plan contracts and negotiates agreements with all WCIF business associates (also referred to as partners or partner affiliates).
4. WCIF staff is responsible for the preparation of all budget and financial statements.
5. WCIF staff maintains the WCIF website and provides members with regular updates and informational communications through the Benefits Helpline, the Magellan EAP Bulletin, and the Live Well at WCIF newsletter.
6. WCIF works with the Office of the Insurance Commissioner, attorneys, consultants and other WCIF partners to ensure compliance with all state and federal licensing and documentation requirements.
7. WCIF staff prepares all plan benefit summaries and rate charts.
8. WCIF staff provides extensive customer service to our members by assisting them in claims disputes, evaluating benefits and cost comparisons, as well as providing information and guidance when requested.
9. WCIF staff visits each member group at least twice per year to provide administrative training and on-site employee open enrollment services.
10. WCIF staff markets WCIF products throughout the State of Washington.
11. WCIF staff works closely with the WCIF business associates, including consultants, the third party administrator, and the carriers to ensure proper plan design, plan rates, and plan administration proposals are presented to the Board of Trustees for approval.
12. WCIF staff also has many "other duties as assigned" and/or special projects as assigned by the Board or Executive Director.

What does BSI, the TPA (third party administrator) for WCIF do?

1. WCIF contracts with a third party administrator (TPA) to provide a variety of services. WCIF's current TPA is Benefit Solutions, Inc. (BSI).
2. BSI is responsible for maintaining, updating, and administering all enrollment and eligibility records.
3. BSI administers all WCIF COBRA and retiree plans.
4. BSI administers the Flexible Spending Arrangements (FSA), Health Savings Accounts (HSA), and Health Reimbursement Arrangements (HRA) for WCIF member employees selecting those services.
5. BSI prepares and submits billing statements to each participating employer and maintains a remittance record.
6. BSI provides regular census data reports in a variety of formats.
7. BSI provides a variety of other record keeping and reporting documents as required by law or as requested by the Board or Executive Director.

What does the WCIF consultant do?

1. WCIF also contracts with a benefits consultant to provide additional services for its members. WCIF's current benefits consultant is DiMartino Associates (DA).
2. DA reviews and evaluates carrier projections and provides actuarial analysis and recommendations on plan designs.
3. DA evaluates plan designs for compliance with state and federal regulations.
4. DA coordinates and assists in annual rate negotiations with carriers.
5. DA, in conjunction with WCIF staff, reviews benefit plan documents, contracts, and employee summaries.
6. DA assists in the development and implementation of the WCIF wellness program and other cost containment measures.
7. DA provides legislative and regulatory expertise including bulletins and newsletters and conducts periodic seminars on regulatory issues.
8. DA provides guidance to assist WCIF with compliance on all regulatory issues including HIPAA, PPACA, COBRA, FMLA, ERISA, and Medicare.
9. DA assists WCIF staff in marketing WCIF products.

Who is Vivacity and what do they do?

1. WCIF contracts with Vivacity to manage and coordinate the WCIF wellness program called Live Well at WCIF. Vivacity is a subsidiary of Premera Blue Cross but operates separately from Premera.
2. Vivacity provides consulting expertise in wellness program development and implementation.
3. Vivacity provides design, tracking, and reporting services for the Live Well at WCIF wellness program.
4. Vivacity provides customized communication strategy and message development for Live Well at WCIF wellness program.
5. Vivacity provides a web based portal for WCIF participants in the Live Well at WCIF wellness program.

Who is on the WCIF Board of Trustees?

The WCIF Board of Trustees is made up of representatives of the member groups of WCIF. A county commissioner from each county that enrolls 100% of all eligible employees in WCIF group life and participates in WCIF medical plans is provided a seat on the Board of Trustees. In addition, six additional Board members are selected by the Insurance Advisory Committee (IAC) from non-county members. Currently, there are 19 members on the Board, 13 county commissioners and six non-county representatives. Each member of the Board of Trustees may select an alternate to serve in the absence of the Board member.

What are the responsibilities of the WCIF Board of Trustees?

1. The Board appoints the WCIF Executive Director.
2. The Board is responsible for approving all WCIF policies.
3. The Board adopts the WCIF annual budget and approves all financial statements and documents.
4. The Board approves all benefit plans and plan changes and approves all plan rates.
5. The Board approves all plan eligibility and coverage requirements.
6. In short, while the Trustees appoint the Executive Director to run the day to day operations of WCIF, the Board of Trustees is responsible for the governance of the Trust including fiduciary oversight of the Trust finances, physical assets, and administrative responsibilities.

What is the WCIF Executive Committee?

The Executive Committee is comprised of five members and includes the Chair, Vice-Chair, and Executive Chair (previous year's chair) of the WCIF, as well as two at large members. The Executive Committee's role is as directed by the full Board and has generally included participating in special projects like program design for the wellness program as well as annual duties such as the annual performance evaluation of the Executive Director. The Executive Committee has no authority not granted to it by the full Board.

What are the IAC and ACE committees?

IAC stands for the Insurance Advisory Committee. The IAC is made up of a representative of each of WCIF's participating employers. The IAC representative is generally someone who has executive authority for the member group such as a director or commissioner. In many cases, Trustees also represent their organization on the IAC. The IAC was created to allow each participating employer to have a voice in the administration and benefit plan designs of the Trust.

The role of the IAC is to advise the Board of Trustees on all issues of benefits and plans provided by the WCIF. The IAC generally meets twice annually including a joint meeting with the Board of Trustees in June and a meeting in September to review the following year's renewal.

ACE stands for the Administrators Committee for Excellence and is comprised primarily of HR and/or payroll and accounting staff of each participating employer. For our smaller groups, these duties may be all handled by one person, while in our larger groups several employees may fill these roles. WCIF holds administrative training sessions for our ACE members in February and September each year at locations on both the east and west sides of the state. WCIF also sponsors an annual Benefits Summit that provides an additional training opportunity on a variety of subjects regarding benefits and administration. These trainings are designed to keep the administrators up to date on all issues regarding WCIF plans and policies as well as to provide training on any other issues related to health and welfare benefits that may impact our member groups.