**Health Insurance Agent Interview Questions**

(School District) would like to bid its health, dental, vision, life and long-term disability insurance for the (Fiscal Year) school year for all employees. Current contract language for all groups except teachers states “(insurance plan) or equivalent”. The teacher’s contract states “(insurance plan).”. Therefore, we are interested in getting a quote for all employees and another one that would exclude teachers. We currently have a total of (#) employees on health insurance with (#) of those being teachers. Most of the employees on health have dental, vision, life and long-term disability. Approximately (#) employees have only dental, vision, life and long-term disability. We would like to interview agents and select one agent to handle the bidding process for us. Please answer the following questions to assist us in making a selection:

How many years has your company been in the health insurance business? How many years have you dealt with school districts? How many school district accounts do you currently handle?

Which companies do you usually solicit bids from for health insurance? Dental? Vision? Life Insurance? Long-Term Disability? Are there any companies you will not solicit bids from? If so, why?

Which kind of health insurance plans (i.e., HSA, HRA, wrap) are you seeing as a trend or most cost effective solution for schools?

Which health insurance plans would you consider an “equivalent” to MESSA Choices II and why?

Explain your companies health insurance bid process. What do you handle and what would our district be responsible for?

What would be the cost to our district for you to bid our health, dental, vision, life and long-term disability insurance?

If the district awards the bid to a carrier other than MESSA, what would the annual cost be to our district for you to handle our account? How would you be compensated (commission or fee based)?

What services would your company provide to our district? Who would employees call with service related issues or questions?

If the district chose a health plan with an HSA, HRA, wrap, or other similar program, who would handle these? Do you use a third party administrator? Which banks do you deal with? What would be the fees?

Are there any other fees that we should know about?

Has your firm or any affiliated firm ever been suspended, warned or fined by the Michigan Insurance Commission or any other regulatory body in any State?

What services do you provide that others may not?

Provide a proposed work schedule/timeline for PA 106 work.

Provide at least three current client references.