Borislow Insurance
Position: Senior Client Consultant
Location: Methuen, MA and remote

Borislow INSURANCE

Position Overview

Borislow Insurance (BI) is a leading employee benefits brokerage and consulting firm. For 39 years, we have served clients across a wide variety of industries and geographic areas. We are strategic advisors featuring multiple subject matter expert practices that are integrated as one team to deliver our unique value proposition to our clients. Our team's deep knowledge and experience is central to our ability to lead our clients in bringing them innovative solutions to their complex challenges. We are passionately committed to building long-term client relationships based on the highest levels of integrity, superior service, and exemplary performance – all done with a true sense of urgency and a personal touch. At a time of great uncertainty, change, and opportunity in the healthcare and insurance industry, BI remains among the fastest growing and most respected employee benefits agencies both locally and nationally.

The agency is currently seeking a Senior Client Consultant to join the Borislow Insurance team to service & provide forward thinking, strategic consulting to a book of business in the Employee Benefits Department.

Primary Function:

The **Senior Client Consultant** is responsible for collaboratively managing a block of employee benefit related employer client accounts. The role includes setting annual & multi-year benefit strategies with clients to ensure both employer and employee program satisfaction while managing associated cost expectations. The Senior Client Consultant is responsible for advising clients, developing project plans, setting timelines, meeting deadlines for client deliverables, retaining and growing the existing employee benefits business. The Senior Client Consultant must be capable of applying industry and marketplace critical thinking in an effective manner.

The qualified candidate must have extensive knowledge in most group health & welfare related plans to include the following:

- Medical (including various funding arrangements and plan design elements)
- Health Savings Accounts/ Health Reimbursement Accounts
- Dental
- Life and AD&D
- Disability Voluntary Plans
- Voluntary & Worksite Plans
- International Benefits
- FSA/DCAP
- EAP
- Long Term Care
- Compliance, HIPAA, ACA, FMLA, ERISA, etc.
- Additional Federal and State regulations impacting employee benefits

Key Skills and Responsibilities:

- Must be savvy in our, and our clients' value proposition
- Develop and maintain strong relationships with multiple clients with a high degree of professionalism and sense of urgency
- Work on larger, more complex employer groups with various funding relationships & plan design elements
- Coordinate all aspects of employee benefit program including strategy, analysis, evaluation, implementation, employee communications and day to day account service
- Communicate directly with all client contacts by telephone, e-mail, web-conference, and in-person meetings
- Proactively evaluate client needs, assist client in setting annual benefit strategy, set clear expectations, develop and present pre-renewal and renewal presentations
- Provide coverage recommendations with supporting details
- Partner with in-house Risk Management team to analyze and deliver financial analysis and reporting using pre-established report formats, as well as produce ad hoc analysis, as required by clients
- Understand and explain key underwriting principles and plan cost drivers
- Negotiate renewals directly with carriers/vendors; function as carrier liaison for client during Request for Proposal (RFP), renewal process, as well as, all ongoing service issues
- Research and learn new industry concepts, as well as regulatory compliance legislation in the "Employee Benefit" arena
- Partner with in-house Compliance Practice to provide clients with updated information and education on the latest legislative requirements and changes.
- Lead Clients through new requirements resulting from Federal and State Health Care Reform laws
- Conduct benefits-focused analysis on a project basis, often against tight deadlines and time constraints
- Manage post implementation process including periodic reviews with clients including routine (quarterly, bi-annually, etc.) client reporting meetings to review financial performance
- Partner with Health and Wellness team to educate client on the benefits of a comprehensive health and wellness program;
- Ability to work effectively and collaboratively with all levels of staff both internally and externally with clients and vendors
- Keep management and team up to date on the status of all client accounts through Smart Office notes, meeting notes and e-mail
- Commission revenue management
- Assist management team in developing and implementing "best practices" in managing, developing and peer reviewing client deliverables
- Act as team leader and mentor to benefit analyst and assistant consultant
- Senior Client consultant should know when to escalate client visibility to management regarding unresolved or sensitive service and benefit related issues, jeopardy accounts, and changes in a client's organizational and decision maker structure
- Employee is responsible for adherence to the stated expectations of the E&O Plus Quality Management Program

Qualifications and Experience

- BS/BA Degree with a minimum of 8 to 10 years of health and welfare consulting experience, or 10 to 12 years of employee benefits professional experience
- Master's degree desired
- Must hold an active Life and Health Insurance License

- Strong attention to detail; ability to prioritize, and work productively in a fast-paced environment
- Ongoing professional development in the areas of employee benefits, retirement, insurance and investments, and Human Resources
- Excellent communication skills in order to work with clients at all levels, including "C-level decision-makers"
- Ability to conduct large group presentations, and willingness to travel
- Demonstrated team management and organizational skills
- Articulate, professional, courteous, and customer service focused
- Resourceful and have ability to act as a business partner with clients
- Strategic thinker with consultative skills
- Ability to work independently and collaboratively within a high-performance team
- Strong analytical and mathematical skills
- Strong command of Microsoft Office and related software