

Date
June 15 2025

Hamilton Insurance Group 

Employee Benefits Proposal

Mansfield City Schools



**Driving Success with
Innovative thinking**



Website
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Presented by
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June 15, 2025

Mansfield City Schools
856 W Cook Road
Mansfield, OH 44907

Subject: Response to Request for Proposal (RPF)

Dear Mansfield City Schools,

Hamilton Insurance Group is pleased to submit this response to your Request for Proposal (RPF). We are a local insurance provider in Mansfield, Ohio and are excited about the opportunity to partner with Mansfield City Schools.

Our company has been serving the Mansfield community for over 30 years, providing reliable and comprehensive insurance solutions to businesses and organizations alike. We understand the unique needs of educational institutions and are committed to delivering personalized service and tailored insurance plans that meet those needs.

Sincerely,

Neil Hamilton
President
Hamilton Insurance Group

Confidentiality Statement

This response is intended for the exclusive use of Hamilton Insurance Group and the decision-makers at Mansfield City Schools. Our vendors, carriers, clients, strategies, and other proprietary information are not to be shared outside of the decision-makers for this Request for Proposal without the prior written consent from Hamilton Insurance Group. If this is received by someone who is not a decision maker in this process it should be deleted and/or shredded immediately.



Introduction to

Hamilton Insurance Group 

Hamilton Insurance



About Us

Established in 1992 by Neil Hamilton, Hamilton Insurance Group began as an independent insurance agency and has since experienced significant and continuous growth. We currently employ 18 insurance professionals in our Mansfield office and 6 in our Gahanna office. Our continued growth is a direct result of strategic partnerships with leading carriers, TPAs, PBMs, and other vendors in the market. We differentiate ourselves by cultivating relationships with vendors and developing programs that are not readily accessible to our competitors. A core principle of our partnerships is 100% transparency, ensuring that all rebates, savings, or other financial benefits are passed directly to our clients. No backdoor deals or money made from premiums or bonuses to incentivize placement. All compensation is made available to our prospects and clients beforehand including the compensation of our TPAs, PBMs and any other provider.



overview of

Proposal

We have tried to include as much information on the requested items as we felt necessary. Some of the questions in the presentation expectations we feel are overlapping but should be answered within the proposal.

While we maintain an open-minded approach and explore all available options, we have consistently found Unified Group Services to be the most effective TPA within the Ohio Public Sector market. Their service level and accuracy are unparalleled, making them a preferred TPA for our captive programs and consortiums. The services outlined in this proposal reflect the combined strengths of both our organizations. Independent TPAs offer the flexibility to seamlessly change networks or stop-loss providers year to year if necessary, while maintaining consistent service levels and avoiding gaps in claims payments.



Structure and Team

Hamilton Insurance Group will serve as the primary account servicer, overseeing all providers and vendors for the school district's benefit plan. Michael and Neil Hamilton will always be accessible for direct consultation. Recognizing that each client has distinct needs and expectations, our service model is designed to adapt to your specific requirements. A single responsible party will be assigned for each aspect of the benefits program, from claims processing to enrollment, and will be directly available to the district. Alternatively, communication can be routed through Hamilton Insurance Group, and we will obtain answers directly from the responsible individual.



Our preferred TPAs
have Claims payment
Accuracy of over

99%

Here are the core services we manage that we believe differentiate us from our competition

- 1. TPA Administration Options:** As previously mentioned, we currently prefer **Unified Group Services** for public accounts. However, we also utilize numerous other carrier ASO services and independent TPAs where they are a better fit. Each TPA possesses unique strengths and areas of focus, meaning that not every TPA is suitable for every account. Our other preferred TPA is SISCO which has a few proprietary programs as well as integrates with our solutions.
- 2. Stop Loss Consultation:** We thoroughly explore all stop-loss options, ranging from standard stop-loss policies to captive programs and consortiums. The only consortium we confidently recommend is the **Jefferson Health Plan**, due to its unwavering commitment to 100% transparency and robust financial stability. Beyond the Jefferson Health Plan, we advocate for captive solutions. We have access to several excellent captive options that are not available to other agencies. Again, we strictly require 100% transparency from all partners.
- 3. Plan Document Review:** This process is a collaborative effort involving the PBM, TPA, and Hamilton Insurance Group. Our aim is not only to simplify the plan but also to enhance its operational effectiveness. We actively seek out all possible cost-saving opportunities while ensuring minimal disruption to employees, thereby promoting satisfaction among unions and their members. This is typically achieved by incentivizing favorable insurance consumer behavior without penalizing alternative choices.

continued

- 1. PBM Review:** As stated previously, we exclusively partner with PBMs that operate with **100% transparency and pass-through** all financial benefits. This means that 100% of all rebates are returned directly to the client, and all negotiated cost savings are fully realized by the client. Our PBMs have been internationally sourcing name-brand and specialty drugs for over a decade, resulting in approximately 40% savings per eligible script. They also incorporate built-in discount plans, ensuring that if a program like GoodRx offers a lower price, both the district and employees benefit from that savings, and the amount still contributes towards their out-of-pocket maximum. This occurs automatically when claims are submitted to the PBM. We are confident in our ability to achieve cost savings compared to Express Scripts with minimal to no disruption to employee prescriptions.
- 2. Reporting:** Mansfield City Schools will receive monthly reports from Hamilton Insurance Group, detailing both the performance of the benefit plan and the captive/consortium. (Please note: some captives only release quarterly reports for the captive as a whole). The district will also have real-time access to run reports that are accurate up to claims paid in the last 24-hour period.
- 3. Quarterly Reviews:** We believe in conducting at least quarterly reviews with all partners and the client to ensure everything is operating smoothly. These reviews can also be scheduled off-cycle as needed. Hamilton Insurance Group conducts monthly internal reviews, which we will share with clients upon request.
- 4. Enrollment:** We leverage the Employee Navigator enrollment platform. This platform empowers both us and our clients to manage enrollments online or through personalized consultations. Employers have 100% access to all data. For public entities, we recommend a hybrid enrollment approach. We will have benefit consultants available via phone, on-site, or at our office to discuss coverage options with employees. Employees who prefer not to speak with a consultant can complete their enrollment online. Any employees who do not complete the enrollment process will be passively enrolled in the option most similar to their current coverage.
- 5. Compliance:** We ensure that all systems remain HIPAA compliant and that plan documents do not fail any discrimination testing. We can integrate COBRA administration with the health plan or manage it separately, depending on the group's specific goals.

Here is a summary of a few trends and our solutions to them

1. **Pharmacy Costs:** Pharmacy expenses have significantly increased as a percentage of overall healthcare spend over the past several decades. Here are our responses to key pharmacy trends:
 - **GLP-1 for Weight Loss:** Many public employees anticipate comprehensive benefits, including coverage for weight loss medications. While these drugs can be expensive for plan sponsors, when used correctly, they can have a positive long-term impact on healthcare spending. For these to be sustainable for the plan sponsor, responsible usage is crucial, ensuring members adhere to physician recommendations for successful outcomes. We recommend implementing specific requirements if allowing weight loss drugs.
 - **Specialty Drugs:** The number and cost of specialty drugs are consistently rising. Our PBMs have been internationally sourcing these medications for over a decade. This strategy typically reduces the cost of most drugs and ships them directly to the member's home, resulting in 30-40% savings with minimal disruption. We also actively work to maximize pharmaceutical manufacturers' co-pay cards and other assistance programs to further reduce costs. Many assistance programs necessitate plan document changes that may cause some disruption to members, which many public entities choose not to implement.
 - **Discount Drug Programs:** Many members have discovered that programs like GoodRx or other discount programs sometimes offer lower prices than those negotiated by PBMs. Our preferred PBMs incorporate GoodRx into their adjudication program. This means that if a discount program offers a cheaper price than the PBM's negotiated rate, both the employer and employee will realize the lower price, and it will still count towards their plan accumulations.

continued

2. **Adjudication and Complex Bill Review:** Many payers aim for over 80% auto-adjudication. While this speeds up the process, it can also lead to employers paying for misbilled services. Implementing complex bill review can save 5-6% with no difference in network discounts just from increased accuracy in claims payments

3. **Healthcare Quality and Cost of Care:** Most members do not actively shop for services as they often pay a similar amount regardless of the provider. However, employers frequently pay 2-3 times more for the same or even lower quality of care from one provider compared to another in the same area. For example, a routine colonoscopy that cost \$12,000 at one local provider could have been less than \$6,000 at another. We offer several resources that can be leveraged to reward employees for choosing higher quality care at lower costs. Our goal is to empower employees to choose their preferred providers while incentivizing them to help the school save money.

4. **Catastrophic Claims:** Catastrophic claims, such as those related to gene therapy drugs or transplants, can impose substantial expenses on a health plan and its sponsors, particularly when the claim initiates during a renewal cycle. More Gene Therapy drugs are being approved every year that cost \$1,000,000 or more. We fully insure these risks separately but in tandem with the plan when possible, ensuring no gap in coverage or different ID cards for employees. The annual cost for the fully insured policy is minimal but effectively mitigates several potential catastrophic claims that can make a self-funded insurance program challenging to manage.

First 12 Months

Hamilton Insurance Group 

This somewhat varies based on needs of the client

Mansfield City Schools can anticipate an effective, well-structured, and transparent enrollment process. We will develop a comprehensive yet user-friendly enrollment platform, supplemented by dedicated enrollment professionals available to provide education and support to all employees as needed. Our aim is to significantly reduce prescription costs and provide insightful, actionable, and transparent real-time data for review and advisement. Continuous communication among all stakeholders will be maintained throughout the year to ensure complete alignment.



Compensation

Hamilton Insurance Group 

Services are rendered on a Per Employee, Per Month (PEPM) basis, with the infrequent exception of cost containment resources from the Third-Party Administrator (TPA) or Pharmacy Benefit Manager (PBM). While these resources may be included in the monthly fee, it is generally more advantageous to engage them on an as-needed basis, at which point a percentage of realized savings is charged. This framework encompasses Hamilton Insurance, the TPA, and the PBM. Although compensation varies based on the scope of services requested and program complexity, all fees will be itemized and presented in financial proposals. While it is standard industry practice for brokers and TPAs to be compensated on a PEPM basis, many also receive overrides or bonuses. PBMs frequently retain a percentage of rebates, a practice we do not permit. Our compensation structure is designed with the singular objective of maximizing client savings and optimizing the member experience. Alternative structures can introduce conflicts of interest that may hinder the reduction of claim costs and overall healthcare expenditures.

Experience

Hamilton Insurance, Unified Group Services, and our program partners, including Jefferson Health Plan and QBE, possess extensive experience in managing self-funded health insurance plans in both the private and public sectors. This expertise encompasses negotiations with union groups and insurance committees. Through this experience, exemplified by the 19 public entities administered by Unified Group Services, we have developed cost containment options that minimize disruption for employee members while achieving substantial reductions in healthcare costs, as previously discussed. We recognize that unions often resist or oppose options that may cause disruption to their members, thereby precluding some highly aggressive cost containment strategies. However, they are generally receptive to programs that introduce minimal disruption to their members.

Employee Care Facilities

Hamilton Insurance Group 

Unified Group Services has experience collaborating with direct primary care options. For an organization the size of Mansfield, it will be necessary to either identify additional local partners to collectively support a clinic or to explore direct primary care contracting with a local entity. This arrangement would provide employee care on a fixed-cost basis, adhering to rigorous quality of care standards. Previous discussions with some area providers on this topic have indicated receptiveness, though reasonable terms were not reached at that time.

Hamilton Insurance Group has engaged in discussions with other local organizations regarding this possibility; however, coordinating disparate entities to initiate such a program presents significant challenges. While interest is often expressed, the primary hurdle lies in the initial implementation phase.

Thank You

We look forward to
working with you



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