

**Scope of Work:** Interim Insurance Consultant

**Issued by:** Hampshire County Group Insurance Trust

**Date:** October 31, 2025

**Term:** November 2025 – June 30, 2026 (with option to extend)

---

## 1. Background & Purpose

The Hampshire County Group Insurance Trust (HCGIT), established under Section 12 of Chapter 32B of the Massachusetts General Laws for the joint purchase of insurance, serves 73 municipalities, school districts, and public entities throughout Hampshire, Franklin, Hampden, and Worcester Counties. The Trust administers health, dental, and related benefit programs on behalf of its member units and is governed by an Insurance Advisory Committee (IAC) representing those members. The Consultant will report directly to the IAC and will work closely with the Executive Committee (EC).

HCGIT seeks to engage a qualified consulting firm to provide **interim management services** during a leadership transition period. The Consultant will provide experienced day-to-day operational oversight and strategic guidance to ensure the continuity of Trust operations by supporting the IAC and member units.

---

## 2. Scope of Services

The selected Consultant will be responsible for providing professional interim management, technical, and advisory services, including but not limited to:

### Key Responsibilities

- Provide interim executive leadership for all aspects of HCGIT operations, including administration of health, dental, and other benefit programs.
- Supervise, support, and communicate with existing Trust staff.
- Provide oversight for key financial operations being performed by Trust staff, such as payroll, accounts payable, cash management, and reconciliations.
- Provide oversight for other key financial operations, including but not limited to budgeting, rate setting, and reserve monitoring in coordination with the Trust staff, IAC, EC, actuaries, and financial advisors.
- Manage relationships and contracts with carriers, benefit administrators, actuaries, and other vendors, ensuring performance and compliance.

- Serve as the primary point of contact for all matters related to the trust, including but not limited to offering guidance, communication, and problem resolution to member units, their governing bodies, and media outlets as applicable.
  - Provide technical expertise to analyze claims data and utilization trends, identify cost drivers or emerging issues with current plans and claims, and recommend corrective or cost-containment measures.
  - Prepare reports, presentations, and meeting materials for the IAC and the EC and attend IAC and EC meetings.
  - Advise the IAC on strategic, operational, and regulatory matters affecting the Trust, including but not limited to financial sustainability and claim management.
  - Lead the process to secure the FY2027 health insurance renewal, including data analysis, rate projections, and coordination with actuaries and carriers.
  - Provide guidance on the Trust's financial viability and, if applicable, support in creating a dissolution plan
- 

### **3. Deliverables**

The Consultant will be expected to provide the following deliverables:

- Monthly activity and financial status reports to the EC and IAC.
  - Regularly analyzes claims to identify key cost and utilization trends.
  - Develop a strategic roadmap for Trust sustainability.
  - Materials and presentations for EC and IAC meetings.
  - Renewal documentation and recommendations for the FY2027 plan year.
  - Final transition summary and process documentation at the conclusion of the engagement.
- 

### **4. Term and Time Commitment**

The anticipated term of this engagement is eight (8) months, commencing November 2025 and concluding on June 30, 2026, with the option to extend upon mutual agreement.

The Consultant will be available no less than 12 hours per month for meetings with Trust staff and for meetings of the EC and IAC, which could be held virtually.

The Consultant will commit to the necessary hours as needed to meet deliverables

---

### **5. Minimum Qualifications**

- Demonstrated experience in public sector health insurance management or trust administration.

- Strong financial and analytical tools and skills to support rate setting and claims analysis.
  - Familiarity with Massachusetts public employee insurance regulations (M.G.L. c.32B) and related governance structures.
  - Excellent communication and organizational skills.
  - Ability to work collaboratively with Trust staff, boards, municipalities, and vendors.
- 

## 6. Proposal Requirements

Interested firms should submit a proposal that includes:

- **Firm Overview:** Description of the firm, including key personnel and relevant experience.
  - **Approach and Work Plan:** Outline of how the firm will provide interim management, claims analysis, and renewal support.
  - **Qualifications:** Summary of similar engagements with municipal groups, trusts, or public entities.
  - **References:** At least three references for comparable projects.
  - **Cost Proposal:** Proposed hourly or monthly rate structure for consulting services, including any reimbursable expenses.
  - **Availability:** Confirmation of ability to begin services as soon as possible, but no later than **December 1, 2025**.
- 

## 7. Submission Instructions

Proposals must be submitted electronically in PDF format to:

Attn: Richard Carmignani, Chair, HCGIT IAC and EC  
Email: [richc@dudleyma.gov](mailto:richc@dudleyma.gov)

All proposals must be received by **November 7, 2025**. Late submissions may not be considered.