#

**Candidate Booklet**

**Role: Head of Risk equalisation Fund**

**Grade: Assistant Principal officer**

**Deadline: 2nd June 2023**

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# Head of RISK EQUALISATION FUND

# The Position

**Title of position:** Head of Risk Equalisation Fund

**Office address:** Beaux Lane House, Mercer Street Lower, Saint Peter's, Dublin 2, D02 DH60

**Organisation website:** www.hia.ie

## The Organisation

The Health Insurance Authority is the statutory regulator of the health insurance sector in Ireland. The Authority plays a key role as an independent regulator, a provider of consumer information, an adviser to the Minister for Health and as the custodian of the Health Insurance Risk Equalisation Fund. The HIA is a small, dynamic organisation that is committed to delivering on its vision of a well-regulated, competitive health insurance market where consumers are empowered to make informed decisions.

The purpose of the HIA is to regulate the health insurance market in Ireland in the public interest. This is done by analysing the market, designing appropriate regulations, and monitoring the compliance of the insurers with their obligations. We empower consumers to choose the right health insurance product for their needs.

The HIA carries out its work with a high degree of transparency and independence.

**Governance**

The HIA is a public body, which is independent in the exercise of its statutory functions. For public accountability purposes, the HIA operates under the aegis of the Department of Health. The HIA is governed by a 7-member Authority, who are appointed by the Minister for Health.

**Context of the Appointment**

A three-year strategic plan for 2022-24 has recently been approved by the Authority, which includes the following key priorities:

1. **Drive consumer focused health insurance regulation**

We will use our thought leadership and understanding of the health insurance and related markets to design and implement effective regulation that delivers a competitive market, value for consumers and considers future needs.

1. **Ensure compliance and accountability through regulatory best practice**

We will use our powers to ensure effective compliance by insurance companies, through inspections, audits and providing guidance on all aspects of regulatory obligations

1. **Build Consumer Trust and empower consumers to make informed decisions**

We will build trust with consumers that the health insurance market can deliver benefit and value, by providing them with reliable information on prices, rights and obligations and the tools to make considered decisions. We will mitigate the impact of product proliferation by empowering consumers to make informed choices.

1. **Invest in digital capacity to enhance our capabilities**

We will invest in our digital infrastructure and expertise to enhance our capabilities regarding market intelligence, managing compliance and improving the consumer experience.

1. **Develop our people to deliver effective outcomes and high standards of corporate governance**

We will identify our workforce needs and invest in our staff to help them deliver a quality service and high standards of corporate governance.

Further information about the Authority including publications and key documents is available at [**www.hia.ie**](http://www.hia.ie).

## The Position - Head of risk equalisation fund

Reporting directly to the Chief Executive/Registrar, the Head of Risk Equalisation Fund is a member of the Senior Management Team in the Health Insurance Authority (HIA). The successful candidate will lead the Risk Equalisation Fund Team with a key responsibility for effective and efficient management of the fund. The Head of Risk Equalisation Fund will be expected to contribute effectively to HIA activities and decisions, as well as playing an important role in the strategy, governance and development of the organisation and provide leadership to support the Chief Executive Officer to deliver on the vision for the Health Insurance Authority.

**Duties of the Role**

* Lead the overall process for managing the monthly and quarterly REF claims management process.
* Carry out the Treasury management function of the REF.
* Work with the Head of Regulation and Compliance to implement HIA’s activities regarding compliance by the health insurance companies with their obligations under the Risk Equalisation Fund, including leading annual and ad-hoc inspections process for REF claims.
* Generate a range of reports to support HIA understanding of REF claims and stamp duty, including management accounts, Provision of financial information in relation to the Fund for the purposes of the assisting on the conclusion of stamp duty rates and risk equalisation credits.
* Provide input into HIA regulatory activity when required and provide support to management.
* Initiate HIA data governance strategy to ensure consistency of health insurance market and claims data provided to HIA.
* Annual assessment of overcompensation in the risk equalisation fund and development of reports.
* Manage the HIA’s accountancy staff and advisers in respect of their work in relation to risk equalisation.
* Represent the Authority in its dealings with a range of external bodies in particular the Department of Health, health insurance industry and other state agencies.
* Other relevant duties relating to this role, as and when required.

### Reporting and Working Relationships

The Head of Risk Equalisation Fund is expected to develop and maintain key working relationships with the following:

* HIA senior management team
* Board of the Health Insurance Authority
* Registered Insurance undertakings
* Department of Health and other state agencies.
* Outsourced service providers covering internal audit, financial accountants

##

## Experience and Personal Qualities Required

### The Person

The person appointed will have a proven track record in a senior leadership role of a comparable organisation and will have worked collaboratively at Board and Executive level to deliver effective regulatory oversight of a relevant regulated marketplace.

### Essential Criteria

As a minimum, candidates should explicitly demonstrate the following within their application**:**

* Hold a professional accountancy qualification and be admitted to membership of a recognised professional body of accountants
* Have at least 7 years’ satisfactory relevant experience as a professional accountant or, with 3 of those years being in a Senior management/leadership role in a complex fast paced organisation
* Experience in a public sector accounting environment;
* Demonstrable Experience in financial management including treasury functions
* Ability to build relationships, influencing and liaising effectively with external stakeholders across a regulated industry.

### Desirable Requirements

The ideal candidate will also demonstrate the following within their application:

* Experience operating in a similar type of public sector organisation
* Extensive experience in driving change in an organisation
* Knowledge and understanding of the Irish and/ or international regulation or insurance sectors
* Excellent verbal and written communication, negotiation, and presentation skills, with the ability to convey with clarity complex information to non-technical audiences

### Personal Attributes, Traits and Skills

The successful candidate will hold the following personal attributes which may be assessed during the process:

* Excellent analytical, judgement and creative problem-solving skills, with a strong focus on delivering quality outcomes in the public interest
* Proven ability to build good relationships with a wide range of internal and external stakeholders across government and industry
* A strong results focus and a strong commitment to quality service delivery
* Strong leadership skills to develop, mentor and manage a muti-disciplinary team

*“The HIA is committed to a policy of equal opportunity and encourage applications under all nine grounds of the Employment Equality Act”*

*Whilst all staff are contracted to work in Dublin 2, employees can avail of remote working options. In line with Public Sector guidance, a more permanent agile/ hybrid working policy is in place at the HIA*

### Shortlisting

A shortlisting exercise will be employed when assessing eligibility of applications. Eligible applications will be shortlisted according to how well the experience and skills as described by applicants match the requirements of the role of Head of Risk Equalisation Fund.

The criteria for the shortlisting exercise will be based on the information as outlined in this Information Booklet. It is important that applicants consider the information contained in this Information Booklet in presenting their relevant qualification, skills and experience in their cover letter and completed application form.

The candidates whose applications, in the opinion of the shortlisting panel, appear best suited to the position will be shortlisted for interview.

### Interview

Shortlisted applicants will be invited to attend for an interview, which may include a competency-based interview and a presentation on a topic of relevance to the role.

The Authority reserves the right to invite candidates to a second-round interview and to undergo further assessment, including the use of psychometric assessment if so required.

# Conditions of Service

## Tenure

The position is a full-time position. The appointment is on a permanent basis as a public servant, subject to satisfactory completion of the specified probationary period.

## Probation

The successful candidate must serve a probationary period which will be of twelve months duration. If during this period the candidate’s services are satisfactory as regards conduct and efficiency generally, the candidate can expect to be appointed on the completion of the twelve months. On the other hand, if the candidate’s service during this initial probation period is unsatisfactory, the candidate’s appointment can be terminated at any time; alternatively, the probationary period may be extended beyond the twelve months.

## Salary and Payment Arrangements

The salary scale for this position is at the level of Assistant Principal Officer.

The scale for a Class A PRSI rate is:

€74,701, €77,452, €80,241, €83,040, €85,834, €87,445, €90,265¹, €93,095².

 1 *after 3 years satisfactory service on the maximum of the scale and to 2 after 6 years satisfactory service on the maximum*.

Note: Entry will be at the minimum of the scale and may be adjusted from time to time in line with Government pay policy. Different pay and conditions may apply if, immediately prior to appointment, the successful candidate is already a serving civil or public servant.

Payment will be made monthly in arrears by Electronic Fund Transfer (EFT) into a bank account of the staff member’s choice. Payment cannot be made until a bank account number and bank sort code have been supplied to the Authority. Statutory deductions from salary will be made as appropriate.

A staff member appointed to the post of Head of Risk Equalisation Fund will agree that any overpayment of salary or of travel and subsistence may be deducted from future salary payments due in accordance with the Payment of Wages Act 1991. Any such overpayment will be notified to the staff member in accordance with agreed internal procedures.

##  Location

This role is based in the Authority’s office at Beaux Lane House, Mercer Street Lower, Saint Peter's, Dublin 2. The Authority reserves the right, at its discretion, to change the primary location to any other place within Ireland.

The HIA offers Blended Working arrangements to allow all employees to apply for Blended Working (a mix of office based and remote working). We have put a significant number of supports in place to make the experience when working remotely as seamless as possible – we have a modern IT infrastructure to help us in collaborating virtually with our colleagues, we provide colleagues with the equipment they will need, and we have implemented new ways of working to keep our people connected.

## Working Week

Hours of attendance will be as fixed from time to time but will amount to not less than 35 hours per week. You will be required to work such additional hours from time to time as may be reasonable and necessary for the proper performance of your duties subject to the limits set down in the working time regulations. The rate of remuneration payable covers any extra attendance liability that may arise from time to time.

## Annual Leave

The annual leave allowance for this post will be 30 working days per annum (on a pro rata basis) to be taken at a time or times convenient to the Authority.

## The Organisation of Working Time Act, 1997

The terms of the Organisation of Working Time Act, 1997 will apply, where appropriate, to this appointment.

## Sick Leave

Payment for absences through illness, during properly certified sick absence, provided there is no evidence of permanent disability for service may be made in accordance with the provisions of the Authority’s sick leave scheme. These sick leave arrangements are subject to any changes arising in the terms and conditions of sick leave in respect of the public service generally.

Staff members paying the Class A rate of PRSI will be required to sign a mandate authorising the Department of Social Protection to pay any benefits due under the Social Welfare Acts direct to the Authority. Payment of salary during illness will be subject to the staff member making the necessary claims for social insurance benefit to the Department of Social Protection within the required time limits.

## SUPERANNUATION and Retirement

The HIA is a Public Service Body and a relevant authority for the Single Public Service Pension Scheme (SPS). Persons employed by the HIAA will become members of the SPS. Where an employee was already a member of a pre-2013 public service pension scheme, that scheme may apply subject to certain conditions. More information in respect of the Scheme can be found on the website www.singlepensionscheme.gov.ie

The appointee will be offered the appropriate superannuation terms and conditions as prevailing in the Public Service at the time of being offered an appointment. In general, an appointee who has never worked in the Public Service will be offered appointment based on membership of the Single Public Service Pension Scheme (“Single Scheme”). Full details of the Scheme are at <https://singlepensionscheme.gov.ie/>

The key provisions attaching to membership of the Single Scheme are as follows:

### Pensionable Age

The minimum age at which pension is payable is at present 66 years, in line with Contributory State Pension qualifying age changes. A constraint on pension size for most members is that they must retire on reaching age 70 years.

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### Pension Abatement

If the appointee has previously been employed in the Civil or Public Service and is in receipt of a pension from the Civil or Public Service or where a Civil/Public Service pension comes into payment during his/her re-employment that pension will be subject to abatement in accordance with the Public Service Pensions (Single Scheme and Other Provisions) Act 2012.

If the appointee was previously employed in the Civil Service and awarded a pension under voluntary early retirement arrangements (other than the Incentivised Scheme of Early Retirement (ISER), Department of Health Circular 7/2010 VER/VRS or the Department of Environment, Community & Local Government Circular Letter LG (P) 06/2013 which, as indicated above, renders a person ineligible for the competition) the entitlement to that pension will cease with effect from the date of reappointment. Special arrangements will, however, be made for the reckoning of previous service given by the appointee for the purpose of any future superannuation award for which the appointee may be eligible.

### Ill-Health Retirement

For an individual who has retired from a Civil/Public Service body on the grounds of ill-Health his/her pension from that employment may be subject to review in accordance with the rules of ill-Health retirement within the pension scheme of that employment.

### Pension Treatment of Existing Public Servants

While the default pension terms, as set out in the preceding paragraphs, consist of Single Scheme membership, this may not apply to certain appointees. Full details of the conditions governing whether or not a public servant is a Single Scheme member are given in the Public Service Pensions (Single Scheme and other Provisions) Act 2012. However, the key exception case (in the context of this competition and generally) is that a successful candidate who has worked in a pensionable (non-single scheme terms) capacity in the public service within 26 weeks of taking up appointment, would in general not become a member of the Single Scheme.In this case, such a candidate would instead, where applicable, be offered membership of the Health Insurance Authority Staff Superannuation Scheme and its associated Spouses’ and Children’s Pension Scheme. This would mean that the abatement provisions above would apply, and in addition there are implications in respect of pension accrual as outlined below:

### Pension Accrual

The Public Service Pensions (Single Scheme and other Provisions) Act 2012 introduced a 40-year limit on total service that can be counted towards pension where a person has been a member of more than one pre-existing public service pension scheme.

### Eligibility to Compete

Candidates should note that eligibility to compete is open to citizens of the European Economic Area (EEA). The EEA consists of the Member States of the European Union along with Iceland, Liechtenstein and Norway

### Incentivised Scheme for Early Retirement (ISER)

It is a condition of the Incentivised Scheme for Early Retirement (ISER) as set out in Department of Finance Circular 12/09 that retirees, under that Scheme, are debarred from applying for another position in the same employment or the same sector. Therefore, such retirees cannot apply while the above restrictions continue in force.

### Department of Health and Children Circular (7/2010)

The Department of Health Circular 7/2010 dated 1 November 2010 introduced a Targeted Voluntary Early Retirement (VER) Scheme and Voluntary Redundancy Schemes (VRS). It is a condition of the VER scheme that persons availing of the scheme will not be eligible for re-employment in the public Health sector or in the wider public service or in a body wholly or mainly funded from public moneys. The same prohibition on re-employment applies under the VRS, except that the prohibition is for a period of 7 years, after which time any re-employment will require the approval of the Minister for Public Expenditure and Reform. People who availed of either of these schemes are not eligible to compete in this competition while the above restrictions apply*.*

### Collective Agreement: Redundancy Payments to Public Servants

The Department of Public Expenditure and Reform letter dated 28th June 2012 to Personnel Officers introduced, with effect from 1st June 2012, a Collective Agreement which had been reached between the Department of Public Expenditure and Reform and the Public Services Committee of the ICTU in relation to ex-gratia Redundancy Payments to Public Servants. It is a condition of the Collective Agreement that persons availing of the agreement will not be eligible for re-employment in the public service by any public service body (as defined by the Financial Emergency Measures in the Public Interest Acts 2009 – 2011) for a period of 2 years from termination of the employment. Thereafter the consent of the Minister for Public Expenditure and Reform will be required prior to re-employment. People who availed of this scheme and who may be successful in this competition will have to prove their eligibility (expiry of period of non-eligibility) and the Minister’s consent will have to be secured prior to employment by any public service body.

### Declaration

Applicants will be required to declare whether they have previously availed of a public service scheme of incentivised early retirement and/or the collective agreement outlined above. Applicants will also be required to declare any entitlements to a Public Service pension benefit (in payment or preserved) from any other Public Service employment and/or where they have received a payment-in-lieu in respect of service in any Public Service employment.

## Other Conditions of Employment

Further information on the conditions of employment will be outlined in the contract of employment for the successful candidate.

# How to Apply

### How to Apply

Applications should be made by e-mail to cam@hia.ie.

Applicants should forward a completed application form (available at hia.ie) and cover letter of not more than 1 page, outlining their suitability for the position.

The application form and cover letter should be emailed as one document in either Word or pdf format.

### Closing Date

**Deadline for application: 12 noon on Friday, 2nd June 2023**

Your application must be submitted no later than 12 noon, 2nd June 2023. Applications will not be accepted after this date.

### Selection Process

The HIA will be undertaking a competency-based selection process in identifying suitable candidates for the role of Head of Risk Equalisation Fund. Psychometric testing may be required for candidates, who are successful in the initial screening process, prior to or post being invited forward for interview.

Please note Interviews may be held remotely using Video-Conferencing software.

# General Information

## Citizenship

Persons who are not citizens of the EU, the European Economic Area (EEA) states and Switzerland are not eligible to compete.

The EEA consists of the member states of the European Union along with Iceland, Liechtenstein and Norway. Eligibility should be confirmed with the Department of Jobs, Enterprise & Innovation.

## Reference Checks

Please note that any offer of employment made to a successful candidate will be subject to satisfactory reference verification and satisfactory verification of academic and professional qualifications.

## Confidentiality

Candidate confidentiality will be respected at all stages of the recruitment process. Applicants should however note that all application material will be made available to those with direct responsibility for the recruitment process within the Authority.

## Legal Compliance

The Authority is committed to complying with all relevant legislation over the course of this recruitment campaign, including the Employment Equality Acts 1998-2011, the Data Protection Act 2018, and the Freedom of Information Acts, 1997, 2003 and 2014.

## Expenses

The Authority will not be responsible for any expense, including travelling expenses, candidates may incur in connection with their candidature.

## Canvassing

Canvassing will result in disqualification from the competition.