



IT'S A FAMILY AFFAIR

SIIA members navigate the challenges of working alongside a family member

Written By Bruce Shutan

Specialty Care Management CEO, Craig Clemente will never forget the first work email he sent his father, which displayed on his smartphone as 'dad.'

"He was like, 'dude, you've got to change my name in your phone!' And I was like, 'Oh yeah, right.' So, he's been Bob Clemente in my phone for longer than he hasn't," Craig quips.

The elder Clemente is the founder and chairman of Specialty Care Management, a leader in cost-containment and risk-mitigation solutions for high-cost dialysis claims since 2005. Craig describes this name sensitivity as a "code switch," noting the importance of addressing him in a professional manner at work for someone like himself who has been trying hard to carve his own career path.

There's a complexity to the evolution of that family dynamic, which involves both a father-son and employee-boss interaction. For example, Craig would prefer that his father not drop a question on him on a Saturday, three bottles of wine in that he wouldn't ask everyone else in the same scenario. "You've got to figure that part of it out," he says.

The Clementes are part of a handful of SIIA members who work alongside family members. Others include Dave Wilson, who founded the healthcare actuarial and strategy firm Windsor Strategy Partners in 2004, and his son Ted, an underwriting analyst, with whom they have collaborated. In fact, Craig and Ted were instrumental in establishing SIIA Future Leaders.



Craig Clemente

Craig learned there are essentially three different ways members from that group who are younger than 40 enter the industry. One is the legacy route, like him, which involves following in the footsteps of a family member. Another is that they did so purposely, which few choose, and the third is that it's completely accidental, which he says also applied to his professional journey.

For Tom and Tommy Belding of PREMS Inc., healthcare is a family affair that extends beyond the office. Both married nurses, while Tommy's son is trying to become a doctor, and his daughter has one year left in nursing school.

Then there are folks like Gary Becker, a risk manager and benefits consultant for 40 years and CEO of ScriptSourcing since 2013, who works alongside both his son Glen and daughter Maris, helping self-insured health plan members save on brand-name prescription drugs.

Realizing the importance of being professional with clients, Maris and Glen Becker address their father by his initials, "GB," from

9-5, then slip into the "dad" description after work hours.

SIBLING SYNERGY

Gary is gratified to see how well his children work together, noting their complementary skill sets. "They bounce ideas off one another," he says. "This relationship of theirs makes me so proud as a parent. They've been through a lot, and it's really rewarding to see how they've developed."

Their mother passed away when she was just 31 years old. "When that occurred, I had a 3-year-old and a 6-year-old – just trying to navigate things as a single parent," Gary recalls. "They grew up together so unusually close, best-friends close, which is not typical for a brother and sister."

Maris started as a member advocate for ScriptSourcing in 2024, following four years in financial services at EY, calling that stint "the best way to learn the business." She's now the company's strategic initiatives lead. From the member's perspective, she says most working Americans can't afford an unexpected medical bill of \$1,000. So, it was deeply satisfying for her to tell members that there would be no copay for their high-cost medicine.



Bob Clemente

"It was just unbelievable to have that experience and talk to these people and first-hand see the difference that we can make," she says.

Having such passion and purpose behind their work helps strengthen family ties, according to Maris. "We all care and have an owner's mentality, and it really does help that our mission helps many parties," she notes. "Everyone is benefiting from these types of solutions."

Glen, a national sales executive with ScriptSourcing for more than four years who previously worked in sales at Georgia-Pacific and Echo Global Logistics, says, "There's purpose behind the people we're serving and the people that we work with day-to-day."

CARVING CAREER PATHS

Early on, Craig Clemente shied away from his family connection to the business. "I felt like I needed to make sure everybody understood that I was carving my own path as time went on," he says. Eventually, he became increasingly at ease about carving out his first name –

not his last name. Under his father's tutelage, Craig was able to walk through industry hallways and have insightful conversations, comfortable in his own skin.

He started out as a financial analyst for Hennion and Walsh, Inc., then pivoted to director of front office operations with Omni Hotels. Noting that he also worked for his father in various capacities, Craig was unsure whether it was where he wanted to spend the rest of his career.

"What I found when I got here was that I did have sort of the base knowledge and understanding, but also a real passion for the risk-management side," he recalls. "A lot of that absolutely had to do with my upbringing and just kind of the interest that I had in assessment and management of risk. So that was for me the common denominator and something that I leaned on my dad really heavily for to understand the mechanics and how that worked."

When Craig joined the family business, Specialty Care Management acquired a Houston-based company called Hopewell Risk Strategies, which was sold years later. "He would go down there and spend a week at a time just overseeing that operation," his father recalls. "My goal was to bring him to a level where I felt comfortable that he had a broad enough understanding of how the business operated, but more importantly, how it operated within the confines of the self-funded industry."



Tom Belding

Tom Belding, who began working in the self-insurance space for a third-party administrator more than 45 years ago, helped his son Tommy land a job with one of his producers for about six months before being able to hire him full-time once his fledgling business began to take off, and the two have been working together ever since.

"In the beginning, it was amazing. I got to work with my dad," Tommy says. "He taught me a skill that I never thought I'd have, and just trying to be in his shadow was good enough for me. Everywhere we went, everybody knew and loved him. There wasn't a person who didn't want to stop and talk to him at

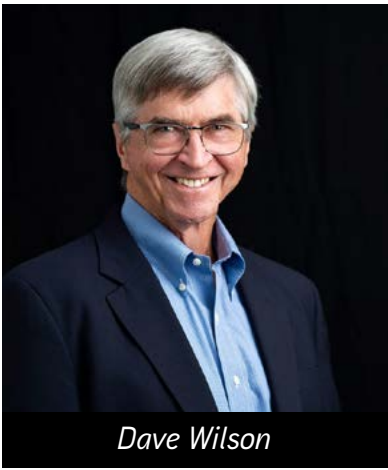
conferences. So, I knew I had some pretty big shoes to fill. Having him as my mentor meant a lot to me. He's someone I've always looked up to. Growing up, he was my hero. So, getting to follow something that he was just so passionate about meant the world to me."

It took 25 years of working together with his son before Tom decided to relax a bit, play some golf and enjoy what he had built. Tommy has been running the company for the most part for the past 15 years, always asking his dad for advice when challenging times arise.

"After he kind of gave me the reins, I was able to take it to another level," Tommy says. "Now that I have owned the company for the past two years, it's very hard to know if I'm filling his shoes well, but I'm doing the best that I can, and the good thing is that I always have him to lean on, and he's very much a part of our company. He's in every meeting that we have, so he's still a big factor in what we're doing."



Tommy Belding



Dave Wilson

One significant difference between father and son was how they weighed the need for business travel against precious family time. When Tommy was raising his kids, for instance, he did not attend any conference with his dad, preferring to be home every night with the family rather than being a road warrior.

“I was fine with that,” Tom says. “I afforded him that knowing, ‘okay, you’re an 8-5 guy.’ And so, he could grow up with his kids and spend time with them. I really appreciated that fact, even though there were some times when it was like, ‘you need to be here.’”

TRAINING AND DEVELOPMENT



Ted Wilson

Dave Wilson says it has been terrific working with his son Ted, which has been encouraged elsewhere in the company. One of his partners, Gary Miller, also worked for a number of years with his son, who left last year, and Ted’s cousin runs a software company that the firm started.

“Having family in the business is not something we have shied away from; they have become known quantities, but you can’t play favorites because of that family connection,” he explains. “Ted had to earn his stripes through his work rather than as the boss’s son.”

Prior to joining his father’s firm 12 years ago, Ted had just gotten married and was struggling to get a landscaping company off the ground. One of Dave’s friends suggested giving his son an opportunity. “When he approached me, I don’t think I even hesitated,” Ted says. “I think the guarantee I made him was that I would do whatever you say from this point forward.”



At first, Dave thought his son needed more background on the stop-loss underwriting side. So, he was assigned to work in the underwriting department at a stop-loss MGU client for a few months to whet his appetite.

Ted proved to possess a good analytical head and sharp skills at observing people's dynamics, according to his father. He remembers seeing him in action at a meeting with several union reps who held all the cards but said almost nothing. "Ted is a pretty good poker player, so reading the table was a real skill, which is uncommon in the healthcare actuarial world," he says. "Having somebody pick up on those social cues and have that kind of emotional intelligence to read the room was really important from a technical perspective."

The elder Belding recalls that when he started selling health insurance in the early 1980s, there were only two deductible plans: \$100 and \$250, later followed by \$500. "Premiums for a single individual were about \$45 a month and for a family \$167, which is ridiculous," he says.

"If you told me back then that there would be a time that people's insurance for their family would cost more than their mortgage payments, I would have said you're nuts, but here we are, and they are," he continues. "What this journey has taught me is that we have to mitigate claims losses, but we have to give them the best healthcare that's available, and that's what we try to do. We have to protect the future of the health insurance industry, and so we're very sensitive to the fact that there is a huge difference between medical care and insurance." ■

Bruce Shutan is a Portland, Oregon-based freelance writer who has closely covered the employee benefits industry for nearly 40 years.



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