

SIIA Diamond, Gold & Silver Member News

SIIA Diamond, Gold, and Silver member companies are leaders in the self-insurance/captive insurance marketplace. Provided below are news highlights from these upgraded members. News items should be submitted to membernews@siia.org. All submissions are subject to editing for brevity. Information about upgraded memberships can be accessed online at www.siia.org. For immediate assistance, please contact Jennifer Ivy at jivy@siia.org. If you would like to learn more about the benefits of SIIA's premium memberships, please contact Jennifer Ivy at jivy@siia.org.

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DIAMOND MEMBERS

TOKIO MARINE HCC – STOP LOSS GROUP ANNOUNCES LEADERSHIP PROMOTIONS

With the announcement of Jay Ritchie being promoted to President of TMHCC – Stop Loss Group, TMHCC is pleased to announce the following promotions and changes in responsibilities that will help better serve the company in pursuit of its continued success. Promotions are effective August 1, 2019.

In Beata Madey's new role as Executive Vice President, she will retain oversight of regional operations but will also assume greater responsibilities with our claims department to help navigate producer relations as we grow our Claims Customer Representative (CCR) roles within the organization. Beata brings over 30 years of industry experience to the table. Prior to her new role, Beata served as a Senior Vice

President and was involved in strategic planning with direct responsibility for underwriting, marketing and administrative functions.

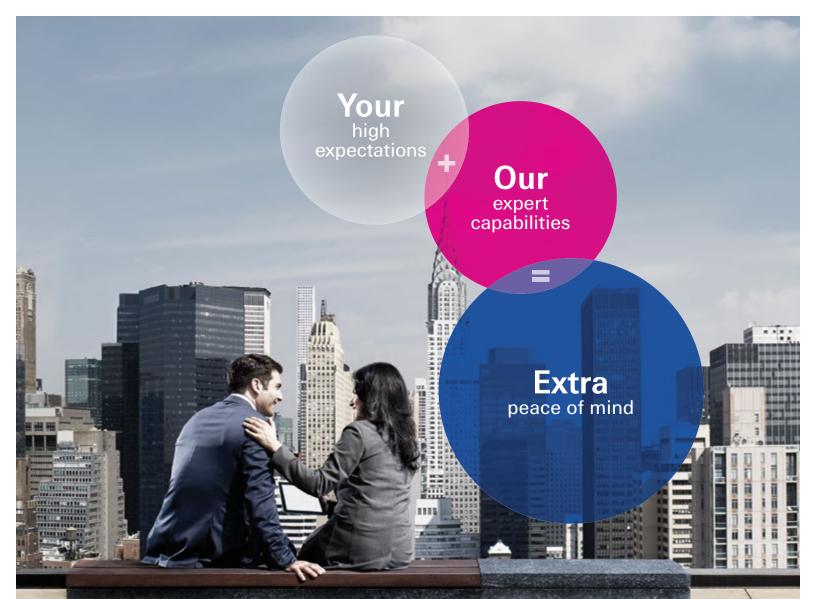
Mike Lee will assume the role of Senior Vice President of Accident and Health. Mike originally joined TMHCC in November of 2003 as a Regional Executive Vice President and has more than 37 years of experience in the insurance industry with various positions in underwriting and marketing. In addition to continuing to run the Northeast region, Mike will now have responsibility for all of TMHCC's regional operations. Pam McGovern joins the senior management team as our Growth Officer. This newly created role in our Corporate Marketing Department will focus on assisting underwriting and marketing efforts across all regions as we continue to expand our stop loss and organ transplant product lines. Pam's career in the insurance industry spans more than 24 years, including her prior role as Vice President of Marketing in the Northwest region.

Robby Kerr has assumed a Senior Vice President role. Robby will continue to lead our Organ Transplant product line with added responsibilities of corporate oversight for our LifeTrac division. Robby's career spans over 20 years and includes working as an Atlanta based third party administrator and as an Executive Vice President and Chief Marketing Officer.

With over 40 years expertise in providing innovative stop loss solutions, TMHCC has developed exceptional products, unparalleled resources and value-added services that set it apart in the industry. TMHCC offers flexible captive solutions, fully insured organ transplant coverage to self-funded plans.

TMHCC covers over 3,000 self-funded employers and union plans for medical stop loss and another 1,000 groups with organ transplant insurance. In an effort to combat high costs, TMHCC's LifeTrac network provides solutions that focus on high-cost, low-frequency medical events.





Swiss Re Corporate Solutions

We've got your back. Four words that you want to hear when seeking to self-fund employee medical benefits, particularly when facing the potential costs and risks associated with a self-funded benefit plan. At Swiss Re Corporate Solutions, our integrative National Employer Captive program brings our brokers, payers and their clients extra peace of mind through protection against catastrophic claims. Designed for groups with 50-400 enrolled employees, this captive program allows a small or medium size employer to participate as a member of a risk bearing entity with like-minded employers, providing both peer support and long-term financial stability. Most importantly, captive members get to jointly control their own risk and spend only the money they use. **We're smarter together**.

corporatesolutions.swissre.com/eslcaptives

About Tokio Marine HCC – Stop Loss Group

Tokio Marine HCC – Stop Loss Group is the marketing name used to describe the medical stop loss and organ transplant-related insurance operations of Tokio Marine HCC through its wholly owned subsidiary HCC Life Insurance Company (HCC Life). HCC Life is a leading provider of medical stop-loss insurance through brokers, consultants and third party administrators. The Company has financial strength ratings of "AA- (Very Strong)" from S&P Global Ratings, "A++ (Superior)" from A.M. Best, and "AA- (Very Strong)" from Fitch Ratings. HCC Life is backed by the financial strength of its parent company, HCC Insurance Holdings, Inc. Visit tmhcc.com/life.

THE PHIA GROUP LAUNCHES NEWEST SERVICE: PATIENT DE-FENDER

The Phia Group is pleased to announce the launch of its newest service offering, Patient Defender.

Patient Defender finally plugs the gap that has existed across the industry in relation to reference-based pricing programs and balance billing concerns. With Patient Defender, a small PEPM rate ensures that a trusted law firm is placed on retainer, ready and willing to assist the patient when balance-billing occurs. Health plans, TPAs, and brokers can now contain costs while knowing that patients have a legal advocate standing by.

Adam Russo, The Phia Group's Chief Executive Officer, summarized his excitement this way, "The industry has been asking for a solution like this for some time. Every time I speak about reference-based pricing at a conference, hands go up and people shout, 'what about balance-billing?' Patient Defender is the answer to that question."

Patient Defender is available now! For more information please contact Tim Callender or Garrick Hunt directly at tcallender@phiagroup.com (781-535-5631) and ghunt@phiagroup.com (781-535-5644).

About The Phia Group

The Phia Group, LLC is an experienced provider of health care cost containment techniques offering comprehensive consulting services, legal expertise, plan document drafting, subrogation and overpayment recovery, claim negotiation, and plan defense designed to control costs and protect plan assets. Visit www.PhiaGroup. com.

BERKLEY ACCIDENT AND HEALTH INTRODUCES ASO QUICKPAY, A NEW SERVICE TO STRENGTHEN STOP LOSS CLAIM EXPERIENCE

Berkley Accident and Health, a Berkley Company®, has introduced ASO Quick-Pay, a new service that can help improve the cash flow associated with high-dollar medical claims.

With ASO QuickPay, an employer with a self-funded health plan can unbundle its Stop Loss coverage from its Administrative Services Only (ASO) provider and enjoy rapid Stop Loss reimbursements.

ASO QuickPay speeds up the reimbursement process by enabling employers to request a Stop Loss reimbursement as soon as an eligible high-dollar claim is paid.

High-dollar medical claims are on the rise, making services like ASO QuickPay more important than ever. An analysis of Berkley Accident and Health's Stop Loss block data from 2013-2017 shows that the frequency of claims over \$1 million has grown by more than 250%.

"Berkley Accident and Health is committed to creating a seamless claims experience for our customers from start to finish," said Lee Davidson, Sr. Vice President, Stop Loss. "Clients have grown accustomed to fast service and easier transactions. That's why we're focused on being easy to do business with streamlined experiences, like ASO QuickPay and electronic claim reimbursement." "ASO QuickPay also helps members of our EmCap group captive programs who use ASO providers," said Jim Hoitt, Sr. Vice President, Captives. "Our products are designed to protect the financial health of our customers' self-funded plans. The ability to do this quickly and accurately with ASO QuickPay is a winwin for us and our clients."

AASO QuickPay strengthens Berkley Accident and Health's customer experience with these benefits:

> No additional cost. QuickPay is available at no additional cost to all Stop Loss policyholders and EmCap program members who use ASO providers.

- Instant availability. Every new and in-force policyholder has ASO QuickPay, with no election form, no policy change, and no paperwork required to add it.
- No blackout periods. QuickPay can be requested during the entire policy period.
- Convenient documentation. Requesting QuickPay is easy with our streamlined form and documentation requirements. We can reimburse eligible large claims as soon as they're paid, so there are no bottlenecks. Once the ASO monthly reporting is received, we'll complete the standard adjudication and any final payment adjustments.

For more information, please visit BerkleyAH.com.



From operating rooms to board rooms, **QBE is there.**

No matter where you do business, you can trust QBE to deliver flexible solutions for self-funded and alternative risk structures. As an integrated specialist insurer, QBE applies deep technical expertise to deliver future-ready products, customized underwriting solutions and superior service – all backed by a strong balance sheet and well-diversified portfolio. Turn to QBE for the certainty you need to manage your business across the globe and discover what's possible, wherever you are.

Learn more about QBE at qbe.com/us

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About Berkley Accident and Health

Berkley Accident and Health is a member company of W. R. Berkley Corporation, a Fortune 500® company. Berkley Accident and Health provides an innovative portfolio of accident and health insurance products. It offers four categories of products: Employer Stop Loss, Group Captives, Managed Care (including HMO Reinsurance and Provider Excess), and Specialty Accident. The company underwrites Stop Loss coverage through Berkley Life and Health Insurance Company, rated A+ (Superior) by A.M. Best. Visit BerkleyAH.com.

GOLD MEMBERS

ECHO OPENS NEW HEAD-QUARTERS TO SUPPORT GROWING TEAM AND BUSI-NESS

Westlake, OH -- ECHO Health, Inc. is pleased to announce they have relocated to a new facility, located at 810 Sharon Drive in Westlake, OH. The move was prompted by their expansive growth over the past several years as a leading payment processor for the Insurance and TPA marketplace.

ECHO's explosive growth has been driven by innovation and the need for Insurers and TPAs to obtain efficiency and compliance in managing claim disbursements. ECHO has maintained double-digit annual growth for the last 8 years and has been recognized as one of the fastest growing companies in Cleveland by Crain's Business multiple years in a row.

SUTTON SPECIAL RISK

The Right Stop Loss Team for your self-insured clients

With direct access to our claims and underwriting teams, highly personalized service, and claims payment turnaround times that exceed expectations, Sutton Special Risk is the right Stop Loss partner for your clients.



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Cost-Containment Focus



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Contact Barbara Klingenberg to discuss flexible Stop Loss solutions that work for your clients.

bklingenberg@suttonspecialrisk.com 781.270.7458 Their new 11,000 sq. ft. facility provides ample room for their continued growth and success. The modern, workspace was designed with employees in mind, seeking to create an environment that fosters collaboration, creativity and growth.

"Our focus is centered on supporting our employees so that we can best service our customers. We needed to upgrade our surroundings in order to facilitate a collaborative environment to maintain our continued growth. We are very proud of our new home", says founder and CEO Bill Davis.

About ECHO Health, Inc.

ECHO Health, Inc. is a leading provider of electronic healthcare payment solutions, efficiently connecting payers, vendors, providers and plan members. ECHO's patented, ERISA, HIPAA and CORE compliant solution addresses the four-payment hurdles payers face: connection, compliance, efficiency and ease of use. ECHO has grown steadily since its founding in 1997, now processing 120+million claims and over \$30 billion in payments annually. Visit www. echohealthinc.com.

HEALTH PLANS, INC. (HPI), TAPS SELF-FUNDING EXPERT HOLLY WEISKE AS VP OF NATIONAL CLIENT MANAGEMENT

Westborough, MA – Leaping off a successful year of national growth, HPI has named Holly Weiske as vice president of national client management.



Holly will oversee client services and development outside of New England to ensure a seamless, satisfying employer and member experience across the country. She has spent over 25 years in the self-funded health plan industry and has dedicated her career to helping clients care for their membership while creating benefit portfolios that truly meet company objectives and culture.

"We're very excited to welcome Holly to the HPI team. The addition of Holly is the latest in a long line of initiatives to strengthen our commitment to serving the self-funding needs of the national market," said Deb

Hodges, president and CEO of HPI. "

Holly's experience and dedication to transforming how health plans are delivered reflects that of HPI and will help us build innovative programs across the country."

Weiske most recently served as the vice president of client management at Cypress Benefit Administrators, for which responsibilities included the oversight of the sales service and support teams and development of client implementation and strategic initiatives for in-force clients. Prior to that, she held clientfacing benefit management positions at a large brokerage firm and national insurance carrier, focusing on selffunded plan management.

"I have a unique opportunity to integrate HPI's longstanding success and reputation with my desire to help revolutionize health care," said Weiske. "I am so excited to guide HPI's national expansion while continuing to develop and strengthen our relationships throughout the country."

About HPI

HPI is one of the largest administrators of employee health benefit plans and population health management services in the country. Founded in 1981, we share our expertise, innovation and proven, cost-saving solutions with partially self-funded employers to solve their unique health and benefit challenges. It is our flexible approach, entrepreneurial spirit and commitment to quality, technology, and service that enable us to deliver premium value to our customers. Contact Su Doyle, Director of Strategic Marketing at sdoyle@ healthplansinc.com and visit www. HealthPlansInc.com.

We've got a novel solution to improving health care benefits:

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At Homestead, we believe that's the right way to go. Which means building plans with no network restrictions. No referrals. No hoops to jump through. Just plans built around the needs of our self-funded employer clients and their employees. Plus, on average, a Homestead Smart Health Plan saves as much as 30% on the total cost of healthcare without cost shifting to employees. All of which we think makes benefits...well, beneficial.

Our proprietary, platform-agnostic Claim Watcher system is a powerful reference-based pricing tool for auditing and repricing that can either stand alone or work as part of a comprehensive benefits plan. And our Stop Loss services protect companies against catastrophic claims.

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SILVER MEMBERS

GILSBAR ANNOUNCES INNOVATIVE NEW PARTNERSHIP WITH RE-GENEXX TO REDUCE ELECTIVE ORTHOPEDIC SURGICAL SPEND

COVINGTON, LA -- A new partnership between Gilsbar, one of the nation's largest privately held health and benefits management organizations, and Regenexx, a worldclass interventional orthopedic clinic network, offers employer groups as well as the Gilsbar employees access to a new healthcare benefit that is a less invasive and less costly solution for orthopedic conditions which significantly reduces the high cost of musculoskeletal care in a healthcare plan.

As customers choose to adopt the appropriate plan document language, Gilsbar's self-funded clients will have access to the Regenexx procedures which effectively intervene on 70% of orthopedic injuries and conditions where surgery was previously the only solution.*

This interventional approach enables employers to save up to 70% on their orthopedic costs while providing best-in-class surgery alternatives with Regenexx's proprietary orthobiologic procedures. Employers who partner with Regenexx not only report a remarkable drop in employees' need for orthopedic surgery, they also show less absenteeism. "After a thorough review of the Regenexx Corporate Program, we added it as an option for our employees and our clients. Our clients now have access to add this cost-savings strategy and Best-In-Class care – a true WIN/WIN for all involved,"

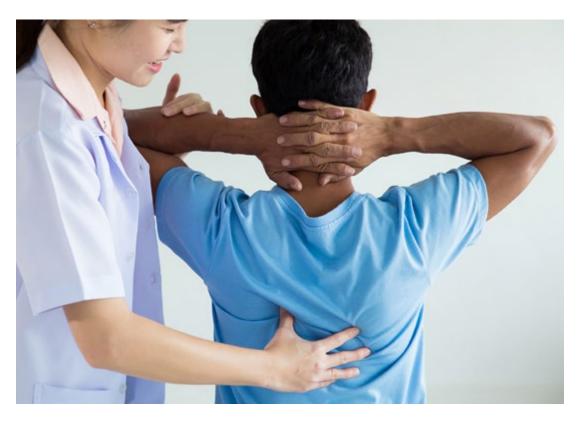
says Doug Layman, President of Gilsbar

Health & Life. The Regenexx Corporate program perfectly aligns with Gilsbar's commitment as a health & benefits administrator who heightens productivity, improves outcomes, and betters their clients' bottom lines.

"The Regenexx Corporate Program has

quickly become an essential part of our partners healthcare plan as we help employers improve their musculoskeletal care model and strategically decrease the number of avoidable orthopedic surgeries occurring year after year. We look forward to partnering with Gilsbar and their clients to offer them this solution that employees choose over surgery a majority of the time when given the choice," says Jason Hellickson, CEO Regenexx.

Watch a quick introduction to Regenexx: https://www.youtube. com/watch?v=6lehuGFZ-P3Q&t=9s





*This applies only to elective orthopedic surgery without fracture related care and acute care trauma.

About Gilsbar, LLC

Established in 1959, Gilsbar, LLC® is one of the largest privately-held insurance services organizations in the country. Recognized as a catalyst for creating healthy businesses, Gilsbar, LLC® offers self-funded and fully-insured benefit plan management services, along with Wellness, Advocacy, and overall Population Health Management. Gilsbar, LLC's integrated delivery model improves the health and wellbeing of its members, resulting in significant health plan savings for its clients.

Gilsbar, LLC[®] has been honored by Inc. magazine for its sustained growth, Modern Healthcare and Business Insurance magazines as a Best Place to Work, and WELCOA and the American Heart Association for its proven wellness methodology. For more information, visit www.Gilsbar.com.

About Regenexx

Regenexx is a nationwide network of physicians who practice Interventional Orthopedics, a new specialty that focuses on using the most advanced regenerative protocols available as an alternative to many orthopedic surgeries. Regenexx has published roughly half of the research world-wide on the use of orthobioligics for treating orthopedic injuries, and our patented treatment lab-processing and treatment protocols allow us to achieve unmatched results. Our procedures use your body's natural healing agents including blood platelets and bone marrow concentrate to repair damaged bone, muscle, cartilage, tendons, and ligaments. We believe in educating patients, offering options, and encouraging people to take an active role in their own treatment. Call 888-547-6667 and visit www. Regenexx.com.

VIRTUAL BENEFITS ADMINISTRATOR AN-NOUNCES RELEASE OF ENHANCED ANALYTIC REPORTING SOFTWARE

Germantown, WI -- Virtual Benefits Administrator, a leading-edge software design company revolutionizing the

insurance industry, introduces the official launch of their analytic reporting software, VBAnalytics.

VBAnalytics is a robust, cloud-based platform powered by Microsoft Power BI which provides limitless options for generating analytic based reports. The platform features four Stories comprised of both reports and dynamic visuals with views into claims utilization, operations and administrative efficiencies and census data.

Embedded with Esri data, and supported by speech technology, VBAnalytics gives payers enhanced visibility into a populations behavior and overall spend. With real-time interactive dashboards, users gain insight into geographic and social economics, trends and more.

> Quickly and easily identify trends and population level economic information that leverages government census data

- Prebuilt analytics stories which highlight meaningful information like claims utilization, risk indicators, operational efficiency and more
- View Plan, Provider and Member scoring indicators that drive deep analysis of performance against normative peer data

"We're proud to release our latest product, VBAnalytics, furthering our efforts to deliver the future of benefits administration to our clients," says Mike Clayton, CEO of VBA. "VBAnalytics easily generates utilization reports like top claims by volume, diagnosis, triangle reports and more. Your capabilities are truly limitless with VBAnalytics."

To schedule a demo and learn more about VBAnalytics, contact Jessica

Luacaw, Vice President of Enterprise Solutions at 262.374.6021 or jluacaw@vbasoft-ware.com.

About Virtual Benefits Administrators (VBA)

VBA is a leading healthcare software organization providing real-time, cloud-based claims management and engagement platforms for the payer market. The VBAGateway portfolio is comprised of 4 distinct engagement portals delivering a better user experience with flexible configuration, the ability to deliver instant updates, real-time information and notifications. VBASoftware, is a real-time, end-to-end business solution configurable for all lines of business including medical, dental, behavioral health, ancillary and more. Customers activate only the services they need, without additional expense. Visit vbasoftware.com.

6 DEGREES HEALTH WELCOMES INDUSTRY EXPERTS DONALD LEE AND ALBERTA BERHANNAN

6 Degrees Health is proud to add Donald Lee and Alberta Berhannan to our experienced team. They come with over 40 years of combined industry experience allowing us to provide impactful resources to our clients.





NEWS

With the addition of Alberta's auditing experience and Donald's leadership, 6 Degrees Health is able to provide cohesive, defensible cost containment solutions, including Clinical Audit Review, UCR, Negotiation, OON Support and Medicare Multiple Repricing.

Donald Lee, Vice President of Strategy & Underwriting

Donald started his healthcare career nearly two decades ago in the underwriting and actuarial field. Donald is an expert in healthcare risk financing and alternative risk strategies. His underwriting, actuarial and broker experience will take our understanding and integration with the risk financing market to the next level. He holds a degree in Mathematics, with an emphasis on Statistics and Computer Science. Alberta Berhannan, RN BS MBA CRC - Director of Clinical Audits

Alberta is bringing over 20 years of varied clinical, administrative and compliance nursing and audit experience to her position with 6 Degrees Health. She has more than 15 years of experience in utilization management to include retrospective clinical claim review, Medicare, Medicaid, commercial HCC risk adjustment review, denials/appeals management, compliance auditing, coding and clinical DRG validation review and much more.

As an appeals and denials auditor she is well versed in InterQual criteria, Milliman Guidelines and various appeal and reconsideration procedures. Alberta brings exceptional experience, knowledge and skills to the 6 Degrees Health team.

To learn more about how 6 Degrees Heath can support you, contact Heath Potter at heathpotter@6degreeshealth.com or (971) 762-1406.

About 6 Degrees Health

6 Degrees Health is a group of experienced healthcare professionals that believes it takes a network of industry relationships to deliver optimal health plan solutions. 6 Degrees Health is built to bring equity and fairness back into the healthcare reimbursement equation. Our cost containment efforts utilize MediVI technology, which supports our solutions with objective, transparent and defensible data. Solutions include everything from provider market analyses, reasonable value claim reports, claim negotiations, and referenced based repricing. Visit www.6degreeshealth.com.

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SIIA NEW MEMBERS OCTOBER 2019

REGULAR CORPORATE MEMBERS

David Slepak Executive Vice President Business Development -Healthcare Akos Phoenix, AZ

Justin Curtis National Vendor Program Solutions Manager Alliant Employee Benefits Seattle, WA

Paul Policella Regional Vice President-Northeast Ameritas Life Insurance Corporation East Granby, CT

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Jennifer Darnall Deputy Executive Director Kairos Health Arizona Phoenix, AZ

Dan Feruck Chief Revenue Officer ProgenyHealth Plymouth Meeting, PA

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Jorge Arzate CEO Makina HR, LLC Austin, TX

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Irma Mondragon Executive Assistant L.A. Firemen's Relief Association Los Angeles, CA

Jason Beck Founder and President Tricore Capital, LLC Little Rock, AR



Do you aspire to be a published

author? Do you have any stories or opinions on the self-insurance and alternative risk transfer industry that you would like to share with your peers?

We would like to invite you to share your insight and submit an article to *The Self-Insurer*! SIIA's official magazine is distributed in a digital and print format to reach over 10,000 readers around the world. *The Self-Insurer* has been delivering information to the self-insurance/alternative risk transfer community since 1984 to self-funded employ ers, TPAs, MGUs, reinsurers, stoploss carriers, PBM s and other service providers.

Articles or guideline inquiries can be submitted to Editor Gretchen Grote at ggrote@sipconline.net

The Self-Insurer also has advertising opportunities available. Please contact Shane Byars at sbyars@sipconline.net for advertising information.