

# NEWS

## FROM SIIA MEMBERS



### **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](mailto:membernews@siia.org). All submissions are subject to editing for brevity. Information about upgraded memberships can be accessed online at [www.siia.org](http://www.siia.org). For immediate assistance, please contact Jennifer Ivy at [jivy@siia.org](mailto: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](mailto:jivy@siia.org).*



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## DIAMOND MEMBERS

## JAY RITCHIE NAMED PRESIDENT OF TOKIO MARINE HCC – STOP LOSS GROUP

HOUSTON -- Tokio Marine HCC announced that Jay Ritchie, Executive Vice President and Chief Operating Officer of Tokio Marine HCC – Stop Loss Group (TMHCC – Stop Loss Group), has been promoted to President, effective August 1, 2019, succeeding Daniel Strusz who will continue to serve the division as Chairman.

Susan Rivera, Chief Executive Officer of Tokio Marine HCC, congratulated Mr. Ritchie and commented, "Jay has been an employee of TMHCC for the past 23 years, has served in various management positions and has been instrumental in the success of the organization, including the stop loss captive business and Taft Hartley self-funded plans. He has also been very involved in the industry, serving the Self-Insurance Institute of America (SIIA) as Chairman of the Government Relations Committee, as well as Chairman of the Self Insurance Political Action Committee, before becoming Chairman of the Board in 2017."

Mr. Strusz added, "I look forward to continuing to work with Jay as we strategically grow our stop loss and organ transplant blocks of business. I am also excited to work with Jay and our partner firms as we find solutions for employer groups in the self-funded industry."

Today, TMHCC covers over 3,000 self-funded employers and union plans for medical stop loss and

another 1,000 groups with organ transplant insurance. By listening to the demands of the market, TMHCC has developed exceptional products, unparalleled resources and value-added services that set it apart in the industry.

Mr. Ritchie stated, "I am excited to assume this position within our organization as we strive to deliver even greater value to self-funded employers and our producers. Our market continues to evolve with new challenges, and we see great opportunity to continue to build on our capabilities and cost management solutions for our clients and their members."

### About Tokio Marine HCC

*Tokio Marine HCC is the marketing name used to describe the affiliated companies under the common ownership of HCC Insurance Holdings, Inc., a Delaware incorporated insurance holding company. Headquartered in Houston, Texas, Tokio Marine HCC is a leading specialty insurance group with offices in the United States, the United Kingdom and Continental Europe. Tokio Marine HCC's major domestic insurance companies have 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; its major international insurance companies*





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have financial strength ratings of “AA- (Very Strong)” from S&P Global Ratings.

Tokio Marine HCC is a member of the Tokio Marine Group, a premier global company founded in 1879 with a market capitalization of \$34 billion as of December 31, 2018. Visit [www.tokiomarinehcc.com](http://www.tokiomarinehcc.com).

#### 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 [www.tokiomarinehcc.com/life](http://www.tokiomarinehcc.com/life).

## GOLD MEMBERS

### AMERICAN FIDELITY NAMED ONE OF PEOPLE'S 50 COMPANIES THAT CARE

Oklahoma City, OK – PEOPLE magazine and Great Place to Work selected American Fidelity as one of their 2019 50 Companies That Care.

“Our Customers are the backbone of our communities – educators, police, firefighters, municipal workers, healthcare providers – and they inspire us to give back,” said American Fidelity President and COO Jeanette Rice. “Whether it’s donating blood, tutoring at a local school, serving as a Pacesetter for the United Way campaign or volunteering at a local food bank, our Colleagues are always willing to help their communities. We’re a company that cares because our Colleagues care.”

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To celebrate making the list, American Fidelity is rolling out a new volunteer grant program for its Colleagues and has special volunteer activities planned for Colleagues.

Along with an existing match for Colleagues' donations to eligible charitable organizations, the new program will offer monetary donations to match the time Colleagues spend volunteering for eligible charitable organizations and Colleagues serving on non-profit boards can also receive donations for their organization.

Here are just a few of the other ways American Fidelity cares for the community:

- American Fidelity sponsors campaigns for the United Way, Allied Arts and Regional Food Bank of Oklahoma annually, in addition to monthly charity days for organizations nominated by Colleagues. The Company also supports schools and charities in the communities where they do business.
- AF sponsors the NBA Oklahoma City Thunder's literacy programs including the Rolling Thunder Book Bus, Teacher of the Game, Read to Achieve Reading Timed-outs and the Reading Challenge. Since its debut in 2007, the Rolling Thunder Book Bus has distributed nearly 170,000 books and visited about 2,000 schools and day care groups.
- Colleagues receive 20 hours paid volunteer time annually.
- AF has hosted more than 100 blood drives and supports the American Red Cross.
- Through a partnership with KFOR Channel 4, American Fidelity helps provide weather curriculum that teachers can use in the classroom. In addition, meteorologists from the station take Weatherschool live to visit about 20 schools per year.
- Through the AF Teacher Fellowship STEM teachers work in American Fidelity's software development, enterprise information management or technical infrastructure areas for the summer. They will take this experi-



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ence back to the classroom to help students learn about and prepare for careers in technology. Plus, they received a \$2,000 stipend to use for their classrooms upon completion of the program.

- Colleagues can help each other through a Colleague Relief Fund, which provides assistance to Colleagues going through unexpected events

Published by PEOPLE, the Companies that Care list highlights the top US companies that have succeeded in business while also demonstrating outstanding respect, care and concern for their employees, their communities and the environment.

PEOPLE magazine teamed up with Great Place to Work® to produce the ranking using the workplace analytic firm's extensive database and inside knowledge of outstanding workplaces around the globe.

Rankings are based on surveys representing over 4.5 million employees' experiences of how their workplaces have made a difference in their lives and in their communities.

Rankings also reflect Great Place to Work's assessment of the generosity of each organization's benefits, philanthropic and community support, with particular focus on activities occurring in the last year.

#### **About American Fidelity**

*American Fidelity Assurance Company has served the employer stop loss market for more than 25 years under the stable ownership of the Cameron family. More information can be found at [americanfidelity.com/stoploss](http://americanfidelity.com/stoploss).*

*American Fidelity has earned an "A+" (Superior) from the A.M. Best Company since 1982. One of the nation's leading insurance company rating services, A.M. Best conducts a strict review process for financial stability every year.*

*American Fidelity has been recognized as one of the "100 Best Companies to Work for in America" by global research and consulting firm Great Place to Work® and Fortune Magazine 11 times.*

*The Company was also selected for several other lists by Fortune, including: Best Workplaces for Millennials, Best Workplaces in Finance and Insurance, Best Companies for Giving Back, Best Workplaces for Women, Best Workplaces for Diversity and the Human Capital 30: Companies that Put Employees Front and Center.*

## **HEALTH PLANS, INC. (HPI) NAMES DREW ROZMIAREK AS SVP OF NATIONAL SALES**

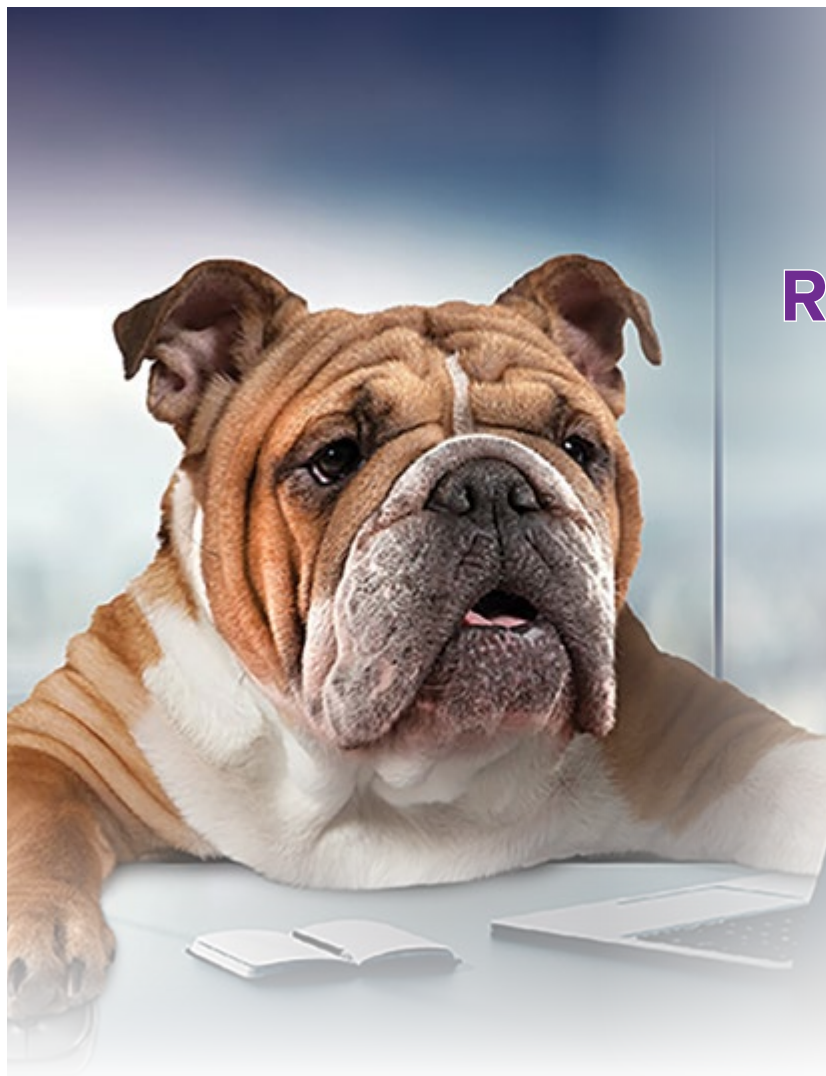
Fueled by explosive national growth, HPI has tapped Drew Rozmiarek to be their senior vice president of national sales and emerging markets. Drew will oversee HPI's sales team outside of New England to magnify their national sales presence and market development across the country.

He brings 20 years of experience in the self-funded health plan industry and extensive knowledge of employee benefit captives, value-based pricing, new product development and strategic initiative development.

"HPI is a team of forward-thinking entrepreneurs rooted in 35 years of TPA experience," said Deb Hodges, president and CEO of HPI. "The addition of Drew to our team will further accelerate our ability to bring HPI's creative approach and self-funding best practices to companies across the country."

Most recently, Drew served as the director of sales and specialty services at Cypress Benefit Administrators and led the TPA's self-funded emerging markets and new product development in the Western U.S. Previously, he served as regional vice president at A&G Healthcare Services.





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"By joining HPI, I have an amazing opportunity to create health plan management solutions that this industry is craving," Rozmiarek said. "I've spent my entire career in the self-funded benefit space. Throughout, I've been a big proponent of plan evolution, and the key role that a TPA plays in that evolution, as a vital component to a plan's success. I am honored and excited about the opportunity to drive HPI's national expansion and facilitate evolution and success across the country."

#### About HPI

*Health Plans, Inc. (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. HPI is a Harvard Pilgrim company. Contact Su Doyle, Director of Strategic Marketing, at 508-475-6103, [sdoyle@healthplansinc.com](mailto:sdoyle@healthplansinc.com) and visit [www.HealthPlansInc.com](http://www.HealthPlansInc.com).*

#### NOVA HEALTHCARE ADMINISTRATORS CONTINUES NATIONWIDE GROWTH ATTRACTING INNOVATIVE CLIENTS AND BOOSTING LOCAL HIRING

AMHERST, NY -- Nova Healthcare Administrators has grown its medical membership base from 11,000 in 2011 to 122,000 to date in 2019. Due to the company's rapid growth, company leaders filled 38 new jobs in 2018, expect to add up to 20 additional new employees in the remaining months of 2019 and 50 more new jobs over the next three years, to supplement the current workforce of more than 200.



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Beyond traditional medical administrative services, Nova supports plans leveraging in-house medical management, HSA, FSA and HRA products. Nova also provides a variety of private-labeled administrative solutions, COBRA, vision, and reimbursement account services to clients, with membership spanning 37 states.

Nova's innovative approach to managing self-funded medical plans continues to attract clients, growing from 15 clients in 2011 to 130 in 2019, creating 166 jobs over the last eight years.

"In today's health care environment, it's vital for employers to maximize the value of their health care spend," noted Jamie Farrell, Director, Health Plan Performance Management. "Taking a

customized approach to trend management, and a thoughtful, proactive approach to plan management, results in improved health outcomes and reduced costs, which benefits plan sponsors, their members, and their families."

Nova's ability to attract the attention of prospects comes as the result of years of work to hone an approach that maximizes plan data, engages in client partnerships, and delivers results.

Recognized as one of Modern Healthcare's Best Places to Work in Healthcare 2019 and Best Companies to Work for in New York, Nova focuses on creating a work environment that supports associates and provides opportunities for growth within the company.

"In creating an environment where associates can grow in their role and within the company across departments, we increase opportunities to attract and retain talent. This translates to associates who become invested in our business and our clients and our shared success, added Farrell."

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By achieving this status, Nova has demonstrated a comprehensive commitment to quality care, improved processes and better patient outcomes. In recognition of their commitment to quality Nova was awarded the Certificate of Validation by Care Innovations™ Validation Institute, whose goal is to evaluate organizations performing population health management.

This nationally recognized certificate is only awarded to organizations that compete on the basis of integrity and proven performance.

Additionally, Nova was recently selected as the winner in the Population Health Management/Patient Engagement Solutions category for Health Plan Performance Management by the Fierce Innovation Awards: Healthcare Edition for their work throughout 2018.

Nova was also recognized as Best in Show for the fiercest engagement solution for Health Plan Performance Management. A panel of judges from the nation's top health care systems, medical practices and accountable care organizations (ACOs) awarded companies based on their potential for cost savings, increased plan participant engagement or overall industry innovation.

Nova's commitment to clients and associates creates an environment where engaged employees provide creative, innovative solutions to meet the unique needs of a diverse and ever-growing client base.

#### **About Nova**

*Headquartered in Buffalo, NY, Nova is a wholly-owned affiliate of Independent Health. Evolving over the last 30 years, Nova aims to manage trend to reduce health care spend and improve health plan performance. Nova works with flexibility to provide clients the solutions they need in the way they need them including medical, dental, vision, COBRA, reimbursement account administration, and private-labeled partnerships. Nova provides clients with flexible plan design, national network solutions, customized trend management strategies and personalized service. Visit [www.novahealthcare.com](http://www.novahealthcare.com).*

## **D.W. VAN DYKE MEDICAL STOP LOSS INDUSTRY TARGET LOSS RATIO SURVEY PROGRESS UPDATE**

Michelle Marzella, Vice President at D.W. Van Dyke & Co., Inc., announced that questionnaires had been sent inviting Stop Loss Carriers and MGU's to participate in D.W. Van Dyke & Co., Inc's Medical Stop Loss Industry Target Loss Ratio Survey.

DWVD anticipates strong participation as survey results should be a strong indicator of Industry loss ratio's relative to pricing expectations over the most recent "complete"

January periods (15,16,17,18). DWVD's most recent January 2019 Persistency and New Business surveys had 34 participants (MGU's and Direct carriers) exceeding \$8.5 Billion of Annualized Stop Loss premiums.

All Stop Loss organizations (Carrier and MGU) are welcome and invited to participate. As always, strict confidentiality applies to all participant survey information/data with all results presented in a blended/aggregate format. Those interested in participating should contact Joe Sabol at [jsabol@dwvd.com](mailto:jsabol@dwvd.com), Chris Koehler at [ckoehler@dwvd.com](mailto:ckoehler@dwvd.com) or Michelle Marzella at [mmarzella@dwvd.com](mailto:mmarzella@dwvd.com).

#### **About D.W. Van Dyke & Company**

*Founded in 1978, DWVD provides intermediary and advisory support for reinsurance placements, distribution, product development consulting and direct brokering services on behalf of institutional clients. DWVD works throughout the Life, Accident & Health space, most prominently in the stop loss business. DWVD's customers and markets include Insurance Companies, Reinsurers, TPAs, MEWAs, Cooperatives, MGAs, distribution companies and others. Contact Walt Roland at [wroland@dwvd.com](mailto:wroland@dwvd.com) and visit [www.dwvd.com](http://www.dwvd.com). ■*

# ARE YOU GETTING THE MOST FROM YOUR PHARMACY NETWORK?

A Script Care Article

There is no mystery around what plan sponsors are looking for in their health coverage: Outrage from the public, politicians and media has made it abundantly clear that cutting costs is a priority for both members and payers. And, most recently, **drug costs have been front and center.**

In fact, in a recent survey performed by TechValidate: 90% of human resource professionals and company executives indicated that reducing spend was important for an effective PBM plan and 88% stated that maximizing rebates and pharmacy discounts was an important PBM characteristic. Further, an overwhelming 95% said it was important for their provider to reduce overall out-of-pocket expenses for their members.

And while the debate around how to cut list prices of drugs continues, there are two commonly used approaches when negotiating discounts on behalf of plan sponsors: Restricted Formularies and Restricted Networks.

Restricting formularies involves direct negotiation with drug manufacturers and agreeing to classify specific drug(s) as preferred on the drug list in exchange for higher guaranteed rebates.

Well-constructed lists ensure that members have access to the drug classes they need with a primary emphasis on efficacy and safety – members may, however, not have access to the specific drug recommended by their doctor or the drug they've been taking prior to being moved to the new list.

Changing drugs is often as easy as contacting your prescriber (or, in many cases, having your pharmacy or PBM contact them) to prescribe a preferred alternative. But, without proper member education, it can also lead to missed doses or new side effects as the preferred options are explored.

A second option is for plan sponsors to remove certain pharmacies – typically a single, nation-wide chain – from the network. The remaining pharmacies offer discounts on all drugs for increased in-store patronage. While members need to locate included providers and move their prescriptions to another pharmacy (typically with assistance from participating pharmacies and/or their PBM) the change is made within hours or less (instead of days that can accompany contacting a prescriber) and members can continue on their existing drug regimen.

With more pharmacies in the country than there are locations for the top eight fast food franchises (including McDonalds, Burger King, Wendy's and Taco Bell) – it is unlikely that the removal of one chain eliminates convenient access to a participating pharmacy during members' commutes and daily errands.

And for those rare instances where the network doesn't meet the needs of a member, mail order options actually optimize cost savings and convenience for the plan.

The issue may be that, in the same group of HR professionals discussed above, 93% also want exhaustive coverage for members. Unfortunately, the strategies that achieve the drastic savings that most plan sponsors require also include some level of disruption. And, based on the three quarters of surveyed individuals who have implemented a restricted or closed formulary, this is an understandable trade-off.

However, if, as our research indicates, member disruption is an important factor when considering cost containment initiatives, why have only 16% of these same plans implemented a restricted network? While restricted formularies are a highly-effective and popular approach when establishing new strategies to cut costs, there is always the possibility of confusion and therapy disruption when members change prescriptions.

With a restricted network, members can easily locate a new provider at their favorite grocery store, during their commute to work or around the corner from their bank. And network pharmacies are typically happy to assist in the process of prescription transfer. **In the end, savings can be achieved without any disruption to the prescribed therapy.**



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## SEPTEMBER 2019

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