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MyHealthGuide Newsletter

News for the Self-Funded Community

1/17/2023

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Upcoming Conferences

Job News

Clicking a job listing below will open a webpage with job summary, details and links to additional information (when available). Initial publish date is shown right of listing. Listings are generally published for 1 month. This format helps reduce this Newsletter under the size limits of most email applications.

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Editorial Notes, Disclaimers & Disclosures

American Cancer Society Releases Latest Cancer Statistics, Overall Mortality Declines 33% Since 1991

MyHealthGuide Source: **Rebecca L. Siegel MPH, Kimberly D. Miller MPH, Nikita Sandeep Wagle MBBS, MHA, PhD, Ahmedin Jemal DVM, PhD**, [American Cancer Society Journal](#), 1/12/2023, [ACS Release](#)

Editor's Note: Each year, cancer ranks among the top 3 high cost claim categories for stop loss carriers. These latest data findings are generally encouraging except in areas such as prostate cancer.

ATLANTA -- The American Cancer Society (ACS) released Cancer Statistics, 2023, the organization's **annual report** on cancer facts and trends. According to the report, overall cancer mortality has dropped 33% since 1991, averting an estimated 3.8 million cancer deaths. Based on ACS data, in 2023 there are projected to be 1,958,310 new cancer cases and 609,820 cancer deaths in the United States. These major findings were published today in *CA: A Cancer Journal for Clinicians*, alongside its consumer-friendly companion, **[Cancer Facts & Figures 2023](#)**, available on [cancer.org](#).

Two of the most critical findings are driven by substantial changes in cancer prevention and screening in the last decade. First, there was an astounding 65% reduction in cervical cancer rates in women ages 20-24 from 2012 through 2019, in the wake of the introduction of the human papillomavirus (HPV) vaccine. "The large drop in cervical cancer incidence is extremely exciting because this is the first group of women to receive the HPV vaccine, and it probably foreshadows steep reductions in other HPV-associated cancers," said **Rebecca Siegel**, senior scientific director, surveillance research at the American Cancer Society, and the lead author of the report.

This is clear population-level evidence that vaccination can reduce cancer incidence and provides optimism for expanding research toward the development of additional cancer prevention vaccines. "Increased investment in strategies to harness the immune system in cancer prevention is warranted," said **Dr. Ahmedin Jemal**, senior vice president, surveillance and health equity science at the American Cancer Society and senior author of the study.

Prostate Cancer

By contrast, prostate cancer, which is the second leading cause of cancer death for men in the U.S., increased by 3% per year from 2014 through 2019 after two decades of decline. Most concerning is that this increase was driven by the diagnosis of advanced disease. Since 2011, the diagnosis of advanced-stage (regional- or distant-

stage) prostate cancer has increased by 4% to 5% annually and the proportion of men diagnosed with distant-stage disease has doubled. These findings underscore the importance of understanding and reducing this trend.

“The increasing percentage of men presenting with advanced prostate cancer, which is much more difficult to treat and often incurable, is highly discouraging,” said **Dr. Karen E. Knudsen**, chief executive officer at the American Cancer Society. “In order to end cancer as we know it, for everyone, it is imperative for us to focus on cancers where trends for incidence and mortality are going in the wrong direction.”

Added **Dr. William Dahut**, chief scientific officer at the American Cancer Society, “We must address these shifts in prostate cancer, especially in the Black community, since the incidence of prostate cancer in Black men is 70% higher than in White men and prostate cancer mortality rates in Black men are approximately two to four times higher than those in every other racial and ethnic group.”

IMPACT: Improving Mortality from Prostate Cancer Together

To address the alarming trends in prostate cancer, ACS is launching **IMPACT**, an initiative geared toward Improving Mortality from Prostate Cancer Together.

“This groundbreaking initiative will leverage our unique organizational strengths to mobilize resources across advocacy, patient support and research,” said Knudsen. “ACS is committed to utilizing a tripartite strategy to reverse prostate cancer disparities and reduce death rates from prostate cancer in all demographics and disparities for Black men by 2035.”

“IMPACT will fund bold new cancer research programs that connect the laboratory, the clinic, and the community,” said Dahut. “These studies will help discern who is most at risk for prostate cancer, and how to prevent it.” Additional IMPACT programs will enable the expansion of patient support to facilitate access to quality prostate cancer screening and care, as well as public policy advancement designed to directly address the burden of prostate cancer on the U.S. population.

About the American Cancer Society

The American Cancer Society is a leading cancer-fighting organization with a vision to end cancer as we know it, for everyone. For more than 100 years, we have been improving the lives of people with cancer and their families as the only organization combating cancer through advocacy, research, and patient support. Visit [cancer.org](https://www.cancer.org).

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PAR Services Group Seeks to be a Family Home for a High-Quality TPA

MyHealthGuide Source: PAR Services Group, 1/13/2023

Nashville, TN – **Cameron Dabir** has formed PAR Services Group to acquire, grow, and permanently own a high-quality third party administration business.

I started my career at J.P. Morgan and Blackstone, advising and investing in a wide variety of companies in healthcare, employee benefits, and insurance-related services. After seeing all the acquisition activity occurring, I set out to form a venture of my own. Given the exciting developments in the industry, I believe that TPAs are one of the most critical parts of the self-funded ecosystem. Coupling that view with my existing knowledge base, I've decided to buy a high-quality TPA.

In contrast to almost all other buyers out there, my financial backing does not come from an institutional investor (e.g. private equity) and I am not a large competitor with existing operations. My backing is from a small group of highly successful entrepreneurs and businesspeople who invest their own money with people such as myself. In short, I'm much closer to a family ownership structure versus a "traditional" buyer backed by an institution.

That may not sound like a big difference, but I believe it is. Mainly, It allows me to take a permanent-hold-mindset given there is no expected timeline or pressure for selling the business. I have a strong belief that truly great businesses take decades to build; my focus is on the next 30 years, not 3. I'm under no pressure to make drastic changes after a transaction and will ensure that I'm a good steward of everything you've built. My highest priority is to take care of your employees and customers, and to ensure your company remains a trusted name.

There are two main scenarios where I would be a great fit:

- **Succession planning:** You've worked hard to build an enduring business and now it's time to enjoy your loved ones and retirement. I can purchase the business and ensure a smooth transition, partnering with your team on its next chapter. I'll work to understand your unique company and culture, preserving and enhancing your legacy. We can design a transaction to have you fully exit as soon or as late as you'd like.
- **Partnership to support growth:** The industry is growing with new regulations and product offerings, and competitive dynamics are always shifting. You're ready to grow with it, but you know that you can grow more with the right partner. I have significant experience in scaling businesses at a measured pace, keeping the needs of your team and clients in mind.

If you own a business that fits the following criteria, I'd love to hear from you. Your inquiry will be completely confidential; I employ no staff, have full decision-making authority, and do not need to discuss your business with consultants, bankers, or other

advisors. Oftentimes, I can give you an answer after an introductory phone call as to whether I'd be a good fit and what a transaction could look like. I am acutely aware that business owners are busy people, and I will not waste your time.

Criteria:

- Minimum of \$2 million in revenue
- Retain at least 85% of clients each year
- Consistent history of generating profit/cash flow

For the right business and right owner, I can provide a great home. My contact info is below – I'd love to hear from you. **Cameron Dabir**, 615-802-0514, cdabir@parservicesgroup.com. Visit parservicesgroup.com

P.S. Even if you don't have a business to sell but want to chat, feel free to reach out. It would be great to connect.

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The Phia Group Announces Webinar, *An Omnibus Edition to Kick Off 2023*

MyHealthGuide Source: The Phia Group, 1/10/2023

Webinar: *An Omnibus Edition to Kick Off 2023*

Description: It's only January, but 2023 already promises to be a momentous year in healthcare law. From the recent passage of *The Consolidated Appropriations Act of 2023*—and its inclusion of protections for pregnant and nursing mothers—to regulatory updates regarding the *No Surprises Act* and manufacturer assistance programs, there's quite a bit to break down as the new year unfolds. Join The Phia Group's panel of experts on January 19 as they discuss how such sweeping changes will impact your group's health plan. [Registration Link](#)

About The Phia Group

The Phia Group, LLC, headquartered in Canton, Massachusetts, is an experienced provider of health care cost containment techniques offering comprehensive claims recovery, plan document and consulting services designed to control health care costs and protect plan assets. By providing industry leading consultation, plan drafting, subrogation and other cost containment solutions, Contact **Garrick Hunt** at ghunt@phiagroup.com, 781-535-5644 and visit www.PhiaGroup.com.

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AscellaHealth: Seven Specialty Pharmacy Trends to Watch in 2023

MyHealthGuide Source: AscellaHealth via [Business Wire](#), 1/10/2023

BERWYN, PA -- AscellaHealth, a global healthcare and specialty pharmacy (SP) solutions company, has released its list of SP industry trends to watch in 2023, including numerous positive developments that impact all stakeholders in the ecosystem and care continuum spanning patients, payers, life sciences manufacturers and providers.

“AscellaHealth is at the fulcrum of the SP industry worldwide and uniquely positioned to identify some of the key trends that help all stakeholders to address unmet market needs and optimize health outcomes for individuals with rare disease or complex conditions,” says **Dea Belazi**, president and CEO, AscellaHealth. “In 2023, these market developments require targeted programs and complete end-to-end solutions that ensure medication access and affordability, cost management and opportunities for improving patient outcomes. Global market conditions coupled with the sheer number and scope of specialty medications, cell and gene therapies (CGT) pose challenges best met by organizations that are steeped in addressing the complexities of rare diseases and have the flexibility to anticipate change and quickly respond.”

AscellaHealth’s key trends for 2023 include

1. Carved-out prescription medical, pharmacy and contracting benefits

Self-funded employers, plan sponsors and other payers are contracting directly with an SP provider in designing their benefit packages. This enables payers to gain better control over SP costs, have greater transparency into their benefit claims and strengthen their negotiating power.

2. Greater focus on specialty and rare disease therapies

Private-sector investment and interest will drive research and influence policymaker support for specialty drug development, including CGT. The specialty pharmaceuticals market is expected to grow at a significant CAGR of 35.4% by 2027 while gene/cell therapy market will reach \$21.33 billion in 2026 at a CAGR of 25.6%. Many new ultra-expensive therapies are becoming available, putting extraordinary pressures on our target markets of life sciences manufacturers and payers to improve patient access to treatment and ensure affordability.

3. Improved commercial planning for new pharmaceutical rollouts

Meticulous planning, disciplined execution will help pharmaceutical manufacturers to improve product launches and meet their business goals – from pre-commercialization through launch including, market access insights and unique

financial programs to enhance medication access and optimize outcomes.

4. Greater reliance on global expertise

The ongoing transition to serve rare disease patients worldwide with access to specialty drugs and CGT will intensify the need for international experience and expertise to bring these products to market globally.

5. A shift toward Value-Based (VB) and Outcome-Based Contracts

These types of contracts promote greater patient access to new biopharmaceutical treatments by linking reimbursement, coverage or payment to a treatment's real-world performance and patient outcomes.

6. Innovative Financial Solutions for CGT

Continued increases in CGT costs will put pressures on employers, state Medicaid programs, commercial payers and providers throughout the health ecosystem. This will drive innovative approaches for absorbing these costs, which can exceed multi-million-dollar price tags for payers and individual patients. Unique financial solutions, such as loan-based programs for payers, significantly offset the cost of expensive and potentially curative CGTs.

7. Ongoing improvements in patient engagement

Patient-centric care is driving an expanded role for patient care coordinators, transcending all activities related to improving access to treatments and streamlining communications between prescriber, patient and SP that impact therapy management, including interventions and side effects management, financial concerns and other issues. Expect expanded market presence of SP solutions organizations and their technology, such as mobile apps and call centers to better connect with patients in managing their conditions. These capabilities will improve patient engagement, drive more efficient administration, decrease time to fill and optimize outcomes.

About AscellaHealth LLC

AscellaHealth is a global Healthcare & Specialty Pharmacy solutions organization serving patients, payers, life sciences manufacturers and providers, offering a comprehensive portfolio of customized, tech-enabled specialty pharmaceutical and personalized medical management services. A multiple Inc. 5000 winner and NASP 2022 Strategic Channel Partner of the Year award winner, AscellaHealth's unique, patient-centric approach is built upon proprietary technology processes for innovative programs and services optimizing health outcomes and quality of life for patients with complex chronic conditions or rare diseases that require specialty medications and/or gene and cell therapies. Most recently, AscellaHealth has joined with its subsidiaries, Optime Care and Terebellum to form the AscellaHealth Family of Companies. Visit www.AscellaHealth.com.

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Healthcare Management Administrators (HMA) Named Best Places To Work

MyHealthGuide Source: Healthcare Management Administrators, Inc. (HMA),
1/11/2023

BELLEVUE, WA -- *Built In* today announced that HMA was honored in its 2023 Best Places To Work Awards. Specifically, HMA earned a place on Seattle's Best Places to Work list. The annual awards program includes companies of all sizes, from startups to those in the enterprise, and honors both remote-first employers as well as companies in large tech markets across the U.S.

"We are thrilled to be receiving this award for the second year in a row. This award is a testament to the value we place on empowering our people to bring their best selves to work. Our people come to HMA from diverse backgrounds and experiences, and together we achieve great results. Being in the company of the other winners on this list is an honor," says **Lindsay Harris**, President and CEO of HMA.

Built In determines the winners of Best Places to Work based on an algorithm, using company data about compensation and benefits. To reflect the benefits candidates are searching for more frequently on Built In, the program also weighs criteria like remote and flexible work opportunities, programs for DEI and other people-first cultural offerings.

"It's my honor to congratulate this year's Best Places to Work winners," says **Sheridan Orr**, Chief Marketing Officer, Built In. "These exemplary companies understand their people are their most valuable asset, and they've stepped up to meet the modern professional's new expectations, including the desire to work for companies that deliver purpose, growth and inclusion. These winners set the stage for a human-centered future of work, and we can't wait to see that future unfold."

About *Built In*

Built In is creating the largest platform for technology professionals globally. Monthly, millions of the industry's most in-demand professionals visit the site from across the world. They rely on our platform to stay ahead of tech trends and news, learn skills to accelerate their careers and find opportunities at companies whose values they share. Built In also serves 2,000 customers, innovative companies ranging from startups to those in the Fortune 500. By putting their stories in front of our uniquely engaged audience, we help them hire otherwise hard-to-reach tech professionals. Visit builtin.com

About HMA

HMA is Proving What's Possible in Healthcare®. Our team of caring experts design

and deliver high-quality, innovative, and affordable health plans for self-funded employers. We are the service-oriented partner employers trust to protect two of their most important assets, their people and their health plan dollars. With over 30 years of industry experience and a team of proactive, highly skilled professionals, we help employers improve their bottom-line. We call this "Winning Together" because we're on the same side and share the same goals – healthier outcomes for members at the best possible value. Visit [accesshma.com](https://www.accesshma.com)

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People News

The Phia Group Names Joanie Verinder as Service Strategist

MyHealthGuide Source: The Phia Group, 1/10/2023

CANTON, MA—The Phia Group continues to demonstrate its commitment to provide the industry's best cost containment services, by proudly announcing the hiring of **Joanie Verinder** as its Service Strategist.



Joanie Verinder
Service Strategist
The Phia Group

As The Phia Group's Service Strategist, Joanie will serve as a client liaison and achieve a new level of collaboration, regarding everything from service updates to current regulatory news. Advocating for the company's clients, Joanie will communicate the industry's needs to The Phia Group's leaders and monitor the company to ensure it is always excelling on behalf of its clientele. When a new issue, rule, or development creates need, Joanie Verinder will ensure The Phia Group takes action on the industry's behalf.

Ms. Verinder is no stranger to The Phia Group, having previously served as the Compliance Officer for Group and Pension Administrators (GPA) TPA. There, Joanie routinely interacted with The Phia Group as a client. Additionally, Ms. Verinder served as a leader and President of Health Care Administrators Association (“HCAA”), and in that and other industry roles often worked with The Phia Group to ensure association members were receiving important industry news, updates, and education from Phia. “After working as a client with the Phia team for 20 years, and witnessing first hand their passion and commitment to helping our industry, I’m excited to become a member of that team. I look forward to evolving from a ‘Phia Phriend’ to becoming a member of the ‘Phia Phamily’ ... and assisting all of our loyal clients.”

Senior Vice President of Consulting, **Jennifer McCormick**, said, “We are thrilled to welcome Joanie to the Phia team! In her new role Joanie will be working tirelessly to continue to build relationships while ensuring our teams deliver the highest levels of value and quality for our partners and clients. We look forward to this new year with Joanie on the team.”

The company’s CEO, **Adam Russo**, added, “I have personally known Joanie for decades... longer than most of our own team members. For most of my career, I’ve looked to her as a friend, advisor, innovator, and voice of the industry. Adding her to our roster takes us to a new level. I couldn’t be happier – not only for myself and The Phia Group, but for our clients... all of whom are going to benefit from her presence.”

About The Phia Group

The Phia Group, LLC, headquartered in Canton, Massachusetts, is an experienced provider of health care cost containment techniques offering comprehensive claims recovery, plan document and consulting services designed to control health care costs and protect plan assets. By providing industry leading consultation, plan drafting, subrogation and other cost containment solutions, The Phia Group is truly Empowering Plans. Contact **Garrick Hunt** at ghunt@phiagroup.com or 781-535-5644 and visit phphiagroup.com

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6 Degrees Health Welcomes Colin Jex as Vice President of Business Development

MyHealthGuide Source: 6 Degrees Health, 1/13/2023

6 Degrees Health is pleased to announce that **Colin Jex** has joined the company as VP of Business Development.



Colin Jex

Vice President of Business Development
6 Degrees Health

We want to welcome Colin Jex to the 6 Degrees Health family. Colin is a 30-year veteran of the Group Benefits industry. His career began as a group benefits broker in the Detroit, Michigan, market. In 2002, he was appointed Vice President of Sales for a Michigan-based TPA offering FSA, Cobra, HRA, and Consolidated Billing service solutions for UBA partner firms. After that, he worked as a Senior Sales Executive for Henry Ford Health System and Rogers Benefit Group. As Regional Sales Director for Cofinity and First Health Networks, he established regional and national TPA relationships. He continued to expand his TPA experience with self-funded business sales prior to joining 6 Degrees as VP of Business Development focused on TPA markets.

“We are very pleased to have Colin Jex as a member of our team,” said **Heath Potter**, Chief Growth Officer, “His depth of knowledge and relationships will be very valuable to our channel partners and their clients.”

Colin can be reached at colin.jex@6degreeshealth.com and 248.207.0434.

About 6 Degrees Health

Ensure Fairness and Transparency in Healthcare. We set healthcare free from the constraints of traditional models and out-of-date billing practices. With our clinical expertise, industry experience, and proprietary evidence-based technology, we help solve some of the most complex issues in healthcare. Visit 6degreeshealth.com

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UME Names Jeff Diekema as new Chief Revenue Officer

MyHealthGuide Source: Underwriting Management Experts (UME), 1/13/2023

Philadelphia, PA – Underwriting Management Experts, one of the largest privately held MGUs, has named **Jeff Diekema** as new Chief Revenue Officer.



Jeff Diekema

Chief Revenue Officer
UME

UME is pleased to continue a pattern of growth with the addition of industry-veteran Jeff Diekema to the executive team. As Chief Revenue Officer, Jeff will be responsible for the overall business development of UME. He will focus on diversifying revenue streams and leading the sales team to bolster growth, while creating a strategic sales plan for the future.

Adding experience and depth to the management team, Jeff will maintain UME's position as an industry leader and grow existing relationships with partners.

Jack McCarthy, President of UME, said, "We are extremely excited to add Jeff to our team. He brings a wealth of knowledge to the table and will be a huge asset to the growth of UME."

Jeff has been in the benefits industry for over 30 years, in roles ranging from sales and sales/marketing management to TPA operations, underwriting and sales support, and product development. Prior to his role at Underwriting Management Experts, Jeff held vice president positions at cost containment companies and national Third-Party Administrators. He has extensive senior management experience with several health plans, an MGU, TPAs, and consulting firms.

Jeff's experience is in self-funded risk management and alternative funding arrangements with an emphasis on transparency and innovative payment and savings initiatives. He has utilized current technology to maximize the cost impact of well-designed and integrated plan designs. Jeff has stated, "I am thrilled to be a part of UME family and look forward to using my skills and experience to help expand the products and services offered here."

Jeff received his bachelor's and master's degrees from Central Michigan University with degrees in psychology, physical education, and sport psychology. He also holds the Certified Employee Benefits Specialist (CEBS) designation for the International Foundation of Employee Benefit Plans (IFEBP) and the Wharton School at the University of Pennsylvania.

We look forward to the new momentum that Jeff will provide as UME continues to develop innovative and flexible solutions to meet the needs of our partners.

About UME

As a full-service Managing General Underwriter (MGU), UME offers underwriting, policy binding, contract issuance, premium collection, and claims payment. UME provides excellent customer service by focusing on responsiveness and flexibility to meet the needs of our partners. Contact **Robert Glorioso**, Chief Operating Officer, at rglorioso@umexperts.com and visit umexperts.com

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Homestead Smart Health Plans is pleased to announce Anthony Tedesco as new Chief Information Officer

MyHealthGuide Source: Homestead Smart Health Plans, 1/13/2023

PHILADELPHIA, PA – **Anthony Tedesco**, an entrepreneurial business and technology leader with over 20 years' experience in providing strategic direction to a wide range of industries, joins the Homestead organization as they continue to scale.



Anthony Tedesco
Chief Information Officer
Homestead Smart Health Plans

Tedesco brings an extensive background of innovative insights, transformative leadership, and expertise in product revolution to Homestead's executive team. His previous roles include serving as the Vice President of Tandigm Health, where he led initiatives focused on growth and innovation, including modernization in infrastructure, security, and software in the health tech space. Most notably, Tedesco's role as Director of Business Solutions at Accolade, Inc., and his experience leading their Member Relationship Management modernization project, will impact Homestead's ongoing optimization of their Medical Management initiatives.

"I'm thrilled to have Tony leading our Product, Systems, and Software teams, and look forward to his impact on Homestead's continued growth," says **Bill Green**, Chief Executive Officer. "We'll count on him to help us continue to modernize our processes and lead his teams with data-driven strategic direction that is unmatched in the current healthcare marketplace."

According to **John Powers**, President of Homestead, "Tony's considerable experience with optimizing care navigation is going to have an immediate impact on our solution. I have no doubt that his thought leadership will enhance the member-first approach within our health plan"

In tandem with his role at Homestead, Tedesco continues to serve as an advisor to Bullpen Capital as a subject matter expert of the healthcare industry, as well as Corventive Health, as a founding member of the Advisory Board overseeing the coordination of leveraging mobile technology to improve cardiac care.

About Homestead Smart Health Plans

Homestead Smart Health Plans' mission is to make it possible for every employer to provide and sustain quality health benefits for their employees. Formed by health insurance industry insiders from some of the biggest names in the business to solve the core problem of rising costs and decreasing coverage, Homestead delivers plans built on a proprietary reference-based repricing system and include stop-loss insurance protection against catastrophic losses as well as third-party administration. Contact **John Powers** at jpowers@homesteadplans.com and **Kelly Guinan** at kguinan@homesteadplans.com and visit <https://homesteadplans.com>

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[Market Trends Studies, Books & Opinions](#)

Underwriting and Sales are Motivated Differently to Write the Same Account

MyHealthGuide Source: [Kelcie Hughes](#), Marketing Manager, USBenefits Insurance Services, LLC, 1/11/2023

A natural and health conflict exists between underwriting and sales. It's easier to manage when the underwriting and sales (producers) are separate entities. However, many stop-loss carriers/MGUs (carriers) compensate their sales (marketing) staff in a similar manner to producers (i.e., brokers, consultants, TPAs, etc.). Such incentives can cause conflict within the organization primarily due to opposing departmental objectives – risk selection versus production.

This article will primarily focus on the relationship with the respective functions working for different entities.

Underwriters need to recognize that producers are measured and compensated by their production. Underwriters, however, receive a salary and potentially a bonus based on the portfolio's outcome (loss ratio). Therefore, producers must recognize that to get the best price and coverage terms possible; they must provide the underwriter with all the required information and as much lead time as possible as well as sell the carrier's value so that the lowest rate isn't the sole requirement.

Mutual appreciation between underwriters and producers is vital to each other's success. In addition to a strong underwriting/sales, a strong partnership with a TPA is also crucial to the success formula and will ensure that the employer's interests are best served. All parties must be navigating towards the same objective. However, when a carrier, producer, or TPA act in their own individual interests, the employer generally loses.

A carrier with internal sales teams compensated via commissions often polarizes against underwriting, which may speak to the carrier's service or lack thereof or its objective to provide the producer and employer with the best possible outcome. This formula often leads to low premiums initially only to "buy" the account, which is not necessarily reflective of the risk's exposures. The employer suffers when the renewal reflects the corrective rate action and terms in the following policy periods. Another consideration, is the low price reflective of the compromised service by the carrier? That is, possibly the "processing" as opposed to "managing" of claims.

Producers and employers must view that the stop-loss carrier is not only a part of the risk management equation but shares the vision in the employer's best interest. At USBenefits, our goal is your goal – to provide the best possible outcome for the employer. We invite you to have a conversation with us as to why USBenefits is different.

About USBenefits

USBenefits Insurance Services, LLC dba Employer Stop Loss Insurance Services, LLC (USB) is a full service Managing General Underwriter. We officially launched in July of 2007. Our founding members believed that to be successful, understanding our clients' current and future needs comes first. Visit usbstoploss.com

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Medical News

US Motorcycle Rallies Increase Organ Donations

MyHealthGuide Source: **David C. Cron, MD, MS; Christopher M. Worsham, MD; Joel T. Adler, MD, MPH;** et al, 11/28/2022, [JAMA Network](#)

In this cross-sectional study of 10,798 organ donors and 35,329 recipients of these organs from a national transplant registry from 2005 to 2021, there were 21% more organ donors and 26% more transplant recipients per day during motorcycle rallies in regions near those rallies compared with the 4 weeks before and after the rallies.

While safety measures to minimize morbidity and mortality during motorcycle rallies should be prioritized, this study showed the downstream association of these events with organ donation and transplants.

This population-based, retrospective cross-sectional study used data from the *Scientific Registry of Transplant Recipients* for deceased organ donors aged 16 years or older involved in a motor vehicle crash and recipients of organs from these donors from March 2005 to September 2021.

The main outcomes were incidence of motor vehicle crash-related organ donation and number of patients receiving a solid organ transplant from these donors. An event study design was used to estimate adjusted rates of organ donation during the dates of 7 major US motorcycle rallies compared with the 4 weeks before and after the rallies in rally-affected and rally-unaffected (control) regions. Donor and recipient characteristics and metrics of organ quality were compared between rally and nonrally dates.

Study findings

- The study included 10,798 organ donors (70.9% male; mean [SD] age, 32.5 [13.7] years) and 35,329 recipients of these organs (64.0% male; 49.3 [15.5] years).

- During the rally dates, there were 406 organ donors and 1400 transplant recipients. During the 4 weeks before and after the rallies, there were 2332 organ donors and 7714 transplant recipients.
- Donors and recipients during rally and nonrally dates were similar in demographic and clinical characteristics, measures of organ quality, measures of recipient disease severity, and recipient waiting time.
- During rallies, there were 21% more organ donors per day (incidence rate ratio [IRR], 1.21; 95% CI, 1.09-1.35; P = .001) and 26% more transplant recipients per day (IRR, 1.26; 95% CI, 1.12-1.42; P < .001) compared with the 4 weeks before and after the rallies in the regions where they were held.

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Recurring Resources

Medical Stop-Loss Providers Ranked by 2021 Annual Premium - Over \$26.8 Billion

Source: MyHealthGuide, 6/30/2022

The *Medical Stop-Loss Provider Ranking* has been updated based on 2021 Annual Premium. In addition, Rankings from prior years are incorporated into a single table. Click below to view full listing with premium: *The Medical Stop-Loss Provider Ranking*.

[View full listing of stop loss carriers](#)

- The top 87 stop loss providers are ranked.
- The *Medical Stop-Loss Provider Ranking* table data reflect Direct Earned Premium from the "Accident and Health Policy Experience Exhibit" ("Supplemental Pages, Insurance Expense Exhibit" section) of publicly available Statutory Reports filed annually by each insurance carrier.

Stop Loss Premium Growth

Stop Loss premium based on 2021 annual premium is **\$26,883,898** (thousands), a 79.2% over 2016 annual premium of \$15,004,224 (thousands) for a compounded annual rate of 12.4%.

Top 10 and 20 Percent of Total 2020 Market

There is further consolidation of stop loss premium among the top 10 and 20 stop loss

carriers when compared to prior year.

- Top 10 stop loss providers (\$19.1 Billion) compose 71.2 % of the total market (\$26.9 Billion)
- Top 20 stop loss providers (\$23.3 Billion) compose 86.7 % of the total market (\$26.9 Billion)

Changes for 2021

In the new 2021 ranking compared to 2020, there were

- 23 providers that did not change their ranking position,
- 49 providers moved up in the ranking,
- 15 providers moved down in the ranking,
- 0 providers are new to the ranking, and
- 5 providers dropped out of the listing.

Top 20 and Ranking Changes

The top 20 stop loss providers based on 2021 annual stop loss premium:

1. Cigna
2. UnitedHealth Group
3. Sun Life Financial Inc.
4. CVS Health Corp.
5. Anthem
6. Tokio Marine HCC
7. HCSC
8. Voya Financial Inc.
9. HM Insurance
10. Symetra
11. Humana
12. Blue Cross Blue Shield of SC
13. QBE
14. W. R. Berkley Corp
15. Fairfax Financial (C&F Ins)
16. Swiss Re
17. Western & Southern Financial
18. Blue Cross Blue Shield of MI
19. Nationwide
20. Wellmark

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Upcoming Conferences

January 17, 2022 - 12 pm EST

A TPA's Guide to Navigating High-Cost Specialty Claims presented by Health Care Administrators Association (HCAA). Some of the most expensive drugs are in the hands of TPAs to process and not the PBMs because these are "j-code" type claims processed under the medical benefit. This webinar will review the market dynamics, latest trends, typical pitfalls encountered by TPAs today, and how to overcome the challenges of processing high-cost specialty claims. [Register for the Webinar](#)

January 19, 2023 - 1:00 PM - 2:00 PM EST

An Omnibus Edition to Kick Off 2023 presented by [The Phia Group](#).. It's only January, but 2023 already promises to be a momentous year in healthcare law. From the recent passage of *The Consolidated Appropriations Act of 2023*—and its inclusion of protections for pregnant and nursing mothers—to regulatory updates regarding the *No Surprises Act* and manufacturer assistance programs, there's quite a bit to break down as the new year unfolds. Join The Phia Group's panel of experts on January 19 as they discuss how such sweeping changes will impact your group's health plan.

[Registration Link](#)

January 23-24, 2023

2023 Onsite Employee Health Clinics Summit. The Leading Forum on Building & Expanding On-Site Health Clinics – Incorporating Strategies that Reduce Costs, Ensure Employee Satisfaction and Positively Impact Patient Behavior. Hilton Scottsdale Resort & Villas, Scottsdale, AZ. [Information and registration](#).

January 30 - February 1, 2023

32nd Annual Health Benefits Conference & Expo (HBCE) presented by International Foundation of Employee Benefit Plans. This year's program offers over 25 sessions, two preconferences and over 40 expert speakers to create an exceptional educational experience. Topics:

- Managing pharmacy spend
- DE&I
- Retiree health care
- Labor force challenges
- Communication and engagement methods
- Mental health
- and much more!

Clearwater Beach, Florida. [Information and Registration](#)..

February 16-17, 2023

2023 Population Health Management Summit presented by World Conference Forum. Innovative Strategies to Advance Population Health: Achieve the Triple Aim Through

Value-Based Care, Improve Patient Centered Care, Enhance Healthcare Data & Technology, and Reduce Overall Healthcare Costs!. Loews Vanderbilt Hotel, Nashville, TN. [Information and Registration](#)

February 20-22, 2023

HCAA Executive Forum 2023 presented by [Health Care Administrators Association](#). Bellagio Las Vegas. Contact [Susan Crolla](#) and [Information](#)

February 27-28, 2023

SIIA Price Transparency Forum presented by [Self-Insurance Institute of America](#). The Forum will include interactive discussions on what TPAs, brokers, advisors and employers need to know about the ongoing implementation and updated rules surrounding federal surprise billing and price transparency requirements. Kansas City Marriott. [Information and Registration](#)

March 7-10, 2023 - Virtual

HIPAA Summit 40th Virtual. The Leading Forum on Healthcare EDI, Privacy, Breach Notification, Confidentiality, Data Security and HIPAA Compliance, Celebrating the 40th HIPAA Summit, including 32 HIPAA Summits, 6 HIPAA Summits West and 2 HIPAA Summit Symposia at Harvard University. [Information and Registration](#).

March 9-10, 2023

TABA 2023 Spring Conference at the Hilton Palacio Del Rio in San Antonio, Texas. Contact [Phyllis Campbell](#) at pcampbell@tabatpa.org or visit tabaconference.com

March 27-28, 2023

SPBA 2023 Hybrid Spring Meeting presented by [Society of Professional Benefit Administrators](#). Renaissance Washington, DC Downtown Hotel and Online, for SPBA Members Only and those Eligible for Membership. The agenda focuses on the hot topics TPAs need to succeed, including:

- MHPAEA Audits
- RxDC Reporting
- How to Handle a Slow Paying Client
- Latest on the NSA IDR Process
- Legislative and Regulatory Developments, and much more!!

Join us virtually for great learning opportunities or join us in-person for the learning opportunities plus to connect with others and share great ideas and opportunities. Please email SPBA at Info@spbatpa.org for more information. (This event is open to members only and those eligible for membership).

March 29-31, 2023

SIIA Spring Forum presented by [Self-Insurance Institute of America](#). JW Marriott Grand Lakes, Orlando, FL. siia.org

April 11-12, 2023

Future Leader Forum presented by [Self-Insurance Institute of America](#). Westin Indianapolis. [siaa.org](#)

May 15, 2023

Corporate Growth Forum presented by [Self-Insurance Institute of America](#). Greenville, SC. [siaa.org](#)

May 18-19, 2023

8th annual Medical Captive Forum presented by Roundstone Insurance. We are JAZZED to bring together current clients, employers, and benefits advisors for our premier educational and networking event. Our mission? High quality, affordable healthcare for all. Topics include: Exchange ideas, discuss trends, and explore opportunities for a modern employee benefits strategy; Enjoy panel discussions, keynote speakers, breakout sessions, networking events, and more. [Information and reservation](#).

July 17-18, 2023

HCAA TPA Summit 2023 presented by [Health Care Administrators Association](#). Hyatt Regency Dallas. Contact [Susan Crolla](#)

September 7-8, 2023

NAWHC's 11th Annual Forum presented by The National Association of Worksite Health Centers. Sessions: The future direction of employer centers; Planning and design of worksite health centers; Operations, staffing and management of worksite health centers; Legal and regulatory aspects of worksite health centers; Measuring the health center performance; Increasing utilization and engagement; Pharmacy services; and Digital services. Radisson Blu Mall of America in Bloomington, Minnesota. Contact **Larry Boress**, Executive Director, NAWHC, lboress@nawhc.org. [Information and Registration](#)

October 8-10, 2023

SIIA National Conference and Expo. presented by [Self-Insurance Institute of America](#). JW Marriott Desert Ridge, Phoenix, AZ

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February 19-21, 2024

HCAA Executive Forum 2024 presented by [Health Care Administrators Association](#). Bellagio Las Vegas. Contact [Susan Crolla](#)

July 15-17, 2024

HCAA TPA Summit 2024 presented by [Health Care Administrators Association](#). Hyatt

Regency St. Louis at the Arch. Contact [Susan Crolla](#)

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February 10-12, 2025

HCAA Executive Forum 2025 presented by [Health Care Administrators Association](#).
Bellagio Las Vegas. Contact [Susan Crolla](#)

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