



**PARTNERS**<sup>®</sup>  
MANAGING GENERAL UNDERWRITERS

Phone: 602.715.0396 | Email: [contact@partnersmgu.com](mailto:contact@partnersmgu.com) | Web: [partnersmgu.com](http://partnersmgu.com)

# ABOUT PARTNERS



## A Rated Carrier

Partners is backed by an “A” Rated Carrier, U.S. Fire (Crum & Forster). Crum & Forster has been in business since 1822 with assets totaling over \$16 billion, so you know you have a trusted resource when it comes to your insurance plan.



## Direct Access to Underwriters

Our executive underwriters each have more than 20 years in the business. They’re the experts and the innovators in our industry. They care about their clients and they’re constantly looking for innovative ways to evaluate risk.



## World Class Service

We built our business around a simple philosophy: forging strong producer partnerships, offering superior services and solutions, and sharing in our success. The producers we work with are not just valued customers, but true business partners.



## Claims Administration

Partners is committed to providing prompt and responsive claims service for your stop loss needs. With our highly experienced claims staff, we deliver excellent and outstanding claims service.



## Clinical Risk Management

We identify and monitor cost containment opportunities by working proactively with our preferred partners and consulting with the very best industry experts. Our savings far exceed those normally achieved through contract savings and other utilization techniques.

# ENTREPRENEURIAL ORIGIN

Benefits Communications, Inc.—  
Communications consulting for  
self-funded and fully insured  
health and welfare plans

1976

1981

Benefits Consultants of America—  
Strategic and business consulting  
for employers with self-funded  
plans

Alternative Group Plans, Inc.—  
Marketer of employer-sponsored  
plans through a national network  
of independent agents and  
brokers

1986

1986

Benefit Claims Payors, Inc.—  
Employer-sponsored health  
and welfare plans and multiple  
employer trusts

New York Underwriters, Inc.—  
Managing general underwriter of  
excess loss reinsurance for self-  
funded health plans

1992

1993

Select Healthcare Services—  
Precertification, utilization review  
and large case management  
services for health and welfare  
plans

Partners Rx Management, LLC —  
Prescription benefits management  
for self-funded health plans

2001

2006

Analytic Intelligence, LLC—  
Software design and consulting  
services for the prescription drug  
industry

Partners Managing General  
Underwriters— Bringing the  
successful Partners Rx model to  
the stop-loss underwriting sector

2016

# UNDERWRITING TEAM

Our executive underwriters have more than 20 years in the business. They're the experts and the innovators in our industry. They care about their clients and they're constantly looking for innovative ways to evaluate risk.

## Leadership



Steve Kolb  
Chief Underwriting Officer

Gary Hudgins  
VP Underwriting

Stephanie Nampel  
VP Risk Management

## Executive Underwriters



Heather Hogan

Sharon Stubblebine

Chris Miller

Carol Sied

# CLINICAL RISK MANAGEMENT

Partners Cost Containment Solutions provide critical insights for management of high dollar and catastrophic claims. We recognize that the highest quality of care is paramount for the best outcomes. Through early intervention and access to our preferred vendors, we can achieve excellent outcomes and optimal savings that will benefit our employers, TPAs and carriers.

**Our Solutions-** Identify cost containment opportunities for involvement of specialty networks and vendors. Partners will manage and achieve optimal savings by:

- Conducting bill review and audits
- Providing Plan Document review
- Providing care oversight and determining if care meets the Summary Plan Document
- Leveraging current preferred contracts and negotiate rates
- Utilizing specialty prescription contracts for purchasing power and home infusion services

**Transplants-** Optimal savings can be derived from transplant contracts that covers the entire transplant process. This includes:

- The pre-transplant and transplant evaluation period
- The transplant event and the post-transplant period

We partner with national networks to provide transplant contracts with the best overall rates for our groups.

**Neonate and Pre-Term Infants-** Newborn and pre-term infants born with complex conditions often require extended hospitalizations and utilize high acuity care/treatments that will result in millions of dollars of care. Partners can help manage the high dollar claims by leveraging our vendors who are experienced in the following services:

- Bill Review
- Audits to identify level of care issues
- Unproven or experimental treatment
- Bill negotiations
- Providing continuous care plan oversight
- Monitoring length of stay

**High Dollar Medical and Prescription Claims-** We engage with our preferred vendors to achieve optimal savings for the following types of high dollar claims:

- Ventricular Assist Device (VAD)
- High dollar prescription and infusion
- Extended hospitalization
- Dialysis
- Chemotherapy
- Implants

# STOP LOSS INFORMATION

## Medical Stop Loss Features

- All Contract Types (24/12, 15/12, 12/12, 12/15, etc.)
- Specific Deductibles \$25,000 to \$1,000,000
- Unlimited Specific Maximum
- Specific Advance
- Terminal Liability (Specific and Aggregate)
- Monthly Aggregate Accommodation
- No New Laser on Renewal (option)
- Split Funding (Fixed or Percentage)
- Policy Mirrors Plan Document (where available)
- Aggregate Maximum \$1,000,000; Higher options available

## Quote Submission Requirements

- Minimum Required Lives 51
- Current Schedule of Benefits
- Current PPO Network
- Current and Renewal Rates
- Current Census
- Inforce and Requested Stop Loss Parameters
- Large claims, monthly enrollment, and monthly claims for the last two plan years and current plan year
- Details on large claimants in excess of 50% of the lowest requested specific deductible, including diagnosis and prognosis, as well as any ongoing treatment plans.

# CLAIMS ADMINISTRATION

Partners is committed to providing prompt and responsive claims service for your stop loss needs. With our highly experienced claims staff, having over 30 years of experience and a proven medical risk management department, we deliver excellent and outstanding claims service.

## Here's How We Help

- 15-day turnaround on clean claims
- Review claims according to the policyholder's plan document to ensure accurate reimbursements
- Implementation calls are set up to ensure steps are in place for future reimbursement request
- Accept "Mailed in" and "Electronic" claims, notices, and aggregate reporting
- Work directly with Administrators/Brokers to resolve any documentation questions and answer any questions regarding eligibility status to ensure prompt reimbursement
- Reimburse via ACH (electronic) for faster reimbursements
- Work with our business partners on Subrogation cases to minimize out of pocket expenses for our policy holders and expedited claims service
- Provide EOB (Explanation of Benefits) for each claim reimbursed
- We coordinate with cost containment on high dollar notices and claims to improve outcomes and optimize savings opportunities
- Analyst are available via phone and email to expedite services

# SOLD CASE CHECKLIST

## Group Details

- Legal Name
- Address
- Tax ID number

## TPA/Administrator Details

- Claims contact name, email, phone number, and address
- Premium contact name, email, phone number, and address

## PPO Network

- PPO Name
- UR/LCM Vendor

## Signed Application

## Binder Premium

## Effective Month Census

## Signed Disclosure Statement with Required Reports

- 50% Specific/Large Claimant Report
- Trigger Report
- Pre-certification Report
- Case Management Listing and notes
- Pended/Suspended/Denied/Held Reports
- List of individuals not actively at work and reason
- Any additional information requested on quote

## Agent Info

- Completed Agent Profile Form (if this is a 1st year case with PMGU)
- Copies of current State insurance license(s)

## Plan Doc Info

- Signed Plan Doc
- Signed Amendments
- Supplemental docs if things such as eligibility are outlined elsewhere, like an employee handbook



# KEY CONTACT LIST

Thank you for choosing Partners as your preferred stop loss provider.  
Please see your key contacts below:

## **RFP Submissions**

Email: [rfp@partnersmgu.com](mailto:rfp@partnersmgu.com)

## **Claims Requests and Notice Submissions**

Email: [claims@partnersmgu.com](mailto:claims@partnersmgu.com)

## **For Questions about Specific Claims**

Email: [sondra.stanphill@partnersmgu.com](mailto:sondra.stanphill@partnersmgu.com) | Phone: 480.237.3616

## **For Questions about Aggregate Claims**

Email: [josephine.lee@partnersmgu.com](mailto:josephine.lee@partnersmgu.com) | Phone: 480.565.8948

## **Specialty Claims**

Email: [specialtyclaimreview@partnersmgu.com](mailto:specialtyclaimreview@partnersmgu.com)

## **Premium Remittance**

Email: [premium@partnersmgu.com](mailto:premium@partnersmgu.com)

## **Policy Issuance**

Email: [policy@partnersmgu.com](mailto:policy@partnersmgu.com)

Email: [vicki.thomas@partnersmgu.com](mailto:vicki.thomas@partnersmgu.com) | Phone: 480.565.8954

## **Your Dedicated Sales and Underwriting Teams**

### **West**

Email: [chris.miller@partnersmgu.com](mailto:chris.miller@partnersmgu.com) | Phone: 602.715.1452

### **Midwest**

Email: [vince.lewis@partnersmgu.com](mailto:vince.lewis@partnersmgu.com) | Phone: 248.760.1745

Email: [heather.hogan@partnersmgu.com](mailto:heather.hogan@partnersmgu.com) | Phone: 617.777.3723

### **Northeast**

Email: [bill.hoitt@partnersmgu.com](mailto:bill.hoitt@partnersmgu.com) | Phone: 508.631.8010

Email: [sharon.stubblebine@partnersmgu.com](mailto:sharon.stubblebine@partnersmgu.com) | Phone: 480.565.8951

### **Southeast**

Email: [brian.moor@partnersmgu.com](mailto:brian.moor@partnersmgu.com) | Phone: 704.614.0300

Email: [caroline.seid@partnersmgu.com](mailto:caroline.seid@partnersmgu.com) | Phone: 480.565.8952