



Stephen C. George, MBA-HA
9761 SW 123rd St., Miami, FL 33176
305/233-6582 Home
305/234-9877 Work

EDUCATION

1986 **University of Miami, Miami, FL**
MBA-HA Certificate in Health Administration
1983 **Florida State University, Tallahassee, FL**
BS - Management Information Systems

EXPERIENCE

1995 to **Provider Risk** Miami, FL
Present **President**

Responsibilities: Stephen George MBA-HA is President of Provider Risk - an internationally organized brokerage, intermediary, and mediation service specializing in Life & Health insurance, stop loss, reinsurance, annuities and bonds. Mr. George is a federal court qualified expert witness. Provider Risk works with employers, insurers, agents, brokers, fund managers and law firms. He has published 40+ articles and has spoken at 40+ events nationally. Provider Risk consults in employer benefits, life insurance, major medical, pharmacy, self funding, HMO reinsurance, provider excess loss, reinsurance and annuities.

Accomplishments from 95-09:

Direct access to Lloyds of London
Gerson Lehrman Top 20% Expert Leader
Broker Rockwall Independent School District, Texas
Endorsed agent, Palm IPA (1500 member physician group)
Agent, National League of Postmasters (Nationwide)
Broker, Continuum Services (Beth Israel Network) New York
Broker, NHP HMO/John Alden/Dimension-Miami, FL
Broker, Pyramid Health, Pittsburgh, PA (SW Integ Del Netwk)
Broker, Montefiore (New York)
Certified: CME Instructor by AMA through NOVA Univ.
Published & Updated Web Site: **www.Providerrisk.com**
Achieved several #1 search engine position/rankings: Google/Yahoo/MSN
* Placed fronted / reinsured national dental insurance program with A+ paper
* Placed Fronted / reinsured medical insurance national program with A+ paper
* Placed **Lloyds** Worldwide Major Medical Plan – Client Cover Holder program
Board positions with Greater Miami Neighborhoods and Christ the King Church

Expert Witness & Consulting (State and Federal Court):

2009 to Present **Rodriguez, Aronson, Essington & Ross, Miami, FL** (Active)
Taneva v. RCL (Royal Caribbean Cruise line)

2008 – 2009 **Atlee, Hall and Brookhart, LLC Lancaster, PA**
Clayton v. Health America (Active)

2008-2007 **Law Offices of Lionel Barnet, Miami, FL** (Settled)
Burda v. LPI
Barger & Wolen, LLP. Los Angeles, CA
Nevada Irrigation v. HCC, MBA and Blue Cross (settled)

Accomplishments:

- * Among highest producers in physician search, 1990,1991,1992
- * Designed and implemented a comprehensive computer macro system. This system was the first unified program which allowed users to instantly access targeted information in any of the four databases.

Consultant, Physician Search (5/89 to 9/90)

1987 to 1989 **The Travelers Health Network
Managed Healthcare Services, Inc., Philadelphia, Pennsylvania
Provider Relations Specialist (5/88 to 4/89)**

Responsibilities: Responsibilities included physician recruiting, hospital contract management and negotiations at several sites (New Orleans, Dallas, South Florida, New York, and New Jersey) for The Traveler's Health Network.

- * Recruited over 100 physicians for The Travelers
- * Successfully managed hospital contracts for the New Orleans market

Physician Recruiter (5/87 to 4/88)

Responsibilities: Responsible for recruiting primary care physicians in the South Florida, Dallas, NJ NY markets.

COMMITTEES / APPOINTMENTS

12/07 to Present	Counsel Member – Christ the King Church
12/08 – Present	Board Liaison - Christ the King Foundation
7/05 - 1/1/08	Board Member – Greater Miami Neighborhoods, Inc.
2006 – Present	Council Member Gerson Lehrman Group Scholar - Top 20%
2007 – Present	Round Table Group
1995 to 7/96	Regents Advisory Counsel, American College of Healthcare Executives (Florida)
1995 to 1997	Regional Director, American Association of PHO's & IDS
1995 to 1997	Steering Committee, Health Administration Certificate Program , University of Miami
1994 to Present	Article consultant/Contributing Editor Medical Business newspaper
1993	Article Consultant, Wall Street Journal, National Business Employment Weekly
1992-1993	Member, Strategic Planning Committee, Tyler & Company
1991 to 1994	Article Review Counsel, Medical Economics Magazine

MEMBERSHIPS & BOARD POSITIONS

Florida Surplus Lines Office (inactive)
People to People International
American College of Health Care Executives (inactive)
Toastmasters International - Competent Toastmaster (CTM Designation)
Alpha Kappa Psi Business Fraternity
South Florida Executive Forum (ACHE) (inactive)
Habitat for Humanity
Boy Scouts of America (Son is an Eagle Scout)
Covenant House – **INNKEEPER**
Business network International – BOTW Chapter Miami
Cutler Bay Business Association

HONORS/AWARDS

Global Registers Who's Who in Executive and Professionals 2006-2007
Madison Who's Who 2007
Marquis Who's Who in Finance and Business, 2006-2007
Great Minds of the 21st Century 2007
United WHO's WHO 2005-2006
Recognition of Service Award - McGregor Smith Scout Reservation 7/99
Registers Who's Who in America 2003-2004
Scout Leaders Merit Award 7/99, 7/00
Strathmore Who's Who- 1998-1999 edition
Who's Who in Finance and Business - 35th Edition 2005
Who's Who in the South and Southwest - Marquis Who's Who in America : 24th-25th edition 1996-97
Marquis Who's Who in America - 1997-2004
Who's Who in American Education - 6th edition, 2003
International Biographical Center - Directory International Biography 26th Edition 1997
International Directory of Distinguished Leadership - Tenth & Eleventh Edition 2001-2002
American Biographical Institute, Inc. Tenth Edition 2004
A.A. Green Scholarship

Licenses & Certifications

Heimlich and CPR Certified 4/01
General Lines - Property and Casualty (220)
Life and variable annuity and Health (218)
Surplus lines (120) - Inactive

FACULTY APPOINTMENTS / PRESENTATIONS

- * **Speaker, ARMSE (ASSOC. OF RAILROAD MEDICAL SERVICE EXECUTIVES)**
Self Funding Contracts that Reduce Cost (for 75,000 lives)
Greenbrier Inn, W VA. November 2, 2004
- **Chair Person, Network Contract Optimization**
Key Note: The Challenge of Funding Commercial Benefits
Chicago, IL October 20-22, 2004
- * **TIPAA Educational Forum, Sixth Annual National Meeting**
Practice Management & Winning Strategies in a Hardening Reinsurance Market
In conjunction with Horn CPA Group, Houston, TX
Washington, DC: March 29-30, 2001
- * **Delegate, USC Los Angeles - People to People Ambassador Programs**
Moscow & St. Petersburg , Russia; Tallinn, Estonia
Robert Sloan FACHE Delegation Leader; Director Health Administration USC
September 10-20, 2000
- * **Chair Person, Institute for International Research**
4th Annual Conference on Capitation and Reinsurance
Key Note, and Panel Host
Washington, DC February 15, 2000
- * **Chair Person, Institute for International Research**
Healthcare Contracting and Risk Sharing Strategies
Orlando, FL. November 11, 12 1999
- * **McGlannon Language Arts School, Convocation Key Note address**
Miami, FL June 4, 1999
- **Illinois CPA Society**
Contracting for Medicare Risk and Stop Loss
Chicago, IL: May 14, 1999
- * **Speaker, University of Miami**
*Managed Care and Capitation
*Managing Risk in a Capitated Environment

- *Organizational Response to a Changing Environment
- *Case Study: Applied risk contracting
 - May 2, 1997; Miami, FL (4 hr)
 - June 6 1996; Miami, FL (4 hr)
- * **Adjunct Professor, NOVA University Southeastern**
Advanced Risk Contracting
 Ft. Lauderdale, Fl. January 17, 1997 (workshop)
- * **Chairman, IIR 2nd Annual Conference on Capitation and Reinsurance**
Medicare, Medicaid Risk Contracting and Reinsurance
 Chairperson's Key Note Address, January 28, 1997
 Orlando, FL January 28-29, 1998
- * **Speaker, New England Healthcare Assembly**
Medicare Managed Care
Provider Risk Arrangements
 Hyannis, MA July31- Aug 1, 1997
- * **Speaker, IBC - 2nd Annual Managed HIV/AIDS Care Conference**
Risk Contracting, AIDS and Reinsurance
 Miami, FL September 24, 1997
- * **Speaker, Florida Health Purchasing Cooperative Health Benefits**
Behavioral Health Benefits & Risk Management Requirements
 Reinsurance Risks involved with AIDS
 Orlando, FL October 1, 1997
- * **Instructor, Global Business Resources: Capitation Rate Setting**
Stop Loss Insurance: Keys to Fashioning Proper Coverage (4 hr workshop)
 Washington, DC. October 8, 1997
- * **Instructor, International Business Conferences**
PSO's and Emerging Medicare Risk Contracting Structures
 Washington, DC. Oct 10,1997
- * **Speaker, The IPA Association of America**
 Healing the American Physician Enterprise: Status of
 Medicare and Medicaid Risk Contracting in North Carolina
 October 11, 1996, Durham, NC.
- * **Instructor, American College of Health Care Executives**
Western Congress on Healthcare Management
 Medicare and Medicaid Risk Contracting
 Phoenix, AZ Session 1: October 16,1997 (workshop)
 Session 2: October 17,1997(workshop)
- * **Adjunct Professor, NOVA University Southeastern**
Advanced Risk Contracting
 Ft. Lauderdale, Fl. Oct 19,1997 (4 hr)
- * **Speaker, IBC: Percent of Premium Contracting**
Determining Valid Methods for Formulating
Percent of Premium Contracts
 Chicago, IL; October 24, 1997, Durham, NC.
- * **Instructor, American College of Health Care Executives**
Eastern Congress on Healthcare Management
 Medicare and Medicaid Risk Contracting
 St. Petersburg, FL Session 1: November 20,1997(workshop)
 Session 2: November 21,1997(workshop)
- * **Instructor, IBC: PSO's and Emerging Medicare Risk Contracting Structures**
 Washington, DC; Oct. 10, 1997
- * **Chairman, IBC: Healthcare Stop Loss**
Innovative Strategies for Risk Contracting and Carve Out Negotiation
 Chairperson's Key Note Address, June 23, 1997
 Reinsurance, (4 hour work shop)
 June 23-24, 1997; Chicago, IL

- * **Speaker, Global Business Resources, LTD**
Stop loss Reinsurance: 5 Keys to Proper coverage
May 28-30 1997; Washington, DC.
- * **Guest Lecturer - NOVA Executive MBA Health Administration**
Ft. Lauderdale, Fl. July 12, 1996
- * **Speaker, Greater Tampa Bay Primary Care Netwk, Inc.**
Building Primary Care Networks and Effective
Physician Organization for Health Plan Contracting
Tampa, FL. Dec. 12, 1995
- * **Speaker, Medical Business symposium: Profits and Perils: The
Newest integrated Delivery Systems; Tampa Marriot,**
Nov. 8, 1995
- * **Speaker, Medical Business Symposium: Profits & Perils - The
Newest Integrated Delivery Systems; Dec. 8,1995**
- * **Lector, University of Miami - Strategic Management, Negotiation
& Managed Care at Baptist Hospital, Miami, FL; Sept. 23,1995**
- * **Lector, University of Miami - Managed Care and Capitation
at Cedars Hospital, Miami, FL.; September 8-9, 1995 &
Sept. 29-30,1995**
- * **Lector, University of Miami - Capitation, Competition and
Reinsurance, Pan American Hospital-Miami,
FL; August 27-28,1995 & Sept 15-16, 1995**
- * **Speaker: West Gables Rehabilitation Hospital - Managed care
Competition -Miami, Fl., -July12,1995**
- * **Co Presenter: Medical Group Management Association
Medical Group Insurance Services; Atlanta, GA - Feb 24, 1995**

Publications:

Organized Hospitals and Doctors Win More Contracts
Healthcare Savings Chronicle, Dec 2008 CAI e Magazine, circulation 10,000

Gerson Lehrman: web published analysis -

Losses Loom in Pennsylvania if Politics Guides Health Insurance	4/9/08	
Organized Hospitals and Physicians Win More Medicare & Medicaid Contracts	4/1/08	
Major Insurers Can't Keep Raising Prices with Employers Baulking	3/10/08	
Technology Essential to Outcomes Management Directed by Physicians	3/7/08	
Marsh, Aon, Willis, Gallagher, Zurich, Ace and all big brokerage houses hard pressed to beat earnings	3/7/08	3/7/08
Entitlement v. Commercial Insurance: Place Your Bet.	12/15/07	
Substantially More Federal Insurance in the Future	11/15/07	
Medicaid Market Attractive, But at Cost to Commercial Underwriting	11/8/07	
Simplified Hospital & Physician Ranking Key to Market Share Hold or Gain	11/6/07	
Remaining above the "appearance of impropriety" being policed by the state	10/15/07	
Undisclosed fees In NY, IL & CT are prohibited. Ohio is suing now	10/15/07	
Underwriting services help bargaining, Marketing Underwriter position poses carrier Concern	10/11/07	10/11/07
NY Gives Big Brokers Green Light on Contingency Fees	10/ 2/07	
Uncompensated Care Effects Earnings. Catastrophic Insurance on the wane.	9/14/07	
Marsh and McLennan to Alter Fee Ban, Travelers Eyes New Fees and Others watch	8/31/07	

* "**The Second Coming of Health Care**"

The Self Insurer Magazine, Vol. July 2007

* "**What's Good for America – Status Quo V Public Interest**"

The Self Insurer Magazine, Vol. May 2005

* "**Annie Get Your Gun**"

The Self Insurer Magazine, Vo 21, P 4 September 2004 (National Conference edition)

* "**Benefits, Brokers and Reinsurance, Annie Get Your Gun**"

Healthcare Savings Chronicle, April 8, 2004 Vol I Issue 15

CAI eMagazine, circulation 10,000

- * **"Letter to the Editor- Cost Rise Has Consequences"**
Modern Healthcare, April 1, 1999
- * **"Letter to the Editor- Physician Leadership Vacuum"**
Miami Herald, Business Section June 19, 1999

- * **"Selecting An Insurance Broker"** (circulation 44,000)
VISA Healthcare Business - Credit and Collection,
Volume 7 Number 2 Pages 6-7, 2nd quarter 1999
- * **"Feds Set Provider Stop Loss Mandates"**
The National Underwriter,
November 24, 1997 Page 27
- * **"Managed Care Gold Fever Prompts Rush for Coverage"**
The National Underwriter,
November 24, 1997, Page 2
- * **"The Importance of Reinsurance in Reducing Your Exposure"**
Capitation & Medical Practice,
March 1, 1997 March Newsletter
- * **"Gold Fever, Capitation and Reinsurance"**
The Self Insurer Magazine, Pg 12-14 September 1996
- * **"Capitation, Competition and Reinsurance"**
American Assoc. of PHO's and Integrated Delivery Sys. Newsletter,
Pg 7-8 July and August 1996
- * **"Med Mal Insurers offer New Products for Groups and Delivery Systems":**
Medical Business, November 7, 1995 Page 5
(Co authored)
- * **"Find a Risk Partner to Ensure Your Practice's Survival"**
Medical Business, April 11, 1995, page 6.
- * **"Considering Capitation, Evaluate an Excess Loss Policy First"**
Medical Business February 17, 1995, page 11
- * **"Practice Options for the Competitive 90's "**
Hospital Physician, August, 1994, Vol. 30, No. 8, pages 60-72
- * **"Are You Leading a Balanced Life?"**
Wall Street Journal National Business Employment Weekly
November, 1993
- * **"Tempted by Salaried Practice? Ask These Questions First"**
Medical Economics, January 6, 1992
- * **"Changes Affecting Physician Practices "**
Atlanta Business Chronicle, Section B, page 11, Dec. 16, 1991
- * **"Protect Groups Against Fraudulent Degrees and Credentials "**
Medical Group Management Update, Vol. 29, No. 6, June, 1990