



Provider Risk

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 & CEO**

Responsibilities: Stephen George MBA-HA is President of Provider Risk - an internationally organized brokerage, intermediary, and mediation service specializing in: Life & Health, Property Casualty Program Design and Placement, Liability, Stop Loss, Reinsurance, HMO Reinsurance, Provider Excess Loss, Self Funded medical Plans, Pharmacy Benefits, Workers Compensation and fronted & reinsured program assignments. Mr. George is a Federal Court qualified expert witness. Provider Risk works with employers, insurers, agents, brokers, fund managers, law firms and individuals. Mr. George has: published 40+ articles, spoken at 40+ events nationally, Chaired 3 reinsurance conferences, and been expert witness/consultant 30+ times.

Accomplishments from 1995-2013:

Federal Court Qualified Expert (Settled 29/30 cases without trial)

2012-2013 Clients: City of Miami
 Broward County Air Port
 Port Everglades
 City Of Daytona
 University of Washington

Direct access to **LLoyds** of London for Life & Health, and Property Casualty
 Gerson Lehrman Expert Leader

Elite status - *IMS ExpertServices*

AARP – Authorized to Offer - Agent

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 Hospital (New York)

Certified: CME Instructor by **AMA** through NOVA Univ - (Adjunct Professor)

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

* Placed **LLoyds Worldwide** E&O / GL automated liability program for ZUMBA

Board positions with Greater Miami Neighborhoods and Christ the King Church

Expert Witness & Consulting (State and Federal Court):

2012 to Present

Communication Services for the Deaf v. First Administrators
Nyemaster, Goode, West, Hansell & O'Brien, PC Sioux Falls, SD (settled)

Rhodes McKee, PC
Tayler Baker / Lloyds / Standard Life /JFP Management (active)

2012

City of Miami Attorney
City of Miami v. Cigna, Fringe Benefits, J Allen Hall, etc; Miami, FL. (settled)

Wampler Buchanan Walker Chabrow Banciella & Stanley, PA; Miami, FL. (settled)
Broward County, Wolk v. Central Parking Corporation

2011

Zumpano Patricios & Winkler, Miami, FL. (Active)
Naranjo (CPSC) v. CNS

Andrews Kurth, LLP., Houston TX (settled)
United Healthcare v. Carruth Doggett

Kaplan Zeena LLP Daytona Beach, FL (settled)
City Daytona Beach v. Fringe Benefits, United Benefits, Hall, Reams , Brit:

Krugliak, Wilkins, Griffiths, & Dougherty Co., LPA Canton, OH (Settled)
Logan Trucking v. United Re, Master Agency, Texcess Re, etc

Bennett, Bigelow & Leedom, PS. Seattle, WA (Settled)
Washington University v. Mercer (US) Inc.

Tatro & Zamoyski San Diego, CA (Settled)
Rieser v. Evanston Insurance company

2009 - 2010

St. Denis and Davey, Jacksonville, FL. (Settled)
School Board Hamilton. Lee etc v. Ace (TIG), Brown & Brown, Fringe Ben. Coordinators

Brown Sims, Miami, FL.
New York Marine/Gen Ins Company v. Trident Marine (Inactive)

Bonner, Kiernan, Trebach & Crociata, Fairfax VA (Settled)
Axiom v. Washington Agency Group

Rodriguez, Aronson, Essington & Ross, Miami, FL (Settled)
Taneva v. RCL (Royal Caribbean Cruise line)

2008 – 2009

Atlee, Hall and Brookhart, LLC Lancaster, PA
Clayton Winters v. Health America (Settled)

Skidmore & Hall, LPA
Bozich v. Genworth, Et al. (Settled)

2008-2007

Law Offices of Lionel Barnett, Miami, FL (Settled)
Burda v. LPI

Barger & Wolen, LLP. Los Angeles, CA
Nevada Irrigation v. HCC, MBA and Blue Cross (settled)

2006-2007

Gassenheimer Law Firm Miami, FL

		Baptist Hospital Miami/ Carnival Cruise lines Mediation (settled)
	Bleakley Law Office	Tampa, FL Flaherty v. Coggins Trucking (settled) Green v. Quality Distribution (settled)
	George & Shields, LLP.	Irvine, CA Reiser v. Molina (closed)
	Cole, Scott & Kissane, PA.	Ft. Lauderdale, FL Schreiber v. Gateway Ins Services (settled)
2003-2006	Cornell & Associates, PA.	Weston, Florida Global v. SRI (closed)
	Shughart Thomson & Kilroy	Kansas City, MO CST v. Embry (settled)
	Kutak Rock, LLP	Kansas City, MO Midwest Ortho Surgery v. First Choice
	Tucker, Heifetz & Saltzman, LLP	Boston, MA Lifespan/Physicians Professional Services Organiz. v. Combined Ins. Co./ Aon. (settled)
	Wagstaff and Cartmell, LLP	Kansas City, MO Dairy farmers v. Ace Reinsurance (settled)
	Taggart, Morton, Ogden, Staub	New Orleans, LA (settled) St. Eliz Hospital v. Oschner Health Plan (Humana)
	Law Office of Lee Harwell, Jr.	Torrance, CA (Prevailed) Temple Comm Hosp v. Superior, ANTEX , HRM
2002-2003	Dickstein, Shapiro, Morin and Oshinsky	Washington, DC. CNA v. Gen Re (settled) Coventry Healthcare, Inc. CAC
	Latham and Watkins	Costa Mesa, CA Integris v. US Benefits (settled)
1995 to 1997	Speaker, University of Miami School of Business, Miami, FL	Certificate Programs in Health Administration; Miami, FL See Presentations for lecture dates & topics
1996 to present	NOVA Southeastern University- School of Business	Adjunct Professor , Ft. Lauderdale, FL.
1994	John Alden - Alden Risk Management Services, Provider Markets Group - Miami, FL Risk Management Consultant	<u>Responsibilities:</u> Responsible for teaming Alden's actuarial and underwriting staff with regionally and nationally organized brokers/clients to sell stop loss and reinsurance that managed catastrophic medical risk. <u>Accomplishments:</u> * Worked on broker training team to develop program/manual * Presenter/Co-Presenter state conferences MGMA & AAPHO
5/89 to 3/93	Tyler & Company, Atlanta, Georgia Principal, Physician Search (10/90 to 3/93)	<u>Responsibilities:</u> Managed eight to ten searches on an ongoing basis in addition to performing all aspects of physician sourcing, recruitment, and client contact. Managed entire process inclusive of selling: Staff, Sole Proprietor, Partner and Directorship positions. <u>Accomplishments:</u>

- * 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,LA, NY markets.

COMMITTEES / APPOINTMENTS

10/11 – 11/2011	Chair, Nominating Committee for CTK Council
12/07 to 1/2011	Counsel Member – Christ the King Church
12/08 – 1/2011	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 11%
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

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 – Falls Chapter, Miami
 Cutler Bay Business Association
 Christ the King Church

HONORS/AWARDS

Elite Expert, IMS Expert Services
Top 11% Gerson Lehrman Expert
Round Table (DC) Expert

Stanford Who's Who Black Book 2010
Biltmore Who's Who 2009, 2010, 2011
The Global Professional Network 2011
Biltmore Who's Who Among Executives and Professionals Registry 2011
Who's Who Among Executives and Professionals 2011
Professional Who's Who 2011
Who's Who Among Executives and Professionals 2011
Global Registers Who's Who in Executive and Professionals 2006, 2007, 2009, 2010
Madison Who's Who 2007
Marquis Who's Who 1997 - 2011
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
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. November2, 2004
- **Chair, 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, Institute for International Research**
4th Annual Conference on Capitation and Reinsurance
Key Note, and Panel Host

- Washington, DC February 15, 2000
- * **Chair, 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)
 - * **Chair, 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 July 31- 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
 - * **Chair, 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., -July 12, 1995
 - * **Co Presenter: Medical Group Management Association**
Medical Group Insurance Services; Atlanta, GA - Feb 24, 1995

Publications:

- | | |
|--------------------------------------------------------------------------|-----------|
| Feds Set Explicit Goal to Eliminate Fee For Service in Self Funded Plans | 7/1/2011 |
| <u>Self Funding Magazine</u> | |
| Perfect Storm for Reform | |
| <u>The Self Insurer Magazine.</u> | July 2009 |
| Organized Hospitals and Doctors Win More Contracts | |
| Healthcare Savings Chronicle, | Dec 2008 |
| CAI e Magazine, circulation 10,000 | |

Gerson Lehrman: web published analysis and market appraisal-

- | | |
|-------------------------------------------------------------------------|------------|
| Medicare (MA) Selects 30 Pioneer ACO's in Material Change to Status Quo | 06/08/2011 |
| Medicare and MA Funding and Where to Focus on Improving Earnings | 05/03/2011 |
| Overhyped Health Stocks – Part 2, Only 12,437 new enrollees since | 02/14/2011 |

Successful ACO's: Medicare Commercial and Medicaid Risk Contracts/ Governance	12/20/2010
Over-Hyped Healthcare Stocks	9/27/2010
United Already Funded 12% on Preparation of \$350,000,000 Fine	09/22/2010
Healthcare Costs Impact Profits – Health Reform	09/06/2010
Health Reform: Medicare Advantage (MA) Plans	4/12/2010
Reform Peril: Aetna, Coventry, Health Net, Health Spring Humana, Cigna, United	3/26/2010
Profits Perilous: Aetna, Cigna, Coventry, Humana, United , Blues	3/22/2010
Perfect Storm Batters Managed Care Profits	6/2009
Will Feds Destroy Commercial Insurance?	5/2009
Ranking Doctors and Hospitals	5/5009
Effect on HCC	5/2008
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
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
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 1 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