

Client Screening Request

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- Client Screening Report

Request Date: 6/25/2018 **Additional CC:**
Discipline *: Health **Company Name:** Lowell General Physician Hospital Organizat...

Moody's Rating: See "Comments" section.

Requestor: Mary Van Der Heijde; **D & B Credit Score Class:** See "Comments" section.

A.M. Best Rating: N/A

On High Risk Client List? ☐ Yes ☒ No

D & B Financial Stress Class: See "Comments" section.

WorldCheck Rating:

- ☒ N/A
☐ Criminal
☐ Money Laundering
☐ Terrorism
☐ Corruption
☐

Ownership:

Lowell General Physician Hospital Organization, (LGPHO), based in Lowell, MA and established in 1995, is a non-profit organization comprised of approximately 400 member physicians and its hospital partner, Lowell General Hospital, to support access to comprehensive health care services for Greater Lowell and the surrounding areas. A check of records filed with the Secretary of State of Massachusetts found no record for our specific client. However, records indicate The Lowell General Hospital initially registered as a corporation in March 1891. Records also indicate it merged with Fairhaven Nursing home in March 2009, with a revised and combined entity #042103590.

Officers:

I profiled the officers named below using a variety of resources: Westlaw State and Federal Court Dockets and Criminal Records, internet search engines, and news databases. I find no evidence that the following individuals have been involved in personal litigation, professional misconduct, or criminal activity:

- **Executive Director:** Gerri Vaughan - Antecedents could not be determined. Ms. Vaughan has held this role since at least 2010 and based upon information available at this link, it appears that over the years Lowell Hospital in recent years has experienced several changes in ownership and collaborative relationships. Ms. Vaughan was recently appointed to a new role with the hospital itself, as noted here: http://www.lowellsun.com/business/ci_27344731/circle-health-execs-get-expanded-roles
- **President & CEO, Lowell General Hospital:** Mr. Joseph (Jody) White: Mr White has served as President and CEO of Circle Health and Lowell General Hospital since April 2017. He replaced Mr. Normand E. Deschene, now the Chief Executive Officer of Wellforce, who was Chief Executive Officer of Circle Health and also served as the Chief Executive Officer & President of Lowell General Hospital, LLC until April 10, 2017.

Prior Health Risk Assessment: ☐ Yes ☐ No

Noteworthy News:

A scan of newspapers, newswires, transcripts, trade journals, and internet search engines yields no coverage that should affect LGPHO's suitability as a client. The organization is mentioned in a handful of items derived from press releases, but most coverage focuses on Lowell General Hospital itself and recent changes in ownership and operating alliances since our screens in 2010.

Litigation History:

Searching via Lexis State and Federal Court Dockets as well as other internet resources produces absolutely no litigation in which LGPHO is a named party.

Comments:

Please note that LGPHO was last screened by Chelo Gable for Patrick Holland in March 2010 and shortly before that, an initial screening was performed by Grant Huling in February 2010, for consultant Rong Yi. Since those screens, there has been notable changes to the hospital's organizational alliances, but to the extent of my research, I found no significant changes to LGPHO.


Regarding the entity and its leadership, their website offers absolutely no information regarding its leadership, but I was able to confirm its current Executive Director, unchanged from 2010, through media news releases. Outside of several paragraphs of text generally describing the entity and a link to a physician's list, the website offers nothing else. Neither the entity nor its leadership appear to be involved in litigation or wrongdoing. News coverage of the organization is limited and neutral in tone.

Regarding its financial condition, unfortunately, there are no financial ratings for LGPHO from our standard rating sources. Therefore, I have attached the D&B report assigned to Lowell General Hospital, the entity's key association. D&B's analysts offer a less than stellar review of the hospital, rating its risk of credit issues in the near term as "High", but its risk of severe financial hardship as "Moderate". Data in support of its PAYDEX rating, a key element of the hospital's overall credit rating, indicates they satisfy only 58% of payments to vendors within terms and require an additional dollar weighted average of 22 days beyond terms to satisfy the remainder, with evidence of a past due issue beyond 60 days involving \$900K. Of note, however, this situation may not be representative of LGPHO.

With regard to LGPHO, without more specific financial information regarding the entity, we are yet unable to provide an assessment as to the risk involved for Milliman should it engage the organization as a client and in this situation, serious consideration for a retainer may be advisable.

Mary, should you prefer further scrutiny of LGPHO, please drop me a line and I will be happy to pursue.

- dave
-- c-dave.roumonada@milliman.com

 lowell-general-hospital,-the_06-27-2018.pdf
341.36 KB

☒ Add attachment

- Screening Details

Screener *:

Dave Roumonada (Contractor);



Completed Date:

6/27/2018

Report Status:

- ☐ New ☐ Pending ☐ Secondary-Review
☐ Secondary-Screen ☒ Sent/Complete
☐ Cancel

Due Date:



Health Risk Assessment Form Returned:


- ☐ Yes ☐ No

Client Risk Assessment Statement:

- ☐ Conditional Acceptance
☐ Non-Acceptance
☐ Standard Acceptance

- Data from Consultant

Date *:

6/25/2018 

Client *:

Lowell General Physician Hospital Organi...

Discipline(s) Involved *:

- ☐ Casualty
☐ Employee Benefits
☒ Health
☐ Life

Client Status *:

- ☒ New Client ☐ Existing Client
☐ RMAP Referral

Client Website URL (if known):

<https://www.lowellgeneral.org/>

Casualty consultants: please indicate if this is an 'existing client' being screened to comply with discipline periodic screening requirements.




Type of Client *:

- ☐ Public sector/government
☐ Publicly traded company

For international screens, please select 'INTL'

State *:

MA 

Client Location *:	<input checked="" type="radio"/> Private company <input type="radio"/> New Entity (less than 1 year old) <input type="radio"/> Captive Insurance Company <input checked="" type="radio"/> US <input type="radio"/> International	HQ Address: 295 Varnum Avenue, Lowell, MA 01854
Consultant *:	<input type="text" value="Mary Van Der Heijde;"/> 	Do you know of any litigation or other issues of which we should be made aware *: <input type="radio"/> Yes <input checked="" type="radio"/> No
Names/Titles of Officers (if known):	<input type="text" value="James Woolman - Senior Director, ACO Performance Management and Amy Hoey - Executive Vice President and Chief Operating Officer"/>	Additional Comments to Aid the Screening: <input type="text"/>
		 Click here to attach a file  Add Attachment

* -indicates required field