

Client Screening Request

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- Client Screening Report

Request Date:	11/3/2014	Additional CC:	
Discipline *:	Health	Company Name:	Region 10 PIHP



Moody's Rating:	None		
Requestor:	Eric Goetsch;	D & B Credit Score Class:	See Comments below
A.M. Best Rating:	None		
On High Risk Client List?	<input type="radio"/> Yes <input checked="" type="radio"/> No		
D & B Financial Stress Class:	See Comments below	WorldCheck Rating:	<input checked="" type="checkbox"/> N/A <input type="checkbox"/> Criminal <input type="checkbox"/> Money Laundering <input type="checkbox"/> Terrorism <input type="checkbox"/> Corruption <input type="checkbox"/>

Ownership:

Region 10 Prepaid Inpatient Health Plan ("R10") manages public services for mental health and substance use disorders in Genesee, Lapeer, Sanilac, and St. Clair counties in the State of Michigan. R10 was formed on January 1, 2014 after submission of an application for participation to the Michigan Department of Community Health.

Officers:

The individuals named below were profiled using Google and Factiva sources, and were screened for involvement in criminal and civil litigation using LexisNexis databases and dockets. I find no evidence to suggest that any of the listed individuals have been accused of professional malfeasance or willful misconduct. Furthermore, it does not appear that Mr. McCartan has been convicted of any criminal activity, and I find no evidence to suggest that either Mses. Curtiss or Laughlin have been convicted of any such wrongdoing in the State of Michigan. However, my results with respect to criminal activity are less conclusive for Mr. Carpenter due to the commonality of his name. There is a Dr. Richard Carpenter from Michigan that was arrested and criminally charged with fraud as a result of allegedly illegally obtaining controlled substances in Florida. There are also four civil lawsuits pending against him in Michigan alleging medical malpractice. And although I cannot locate professional background information for the CFO of R10, I do not believe the doctor and the CFO of R10 are the same person. Unfortunately, I was unable to locate background information for the R10 executives. I screened the following individuals:

- CEO, Michael P. McCartan
- CFO, Richard Carpenter
- Chair, Lorraine ("Lori") Curtiss
- Vice Chair, Lynn Laughlin

Prior Health Risk Assessment:

Yes No

Noteworthy News:

A scan of local and national newspapers, news wires, trade journals, transcripts, and Internet search engines discovered a minimal web presence for R10. As a newly created entity, this is not terribly surprising. R10 is most often mentioned on the participating counties' websites. These mentions simply link to the R10 website. Unfortunately, the R10 website does not have a news page.

Litigation History:

Screening for involvement in legal activity via news sources, Internet search engines, and LexisNexis federal and state court databases and dockets reveals that R10 has not been a named party to any lawsuit. I find no instances in which R10 has initiated a lawsuit or dispute resolution proceedings against an actuarial, professional, or financial advisor.

Comments:

(This section is currently empty.)

My screen of R10 does not produce much useful information. There is a lack of available information about R10 in my research tools or on the Internet. I did locate a D&B report for an entity in Michigan called "Region 10," but it provides a different address than the one you provided in your screen request and I could not locate the actual address of R10. The attached report gives "Region 10" a Credit Score Class of "3," indicating a moderate risk of severe payment delinquency over the next 12 months, and a Financial Stress Class of "4," indicating a moderate to high risk of severe financial stress in the near term. While the scores are not stellar, they are not that unusual for a newly created entity. And "Region 10" is newly formed; D&B analysts state that there is no payment experiences reported. This is the only possible financial information I was able to locate for R10. Our prospective client flies fairly low under the radar, as it does not garner any press attention for itself, nor does it involve itself in litigation. On the plus side, R10 is not litigious. It is difficult for me to make any sort of recommendation or suggestion due to the lack of information.

Please let me know if you have any questions or require anything further. I am happy to help.

Beau



Add attachment

- Screening Details

Screener *:



Completed Date:

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 *:

Client *:

Discipline(s) Involved *:

- Casualty
- Employee Benefits
- Health
- Life

Client Status *:

- New Client Existing Client
- RMAP Referral

Client Website URL (if known):

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
- Private company
- New Entity (less than 1 year old)
- Captive Insurance Company

For international screens, please select 'INTL'

State *:

Client Location *:

- US
- International

HQ Address:

3111 Electric Avenue
Port Huron, MI 48060

Consultant *:



Names/Titles of Officers (if known):

Michael McCartan, Executive Director
Lorraine Curtiss, Chair
Lynn Laughlin, Vice Chair

Do you know of any litigation or other issues of which we should be made aware *: Yes No

Additional Comments to Aid the Screening:

Add Attachment

* -indicates required field