**SHARON CASSIDY, RN,**

**158 Ohman Avenue,**

**Orange, CT 06477**

**Mobile: (203) 530-5449**

**Email: scassidy007@yahoo.com**

**EXPERIENCE SUMMARY**

Seasoned clinical insurance consultant. Experienced within multiple insurance products.

Personally feel strengths and skills are utilized the most in A&H reinsurance, Employer Stop Loss, and Medical Excess business.

Skilled in developing strategic business plans, being a team player and managing motivated effective teams.

Motivated professional with entrepreneurial spirit and solid interpersonal skills.

**AREAS OF EXPERTISE**

Case Management, large loss analysis, claim management, marketing, developing and maintaining client relationships

Marketing & Vendor Relations/Management

Utilization Review

Disease Management

Cost Containment Programs

Product Development Claims Management

Quality and Auditing

Individual and Group Underwriting consultant

TPA management

**PROFESSIONAL EXPERIENCE**

**10/2010 – Present COVENTRY HEALTHCARE, New Haven, CT**

**Worker’s Compensation Complex Case Manager**

* Individual case management for injured workers
* Development and implementation of individual care plans and treatment plans for injured workers to successfully return the individual back to work within nationally recognized treatment guidelines and steerage to in-network care
* Daily contact with clients, adjusters, injured workers, treating physicians, employers collaborating to ensure appropriate care is being delivered and to ensure compliance with treatment plan.
* Negotiating out of network services
* Detailed documentation of all actions, conversations and analysis of medical records

**6/09 – 9/2010 CIGNA HEALTHCARE, Bloomfield, CT**

**Individual Underwriting Manager**

* Daily management of individual underwriting department, overseeing 30 clinical and non-clinical underwriters and 10 support staff
* Provided case management consultation to various departments
* Constant inventory management, successfully reduced turnaround time from 49 days to 6 days in 8 months, resulting in increasing sales and improved agent/broker relationships
* Recognized for skill in training, coaching and mentoring individual employees and developing highly effective teams
* Medical risk assessment on individual applicant’s medical history, diseases, conditions, pharmacy utilization, with appropriate decision making and referral to case management department
* Revision of medical underwriting guidelines
* Producing management reports on daily production
* Hiring and mentoring staff as department expanded
* Developed and implemented new policies and procedures including a quality assurance program
* Daily contact with applicants, sales, product managers, and agents
* Daily vendor management and utilization of outsourcing partners

**8/08 – 6/09 COMMUNITY HEALTH NETWORK OF CONNECTICUT, Wallingford, CT**

**Manager of Care Management**

* Daily management over care management department which included case management, disease management quality assurance and utilization management
* Performed case management during staffing shortages
* Interacted directly with members with any escalated issues to ensure high quality and individual care
* Created marketing and member educational materials
* Hired, trained, and managed 15 direct reports, evaluated staff and prepared timely employee performance evaluations
* Supervised, and facilitated the on-going development and education of staff.
* Assured compliance with state and federal regulatory statutes and policies
* Created and implemented various quality, auditing and reporting tools to improve department standards. Revision and implementation of new policies, procedures and workflows

**10/96 – 6/09 Janus Healthcare, Orange, CT**

**President, self-owned company**

* Consultant to many companies, MGU’s, TPA’s, PHO’s, large employer groups, reinsurance, private healthcare and insurance companies, for risk assessment, case management and disease management

**10/05 – 10/07 SUN LIFE/GENWORTH FINANCIAL, Windsor, CT**

**Stop Loss Claims Director**

* Senior leadership integration team member during Sun Life acquisition
* Worked closely with North Shore International Insurance Services during revision of both claims and underwriting departments,
* Implemented subrogation program with International Subrogation Management producing significant savings
* Comprehensive claims evaluation and management
* Managed stop loss claim department, case management, TPA management, quality control departments
* Achieved annual savings in excess of $9MM by new implementing quality and clinical cost containment programs
* Managed vendor relationships, negotiated contracts
* Daily consultant to underwriting for clinical and financial risk assessment, projected annual medical cost, provided laser assessment
* Instrumental in interdepartmental collaboration to improve business development
* Instrumental in reducing loss ratio to from 135% to 65%
* Contract revision, industry conference attendance, project management

**12/04 – 10/05 UNITED RESOURCE NETWORKS/UNITED HEALTH GROUP**

**Strategic Account Executive**

* Exceeded $4MM in clinical program sales i.e. transplant, cancer, neonatal, congenital heart disease, kidney networks and programs
* Responsible for customer relationship management
* Provided leadership regarding new business and product development and product/service presentation
* Worked closely with case managers to ensure high quality care management to client’s catastrophic members

**1/00 – 12/04 GENERAL REINSURANCE, Stamford, CT**

**AVP A&H Reinsurance**

* A&H team member for the marketing, underwriting and claims management of $130MM block of business, assisted in growing the block by 45% in first 2 years
* Largest client was Standard Security Life Insurance Company of New York, performed MGU/TPA audits, worked closely with underwriting managing large claims, developed cost saving programs, developed vendor networks, reviewed and managed large claims
* Produced annual claim savings in excess of $15MM, with cost containment programs and negotiation with providers, additional savings captured from audits and disclosure claims
* Provided clients with case management and disease management consultation and vendor recommendation, laser applications, large claim management
* Successfully revised contracts, created joint ventures and alliances, maintained and improved client/customer relationships
* Performed underwriting and claim audits on clients and prospects

**10/97 – 1/00 CONNECTICUT HEALTH PLAN, Meriden, CT**

**Director Utilization Management Services**

* Designated senior leadership team member reporting directly to the reinsurance pool on a company revision plan, to improve all departments, upgrade systems to attract purchaser for acquisition
* Successfully reduced medical loss ratio from 138 to 85% for acquisition
* Managed utilization review, medical management and provider relations
* Successfully managed company transition during sale to Providence Health

**4/96 – 10/97 OXFORD HEALTH PLANS, Monroe, CT**

**Clinical Resource Specialist**

* Initially hired as case manager, providing quality cost effective care to Connecticut physician risk groups
* Transitioned to issue resolution department, resolving provider, customer, legal and claim issues
* Negotiated non-participating provider fees
* Performed case management on risk business

**8/94 – 4/96 ANTHEM BLUE CROSS, North Haven, CT**

**Catastrophic Case Manager**

* Created a Catastrophic Case Management Department - coordinating care with high dollar members and providers to ensure appropriate quality care and treatment exercising independent and sound judgment in decision making, utilizing all relevant information
* Significantly reduced medical loss ratio by negotiating with specialized vendors
* Developed and implemented individual disease management programs

**7/90 – 8/94 YALE NEW HAVEN HOSPITAL, New Haven, CT**

**Critical Care Registered Nurse**

* Performed all aspects of critical care nursing in cardiac intensive care unit as well working on various medical units

**EDUCATION:** NORTHERN AREA GROUP SCHOOL OF NURSING, Antrim, Co. Antrim

* Bachelor’s Degree in Nursing