

This Risk & Underwriting Lead Analyst will support financial analyses and consultation of Express Scripts clients. Provide client with plan design consultation and appropriate plan design recommendations through creative modeling and analyses. Conduct in-depth analyses to identify client specific trends, explain past program performance and recommend opportunities for improvement. Present analyses to client as part of Account Management account team. Provide analytical, quantitative, and financial cost modeling assistance in support of Account Management and client objectives. On-going management of a client's contract to ensure compliance with financial terms. Develop pricing for client renewals and prospects from P&L modeling to overseeing execution of client contract. Manage client profitability to targets and guidelines. Respond to RFP financial requests. Work with Sales and Account Management in creating pricing and product positioning strategies. Assist in the presentation and negotiation of client deals.

#### **ESSENTIAL FUNCTIONS**

- Develop pricing strategy and underwrite offers to win and retain clients while also maximizing profitability.
- Conduct analytical, quantitative, and financial cost modeling for clients with varying lines of business including Commercial Employer Groups, Medicare Part D, Medicaid and Health Care Exchange and present to C-level executives.
- Work with Sales and Account Management to review, strategize and analyze client renewal and new sales opportunities.
- Support Senior Leadership in business management through understanding margin and performance drivers.
- Attend client meetings and provide consultative client support by conducting in-depth analyses to identify client specific trends, explain past program performance, and recommend opportunities for improvement.
- Provide clients with plan design consultation and appropriate plan design recommendations through creative modeling and analyses.
- Negotiate and manage the set-up of a client's contract to ensure compliance with financial terms and pricing guarantees.
- Participate in department and company projects.
- Develop and improve existing best practices for client support and financial modeling.