STEPHEN MANZELLI
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EXECUTIVE/CONSULTANT
INSURANCE BENEFITS MANAGEMENT, SALES, MARKETING, UNDERWRITING
Key Account Management • New Business Development • Distribution/Channel Partner Creation
Product Innovation • Branding/Value Proposition Enhancement • Financial Management

EXECUTIVE PROFILE

Dynamic, proven individual with over 29 years of multi-faceted, executive-level experience in the insurance field. Extensive accomplishments in new sales/market development, client management and related profitability enhancement. Remain on the cutting-edge for insurance product and service design, strategic partnership development and business strategy creation/execution.

PROFESSIONAL EXPERIENCE

2017 – Present **SSMMC—CEO, Inventavis—Founder**
Oversees consulting firm and provides guidance for customer growth and market engagement with insurance carriers, TPAs, Health Systems, Associations and Large Employers/Taft Hartley groups. Utilize knowledge of strategic engagement development and management, benefit plan building, employee engagement, technology, customer service, implementation and vendor selection for a wide range of clients and stakeholder partners in the Life & Health insurance vertical.

2013 - 2017 **POMCO—VP, Sales & Client Services**
Responsible for TPA team of 40 people in running Sales and Client Services for POMCO nationally. Work with both organic employer business development and BPO services for health systems, government entities, private exchanges and partnership driven work with Fortune 500 technology intermediaries. Also manage Marketing area and RFP/proposal unit.

Key Achievements:
- Successfully built out geographic expansion in Western region, beginning in CA and expanding to AZ, NV and CO. Sold over 20,000 member lives as a new market entrant in CA in 2015 and 2016.
- Established strategic partnerships with numerous entities including various WellPoint plans, Trizetto, Dell Healthcare, Healthcare Interactive and Convey Health.
- Launched concerted BPO expansion effort across a variety of noted segments for both Non-Occupational and Occupational services. Won the administration and reinsurance business to launch a new product/service set for Dignity Health—the largest health system in the Western U.S.—for phased-in use with their 60,000 employees and to external self-funded customers in CA.
- Have rebuilt Client Services team and initiated strategic client business planning model in concert with product advancements via member engagement, analytics and provider-driven toolsets.

2005 – 2013 **HealthNow Administrative Services—Senior Vice President, Sales**
Employed as part of a $3 billion New York Blues Healthcare company, first with parent company then via its subsidiary TPA. Director National Accounts Revenue role in NY included creating client-centric business plans for key National Accounts. Promoted to Director Corporate Sales Administration in June 2006, then to General Manager for ASO SBU in June 2007 with sales and account management responsibilities for 50+ self funded groups representing 100,000 self funded members. Promoted in November 2009 to Sales officer position for TPA subsidiary, charged with multi-line revenue development and geographic expansion.

Key Achievements:
- Built sales and marketing team, worked with large partner carriers and completely revamped value proposition to establish new markets for TPA in CA and AZ while growing existing Northeast markets. TPA added 45,000+ members in 2012 and 2013.
- Implemented new client-centric business planning framework for several large ASO clients, including new process workflows with Corporate Medical Affairs and Healthcare Analytics areas.
- ASO group achieved 100% client retention and 10+% growth during 24 months in lead GM role.

1998 – 2005 **JLT Services Corporation, Senior Executive—Client Development, Latham, NY**

Employed with a significant benefits brokerage/administration firm, owned by top-6 worldwide brokerage firm Jardine Lloyd Thompson Group plc. Responsibilities centered on development and execution of revenue generation strategies through both current and prospective clients. Client and prospect development duties involved management of significant blocks of business focused on group life/health product marketing and claims/billing administration; clients managed included professional associations, government labor groups, large employer groups, and insurance companies. Aggregate management duties included overseeing and developing staff of client managers, business developers and marketing personnel, setting client development strategy and budgets with CEO and senior staff, assisting in the establishment of internal operational priorities, and expense/vendor management.

Key Achievements:

- Promoted during first 3 years from Vice President to Senior Vice President to one of only 6 executive Partners in the firm, reporting directly to CEO.
- New business efforts led to the execution of 4 complex, groundbreaking new insurance client engagements in 2003 and 2004—resulting in 30+% net revenue growth for the firm's largest division.
- Direct or indirect management of 60+ clients at senior contact levels representing 1 million+ lives.
- Lead the implementation of formal client business planning and contract renewals for 30+ key customers within administrative services division.
- Redefined sales and marketing function, including the enhancement of hiring and management criteria, presentation and proposal formats, marketing campaigns, and e-business initiatives.

1995 – 1998 **Hewitt Associates, Benefits Consultant, Waltham, MA**

Performed broad range of consulting services for numerous fortune 500 companies. Assisted clients at senior management level with all areas of corporate benefit programs for active employees and retirees, including medical, dental, life, disability, long-term care, and paid time off. Project work included health care strategy creation and refinement, plan design development, vendor bids, carrier negotiations, data analysis, presentations to client staff at various levels, and benefit implementation oversight. Also functioned as managing consultant for several clients, with responsibilities for overall relationship, maintaining project budgets/billings, and coordinating work with other Hewitt practice areas, i.e., actuarial, communication, compensation, human resources, and legal.

Key Achievements:

- Produced approximately $1 million in Medical benefits program savings for a large client via personal negotiations with over 30 HMOs.
- Completed complex financial contribution, pricing and enrollment modeling package for a national client's flexible benefits program.
- Consistently ranked among top consultants in benefits practice for billable hours, maintaining average billing level of 92% or greater.

1993 – 1995 **Travelers Insurance/MetraHealth, Financial Consultant—Acquisitions/Associations, Hartford, CT**

Assessed desirability and pricing for small-group block acquisitions from insurance carriers and sponsored association programs. Responsibilities included information gathering, financial evaluation via underwriting analysis, interaction with aligned brokers/consultants, presentation/assessments to Travelers' senior management, shaping legal agreement drafts and proposals, and coordinating case installation/implementation with field sales managers, claims, customer service, etc.

Key Achievements:

- Awarded lead role in evaluating group of prospects ranging in size from $2 million to $400+ million in annualized premium.
- Integral part of the evaluation and acquisition of Liberty Mutual's $450 million premium book of conventionally-insured, reserveless minimum premium, and self-insured group businesses; subsequently served as chief underwriter and renewal transition coordinator for entire book of business.

1990 – 1993 **Travelers Insurance, Management Rotation Program, Northeast Region**

Selected as one of only 20 individuals nationwide to participate in highly visible, aggressive 3-year rotational leadership program through Travelers' Managed Care & Employee Benefits Division. Assignments included roles in customer service, claims operations, sales, provider relations and account management/underwriting.

Key Achievements:

- Strong track record of success in sales position, culminating in $5 million TPA Health/Dental, Life, and LTD sale.
- Managed all aspects of case implementation for 12,000-employee account, including plan booklet and newsletter development, contract review, ID card design, customer-workstation installation, and benefits-system data input.
- Given dual responsibilities of managing network-claims unit of 9 employees and developing claim testing manual for 1992 Point-of-Service product.
- Conducted critical physician and hospital orientations for 1/1/93 Travelers Point-of-Service Medical rollout in Connecticut. Also initiated key physician solicitation and contracting to open Travelers network in the Springfield/Holyoke, MA area.
- Successfully managed and underwrote book of cases in Northeast region ranging from 200 to 3,000 lives.

EDUCATION

University of Massachusetts at Amherst, Amherst, MA
Bachelor of Business Administration, May 1990
Cumulative GPA 3.96/4.00; Massachusetts Commonwealth Scholar and Alumni Scholar

Insurance Course Completion
HIAA Group Courses and 3 CEBS courses covering group health, disability and pension products, and investment strategy.

Insurance Licensure
Life, Accident & Health licensed for AZ, CA, NY and six other states.