

Management

RICHARD SWIFT, PRESIDENT



Richard Swift is the founder of Medwise. He has over 25 years of experience working with health plans throughout the country. His expertise includes a range of operational and financial experience including

several years as the Chief Financial Officer for a Regional Health Plan. Throughout his consulting career, he has been involved in a broad array of financial and managed care projects including:

- Served as Interim CFO for several Regional Health Plans
- Identified over \$20M of additional Medicare revenue for a Regional Health Plan
- Served as Interim Underwriting Director for a large Regional HMO

- Developed and implemented a new Small Group underwriting strategy to address a company's declining block of business
- Provided strategic and operational guidance for an unconventional start-up health insurance company
- Assisted a large hospital system with the strategic review and sale of their health plan
- Managed the voluntary liquidation and wind down of a Provider-Owned Health Plan
- Served as Interim Financial Manager for a managed care turnaround situation

Mr. Swift received a Bachelor's of Science from Mercer University and an MBA in Health Care Administration from the University of Miami (FL)

NANETTE PENZ-REUTER, VICE PRESIDENT



Nanette Penz-Reuter joined Medwise in 2005, as Vice-President. She has over 15 years of Underwriting Management experience with a proven track record of increasing profitability and productivity. She has

provided leadership in a variety of roles and strategic initiatives, including:

- Multiple assignments as Interim Vice-President and Director of Underwriting for numerous Regional Health Plans
- Built Large Group, Small Group and Individual Medical Underwriting Departments from scratch for a Provider-Owned Health Plan

- Conducted an end-to-end analysis of the underwriting operations for a National Carrier's Small Group business
- Provided customized Individual Medical, and Small and Large Group underwriting training programs
- Conducted reconciliation and audit analyses for Federal Employee Plan contracts avoiding millions of dollars in assessed penalties
- Identified and corrected errors in the pricing tools and underwriting processes for a Regional Health Plan, resulting in annualized savings of more than \$6M

Nanette received her Bachelor's degree in Finance from the University of Notre Dame. She earned an MBA from Butler University, and she holds the designations of CLU, FLMI, and HIA



Always a Good Decision



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Manage your risk

In today's world of rapidly increasing health care trends, the ability to identify potential underwriting risks and manage them effectively is more important than ever. The underwriting process must navigate a fine line – making sure you approve the applications you want at a price that ensures long-term viability. A wrong decision either way can cost you lost premium revenues today, or even worse, result in high medical reimbursements down the road.

Sound underwriting guidelines and a knowledgeable staff are a health insurance company's first line of defense in preserving bottom-line profitability. Yet the industry is facing a severe shortage of experienced underwriting experts further compounded by substantial increases in application volumes. Underwriting departments are under intense pressure to perform and the stakes have never been higher.

Medwise Partners

ALWAYS A GOOD DECISION

Medwise Partners is committed to helping healthcare companies respond to today's business and underwriting demands. Founded in 1996, Medwise has experienced continued success and currently offers a full range of outsourced healthcare underwriting services including Outsourced Underwriting, Process Review and Interim Management Services. Our knowledgeable and experienced underwriters can provide the resources to fully support your underwriting needs.



Experience You Can Trust

Medwise Partners offers your healthcare organization the expertise you need to make good underwriting decisions. Our staff includes some of the most experienced and knowledgeable underwriters, many of whom are Registered Nurses. Regardless of whether you offer individual, small or large group health insurance, Medwise Partners is the industry's leading source for underwriting expertise.



Help You Can Use

When you're faced with increases in volume, shortages in staff, or entry into new lines of business, Medwise Partners can help you get the job done. Our experienced team begins by reviewing your existing procedures. Then we mirror your specific standards and seamlessly integrate our underwriters into your process to provide support you can use. You can count on us to deliver quality underwriting decisions that meet your standards on time, every time.



Work Smarter, Not Harder

Move your organization forward through improvements in business processes. Medwise Partners' staff are industry experts with decades of combined experience in building and managing underwriting departments. Our experience and perspective enable us to spot inefficiencies, make specific recommendations and help you implement changes in your processes.

Services

OUTSOURCED UNDERWRITING

From managing peak volumes in your workload, to filling short or long term gaps in staffing, Medwise can provide the outsourcing solutions you need to fully support your underwriting needs. Our staff has experience across the full range of health insurance products and segments, including risk selection methodologies such as:

- Experience Rating / Large Group Risk Analysis
- Small Group / Medical Underwriting
- Individual Medical Underwriting
- Alternative Funding Arrangements

Our staff consists of experienced financial and medical underwriters (including RNs) who can step in to support your needs. By doing the work in our US based offices, we offer our clients a quality, cost effective approach to supplement their own staffing limitations.

INTERIM MANAGEMENT

Medwise has successfully provided short-term and longer-term interim underwriting management services for numerous client engagements. Every carrier is unique and their situations are different. The common thread is that all companies need expert underwriting management and production personnel but are faced job market where these positions are difficult to fill quickly. The Medwise team includes experienced underwriting managers who can walk into a plan and hit the ground running with no learning curve.

For your interim needs, the experienced staff from Medwise can provide your company with our executive leadership and management. Our experienced staff can fill your "C" roles including CEO, CFO, Chief Underwriter, and CMO, as well as provide staff subject matter experts in the areas of Medical and Pharmacy Management, Accounting and Underwriting.

BUSINESS PROCESS REVIEW

Medwise Partners offers a full range of consulting services designed to improve your overall underwriting processes. Our expert consultants bring many years of hands-on experience in management and underwriting for healthcare plans. Because we are underwriters first, entrepreneurs second, we understand the pressures of running an underwriting department. We have walked in your shoes and our recommendations are based on our own past experiences across a wide range of engagements with national and regional US health insurance companies.

Our services include:

- Strategic Planning
- Process Improvement
- Product Development
- Financial and Operational Turn-arounds