

SNP Webinar Series Part 3 – Reimbursement and Financial Considerations of a SNP

August 1, 2019

AMERICAN
HEALTH PLANS

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WEALTH ADVISORY | OUTSOURCING | AUDIT, TAX, AND CONSULTING

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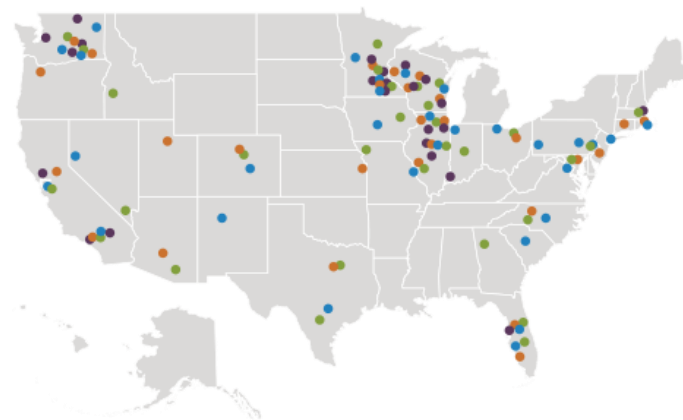
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- If you are experiencing technical difficulties, please dial: **800-422-3623**.
- **Q&A session will be held at the end of the presentation.**
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- Please complete our online survey.

About CLA

- A professional services firm with three distinct business lines
 - Wealth Advisory
 - Outsourcing
 - Audit, Tax, and Consulting
- More than 6,100 employees
- Offices coast to coast
- Serving 8,700+ health care organizations

Investment advisory services are offered through CliftonLarsonAllen Wealth Advisors, LLC.



About American Health Partners and American Health Plans



American Health Plans owns and operates Institutional Special Needs Plans (I-SNPs) for seniors who reside in long-term care facilities. In partnership with nursing home operators, the plans provide high quality healthcare and manage risk.

amhealthplans.com



AmPharm is a long-term care pharmacy providing complete pharmacy services, including specialized packaging, IV and compounding services. Its staff of clinical pharmacists also monitor and review all medication orders.

ampharminc.com



American Health Communities (AHC) operates 29 skilled nursing and rehabilitation facilities in the Southeast. We provide a full range of care for short-term patients and long-term residents.

ahcseiorcare.com



Unity Psychiatric Care includes five inpatient psychiatric hospitals for seniors experiencing either a mental health crisis or a behavioral disturbance caused by dementia. A new 48-bed hospital for adults of all ages will be opening in 2019.

unitypsych.com



TruHealth's nurse practitioners and physician assistants provide nursing homes and health plans with post-acute care services. Our providers partner with patients' most trusted caregivers—nurses, therapists and primary care physicians.

ourtruhealth.com



Tennessee Quality Care provides comprehensive home health and hospice services in West and Middle Tennessee. We work with AHC skilled nursing facilities to provide continued care for patients as their healthcare needs evolve and they transition out of our facilities.

tnquality.com



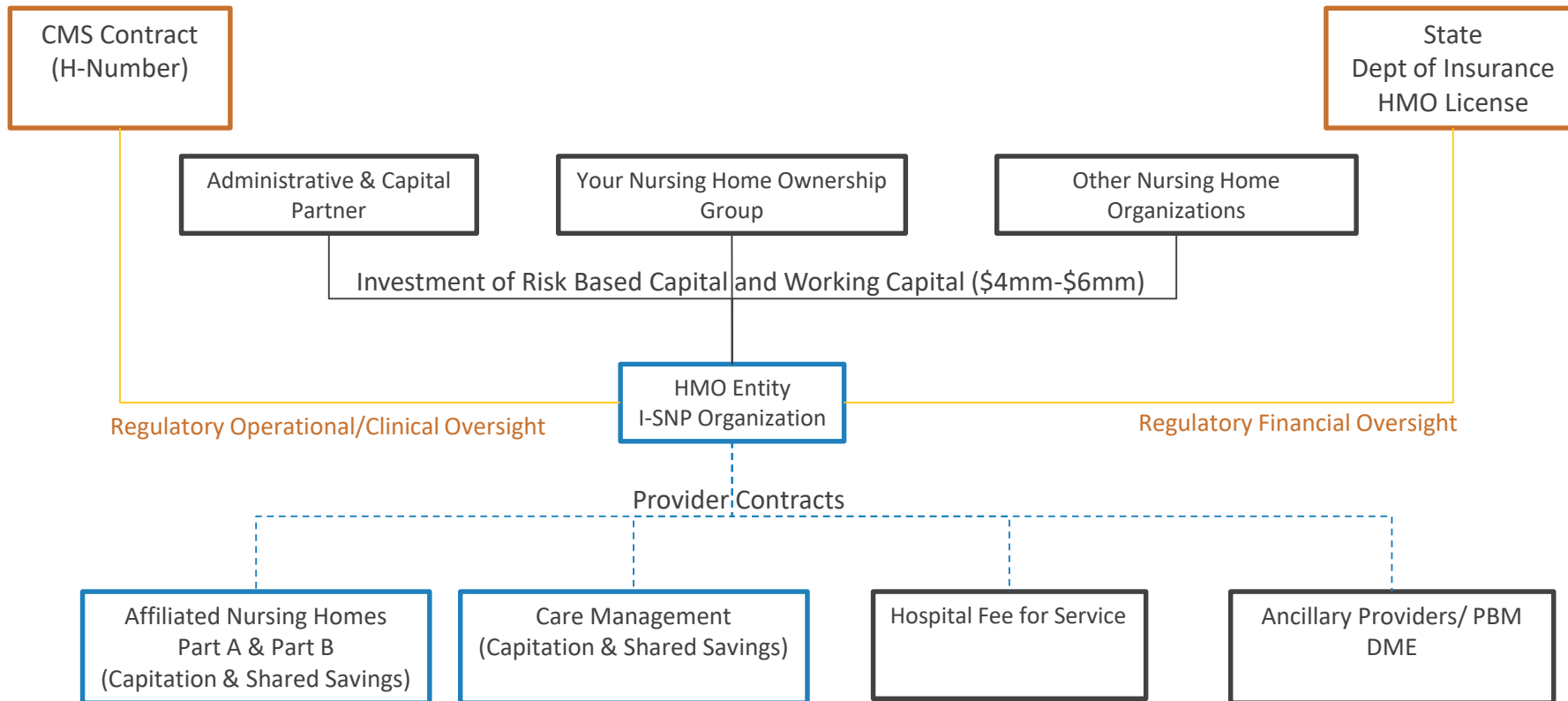
Rehab America provides physical, occupational, and speech therapists in AHC skilled nursing facilities. We focus on helping patients achieve and maintain the highest quality of life possible.

rehabamericainc.com

Speaker Introductions

- Dave Schuh has more than 27 years of experience and currently serves as CLA's managing principal of health care operations and finance. In addition, he leads CLA's efforts in the development of CLA Intuition planning tools for clients in multiple industries. Dave focuses on serving providers across all sub-industries of health care by providing strategic, operational, and finance services.
- Stephen Taylor is a principal with CLA's health care group. He has 11 years of experience in public accounting, serving as the primary advisor to a number of health care organizations, including hospitals and health systems, long-term care, and FQHCs. Stephen provides counsel to organizations in compliance, strategic, and operational matters.
- Hank Watson is the vice president of corporate development with American Health Plans where he focuses on developing and operationalizing ISNPs with nursing home owners across the country. He has been a healthcare executive for more than 10 years. Hank has served as vice president at EDG Partners, a healthcare-focused private equity firm, worked in healthcare policy with The Lewin Group, and was chief operating officer for a risk adjustment vendor for Medicare Advantage plans.

Corporate Structure of a Provider Owned I-SNP



How do the funds flow?

PMPM	\$ 1,732	Premiums = Base Rate * HCC Score
Part D PMPM	200	Prescription Drug PMPM
Total PMPM	\$ 1,932	Per Member Per Month (PMPM) = Members * Months in Plan per Year

Beneficiaries Medical Costs

SNF Capitation (Part A)	\$ 300	SNF PMPM - can get a separate skilled in place PMPM
Care Coordination/Management	300	Primary Care Physicians / NPs
Acute Care, Hospital	268	Inpatient Usage, ER, etc.
All Other Costs	585	Drugs, OP, Specialists, Part B, etc.
Total Medical Costs	\$ 1,453	

Pre Gain-Share MLR 75.2%

Provider Gain-Share \$ 189 Quality incentives/measures

Post Gain-Share MLR 85.0%

Administrative Expenses \$ 208

Plan Income(Loss) \$ 82

Plan Income (Loss) % 4.2%



How do the funds flow?

With One Inpatient Hospitalization

PMPM (Including Part D PMPM) \$ 1,932

Beneficiaries Medical Costs

SNF Capitation 300

Care Coordination/Management 300

Acute Care, Hospital 16,274

All Other Costs 585

Total Medical Costs \$ 17,459

Pre Gain-Share MLR 903.7%

Provider Gain-Share \$ -

Post Gain-Share MLR 903.7%

Administrative Expenses \$ 208

Plan Income(Loss) \$ (15,735)

No Inpatient Hospitalization

PMPM (Including Part D PMPM) \$ 1,932

Beneficiaries Medical Costs

SNF Capitation 300

Care Coordination/Management 300

Acute Care, Hospital -

All Other Costs 585

Total Medical Costs \$ 1,185

Pre Gain-Share MLR 61.3%

Provider Gain-Share \$ 457

Post Gain-Share MLR 85.0%

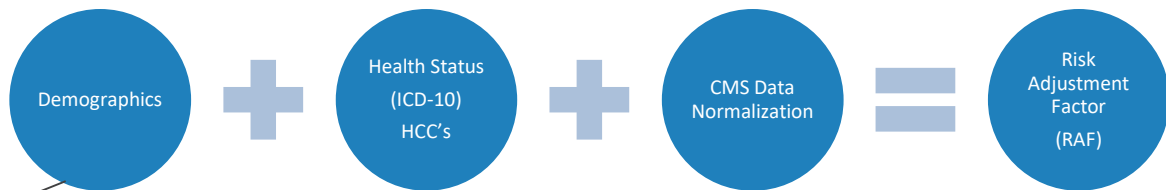
Administrative Expenses \$ 208

Plan Income(Loss) \$ 82

How is the Premium calculated, what can be impacted?

The Center for Medicare & Medicaid Services' (CMS) Hierarchical Condition Category (HCC) risk adjustment model assigns a risk score, also called the Risk Adjustment Factor or RAF score, to each enrolled beneficiary.

$\text{Risk-adjusted} = \text{Base Rate} * \text{HCC Score}$



Age
Gender
Dual Eligible Status
Disability Status
Frailty
Institutionalization

“Average” RAF Score is 1.0

Higher score = sicker than average patient likely to incur higher cost

Lower score = healthier than average patient likely to incur less cost

$\text{Per Member Per Month (PMPM)} = \text{Members} * \text{Months in Plan per Year}$

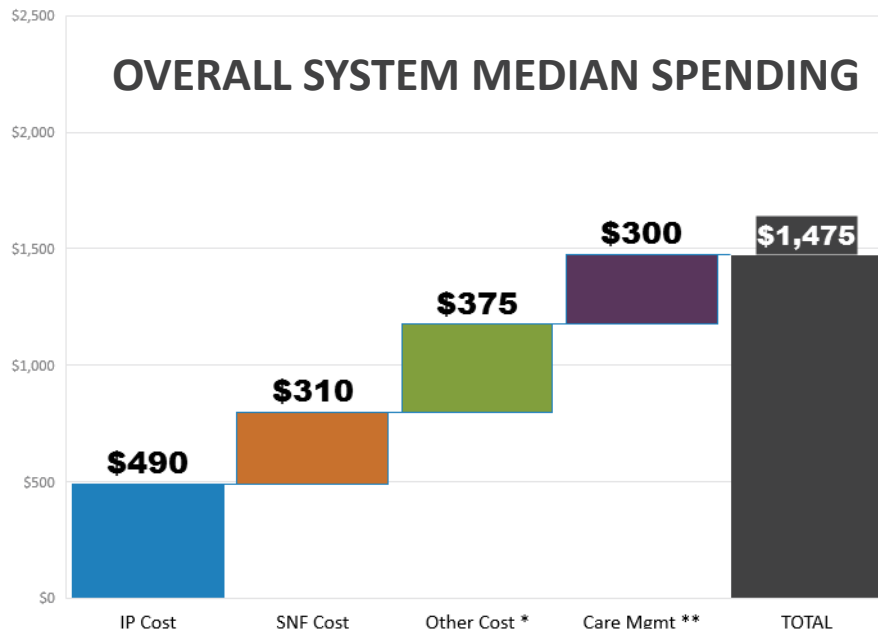
(Minimum plan covered lives of approximately 400)

The I-SNP is the Financial Conduit to Providing the Care

- SNF Costs – capitated payments to SNF for skilled nursing and part B therapy
 - Provides nursing home with cash flow at the beginning of the month
- Care Management / Care Coordination – reimbursed on a PMPM or FFS basis
 - Team composition RN, NP, PA, MD, Care Coordinators
 - Carryout the Plan's Care Model
 - ◊ Early identification and intervention of changes in resident's healthcare needs, can more quickly determine clinical needs and direct the healthcare resources to be deployed
 - Care coordination and integration within provider setting may lead to reduced hospital admissions / ER utilization
- Key Takeaway... Reallocate Resources From Acute Care Setting to Nursing Home
 - Invest in clinical care in nursing home
 - Skill in place program
 - Invest in care team
 - Bonus and shared savings incentives for facility
 - Waive 3 day stay
 - Offset tremendous spend in the hospital
 - Care team tied to building

Simulated MLR % ⁽²⁾ 85%				
IP All Cause Admission %	3.1%	IP Use Rate per 1,000 Lives	375	SNF Days per 1,000 Lives 9,253

PMPM Cost Simulation ⁽¹⁾



(1) Simulation only based on CLA Clarity data, Medicare FFS Claims data (2017 Loose Attribution Data), national average spending, Nursing Home Compare data and a provision for care management. Not adjusted for impacts of HCC score differences.

(2) Premium estimated based on 2017 Medicare Advantage County Rate Book (New Plans) x HCC Score

* - Placeholder based on estimated average spending data

** - Placeholder estimate based on CLA experience with other I SNP spending profiles

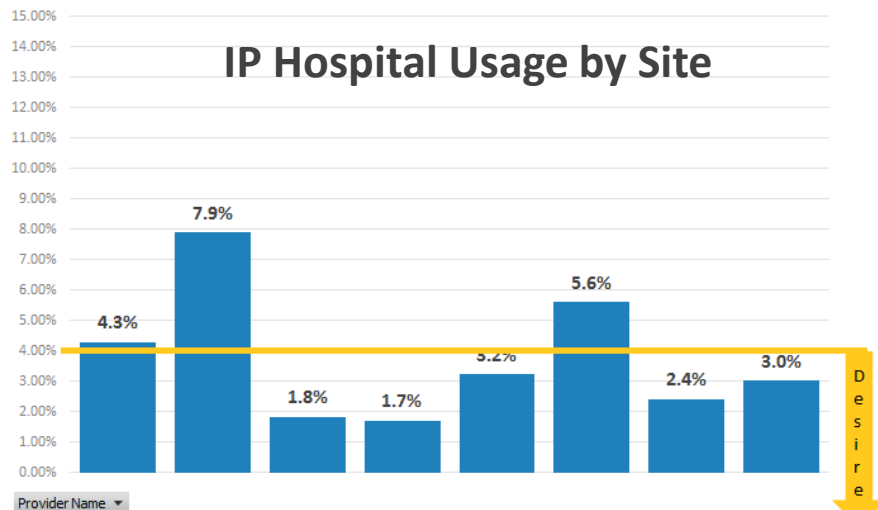
Return	Desired	SELECTED	Selected vs. Peer	State/CBSA
NH Long Stay ADC	↑			
Total		1,002		3,114
Per Site (Median)		106		81
Avg HCC Score	↑	2.13		2.41
Inpatient Cost and Usage	↓			
Inpatient PMPM Cost		\$490		\$910
Inpatient All Cause Admission %		3.1%		5.0%
Inpatient Use Rate per 1,000 Lives		375		599
Inpatient Hospital Cost per Case		\$15,196		\$15,611
<i>Including 15% Estimated IP Professional Costs</i>				
SNF Cost and Usage Usage	↓			
SNF Cost PMPM		\$310		\$345
SNF Days per 1,000 Long Stay Lives		9,253		12,306
Short Stay Readmission %		18.6%		23.9%
SNF Cost per Referral		\$10,911		\$10,434
Total Cost of Care Simulation				
Indicated Premium PMPM	↑	\$1,732		\$1,965
<i>Simulation based on 2019 Rate Book x HCC Score</i>				
Indicated MLR %	↓	85%		98%
<i>CLA Simulation (\$300 OM PMPM, 100% MC FFS Rates)</i>				
NH Compare Ratings				
Overall		4		3
Quality		5		4
Staffing		4		4



Simulated MLR % ⁽²⁾ 85%				
IP All Cause Admission %	3.1%	IP Use Rate per 1,000 Lives	375	SNF Days per 1,000 Lives 9,253
CBSA_CO...	Full...	Single or Multi...	Sta...	IP Performance Better Than 4%...
CLA...	Netw...			

Simulated IP All Cause Admission %

Simulated IP All Cause Admission % (By Site)



Provider Name

(1) Simulation only based on CLA Clarity data, Medicare FFS Claims data (2017 Loose Attribution Data), national average spending, Nursing Home Compare data and a provision for care management. Not adjusted for impacts of HCC score differences.

(2) Premium estimated based on 2019 Medicare Advantage County Rate Book x HCC Score

* - Placeholder based on estimated average spending data

** - Placeholder estimate based on CLA experience with other I SNP spending profiles

Return	Desired	SELECTED	Selected vs. Peer	State/CBSA
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NH Compare Ratings				
Overall		4		3
Quality		5		4
Staffing		4		4

CLA Intuition® I SNP Financial Modeling Tool

Baseline “No Change” Performance

CLA INTUITION® I SNP FINANCIAL MODELING

Version 2.0

INCLUDE IN I SNP
 ☒
 SAMPLE SNF

MEMBER TARGET CAPTURE % (by Yr 5)

Medicaid	1,002	62%	623	70%
Private Pay	Lives		Members	40%
Include A/L?	00 Potential Lives	<input type="checkbox"/>	No AL	
Base HCC Score (SNF)				2.13
Gain Loss	Provider Gain Sharing %		100%	85%
Sharing	Provider Loss Sharing %		0%	Pool

SNF CAPITATION

Proposed SNF PMPM	\$300
Estimated Current MC FFS	\$310
Skill in Place PPD	<input checked="" type="checkbox"/> \$150

Baseline Medical Costs

Baseline MLR Performance	67%
Care Coordination Costs PMPM	\$300
MLR % - Sensitivity	<input type="checkbox"/>

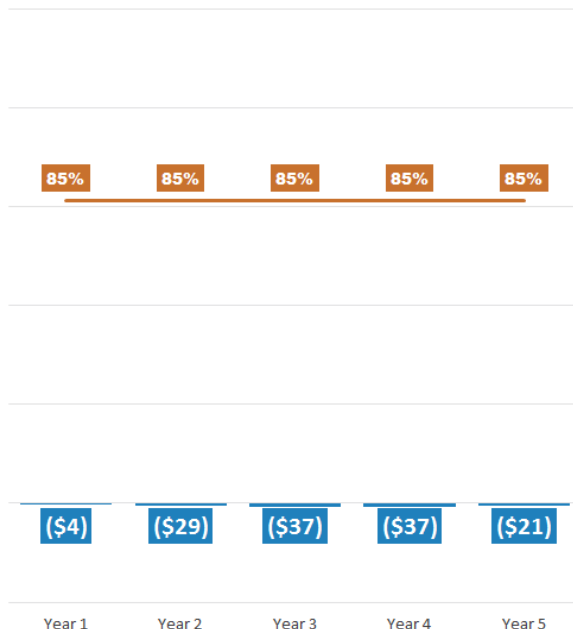
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HCC Scores	2.13 --> 2.13	<input type="checkbox"/>	No Improvement
IP		<input type="checkbox"/>	0% / 3.22% Target

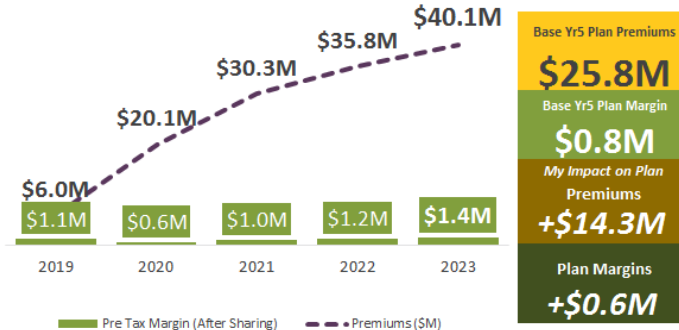
EXAMPLE No Assurance is provided. See selected information.

Incremental Margins (\$000s) and MLR %

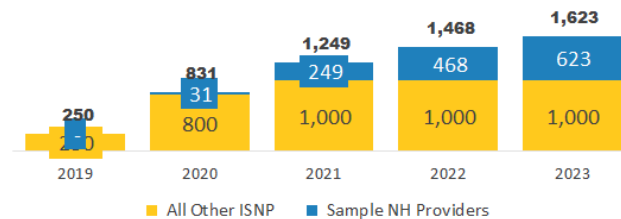
Sample NH Providers



Plan Premiums and Pre Tax Margins



Members by Organization



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Baseline “No Change” Performance

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MEMBER TARGET CAPTURE % (by Yr 5)

Medicaid 1,002 Lives 62% 623 Members 70%

Private Pay 40%

Include A/L? 00 Potential Lives No AL

Base HCC Score (SNF) 2.13

Gain Loss Provider Gain Sharing 100% 85%

Sharing Provider Loss Sharing % 0% Pool

SNF CAPABILITY

Proposed SNF PMPM \$300

Estimated Current PMPM

Skill in Place PPD ☒ \$150

Baseline Medical Costs

Baseline MLR Performance 67%

Care Coordination Costs PMPM \$300 [Detail](#)

MLR % - Sensitivity

I SNP Performance Improvements

HCC Scores 2.13 --> 2.13 No Improvement

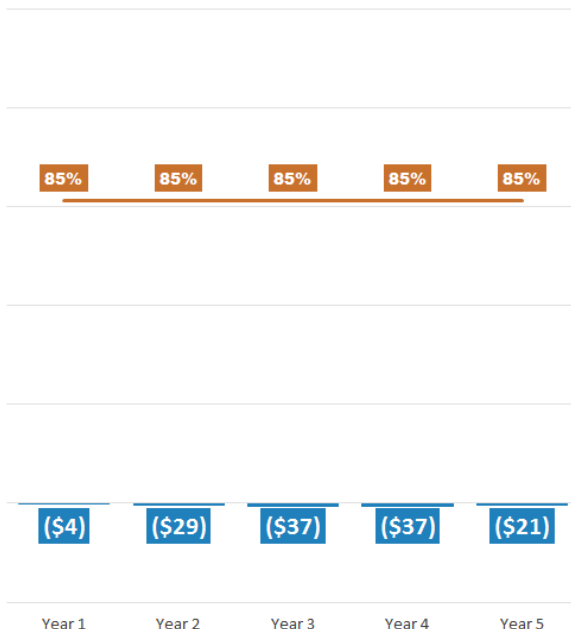
IP 0% / 3.22% Target

Key Assumptions:
Performance Drivers

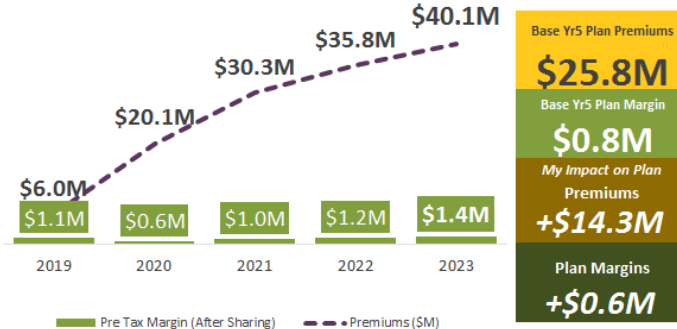
EXAMPLE No Assurance is provided. See selected information.

Incremental Margins (\$000s) and MLR %

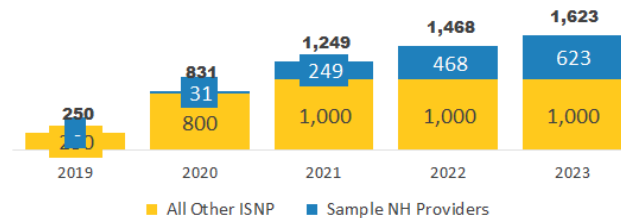
Sample NH Providers



Plan Premiums and Pre Tax Margins



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SAMPLE SNF

MEMBER TARGET CAPTURE % (by Yr 5)

Medicaid	1,002	62%	623	70%
Private Pay	Lives		Members	40%
Include A/L?	00 Potential Lives		No AL	
Base HCC Score (SNF)				2.13
Gain Loss	Provider Gain Sharing %		100%	85%
Sharing	Provider Loss Sharing %		0%	Pool

SNF CAPITATION

Proposed SNF PMPM	\$300
Estimated Current MC FFS	\$310
Skill in Place PPD	\$150

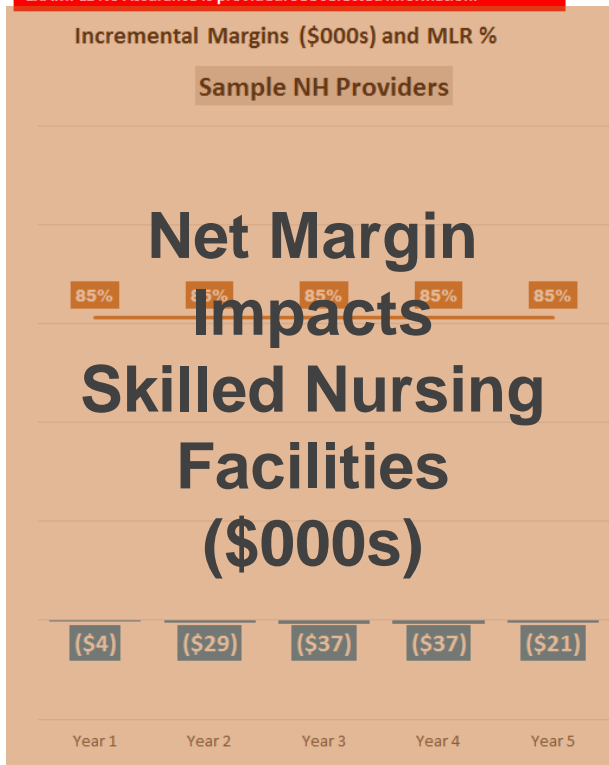
Baseline Medical Costs

Baseline MLR Performance	67%
Care Coordination Costs PMPM	\$300
MLR % - Sensitivity	

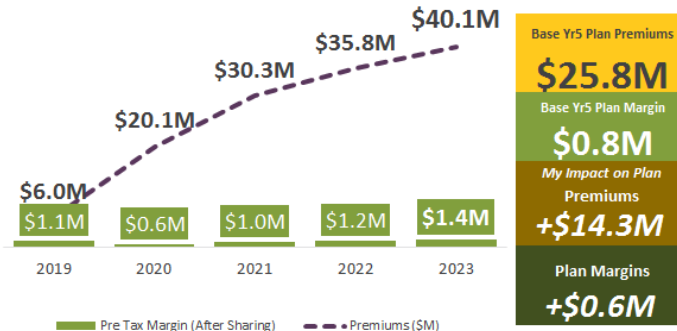
I SNP Performance Improvements

HCC Scores	2.13 --> 2.13	No Improvement
IP		0% / 3.22% Target

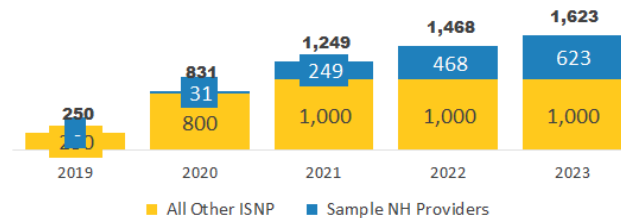
EXAMPLE No Assurance is provided. See selected information.



Plan Premiums and Pre Tax Margins



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Baseline “No Change” Performance

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 SAMPLE SNF

MEMBER TARGET CAPTURE % (by Yr 5)

Medicaid	1,002 Lives	62%	623 Members	<input type="text" value="70"/>	70%
Private Pay				<input type="text" value="40"/>	40%

Include A/L?
 ☐
 00 Potential Lives
 ☐
 No AL

Base HCC Score (SNF)

 2.13

Gain Loss

 Provider Gain Sharing %

 85%

Sharing

 Provider Loss Sharing %

 Pool

SNF CAPITATION

Proposed SNF PMPM	<input type="text" value="\$300"/>	\$300
Estimated Current MC FFS	<input type="text" value="\$310"/>	\$310
Skill in Place PPD	<input checked="" type="checkbox"/> <input type="text" value="\$150"/>	\$150

Baseline Medical Costs

Baseline MLR Performance	<input type="text" value="67"/>	67%
Care Coordination Costs PMPM	<input type="text" value="\$300"/>	\$300
MLR % - Sensitivity	<input type="text" value="Detail"/>	

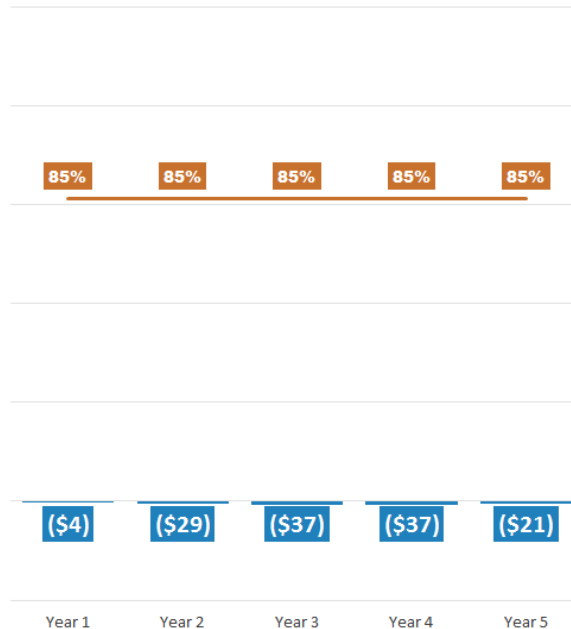
I SNP Performance Improvements

HCC Scores	2.13 --> 2.13	<input type="checkbox"/> <input type="text" value="No Improvement"/>
IP	<input type="checkbox"/> <input type="text" value="0% / 3.22% Target"/>	

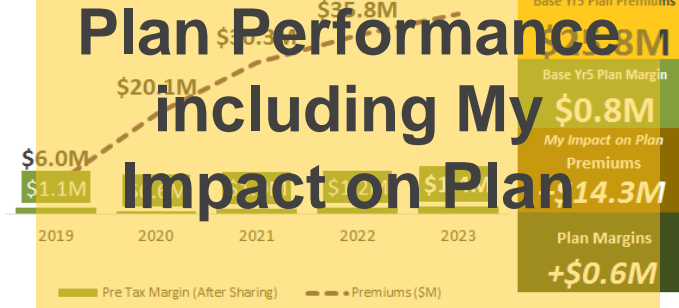
EXAMPLE No Assurance is provided. See selected information.

Incremental Margins (\$000s) and MLR %

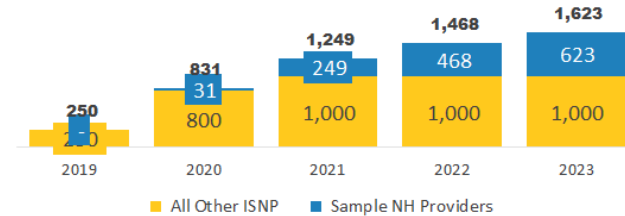
Sample NH Providers



Plan Premiums and Pre Tax Margins



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Baseline “No Change” Performance

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 SAMPLE SNF

MEMBER TARGET CAPTURE % (by Yr 5)

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Include A/L?	00 Potential Lives	<input type="checkbox"/>	No AL	<input type="text"/>	
Base HCC Score (SNF)		<input type="text"/>		<input type="text"/>	2.13
Gain Loss	Provider Gain Sharing %	<input type="text"/>	100%	<input type="text"/>	85%
Sharing	Provider Loss Sharing %	<input type="text"/>	0%	<input type="text"/>	Pool

SNF CAPITATION

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Baseline MLR Performance	<input type="text"/>	67%
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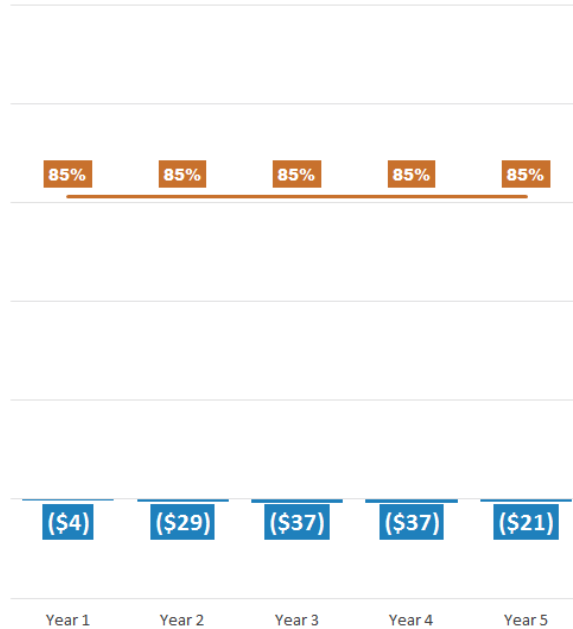
I SNP Performance Improvements

HCC Scores	2.13 --> 2.13	<input type="checkbox"/>	<input type="text"/>	No Improvement
IP		<input type="checkbox"/>	<input type="text"/>	0% / 3.22% Target

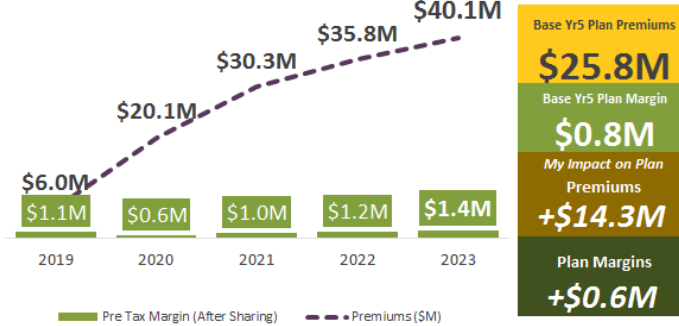
EXAMPLE No Assurance is provided. See selected information.

Incremental Margins (\$000s) and MLR %

Sample NH Providers

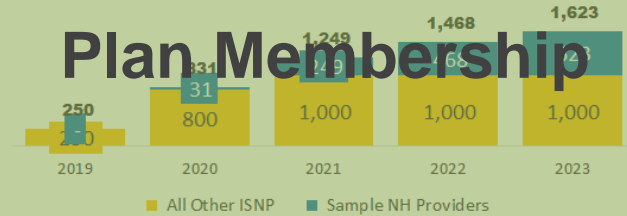


Plan Premiums and Pre Tax Margins



Members by Organization

Plan Membership



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Example “Success”

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 SAMPLE SNF

MEMBER TARGET CAPTURE % (by Yr 5)

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Baseline Medical Costs

Baseline MLR Performance	67%
Care Coordination Costs PMPM	\$300
MLR % - Sensitivity	<input type="checkbox"/>

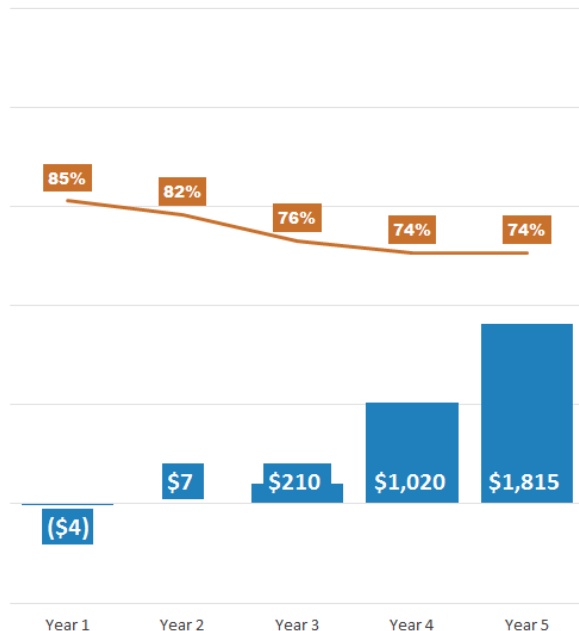
I SNP Performance Improvements

HCC Scores	2.13 --> 2.34	<input checked="" type="checkbox"/>	10% Improvement
IP		<input checked="" type="checkbox"/>	15% / 2.74% Target

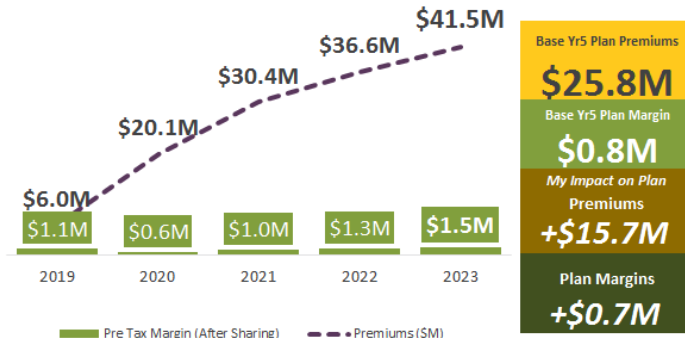
EXAMPLE No Assurance is provided. See selected information.

Incremental Margins (\$000s) and MLR %

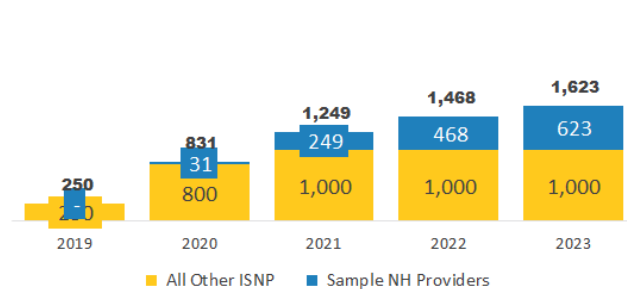
Sample NH Providers



Plan Premiums and Pre Tax Margins



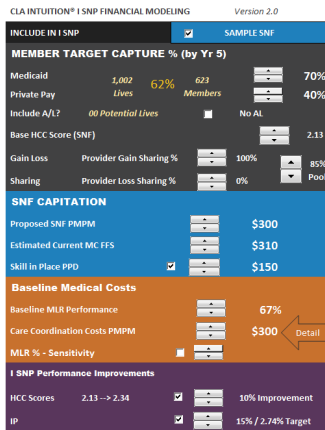
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Example “Success”

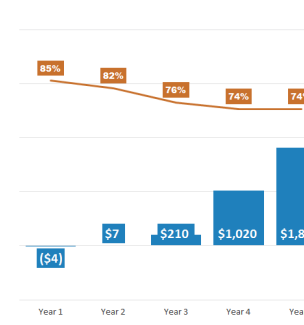
Understanding Your Value Drivers in a Risk Relationship



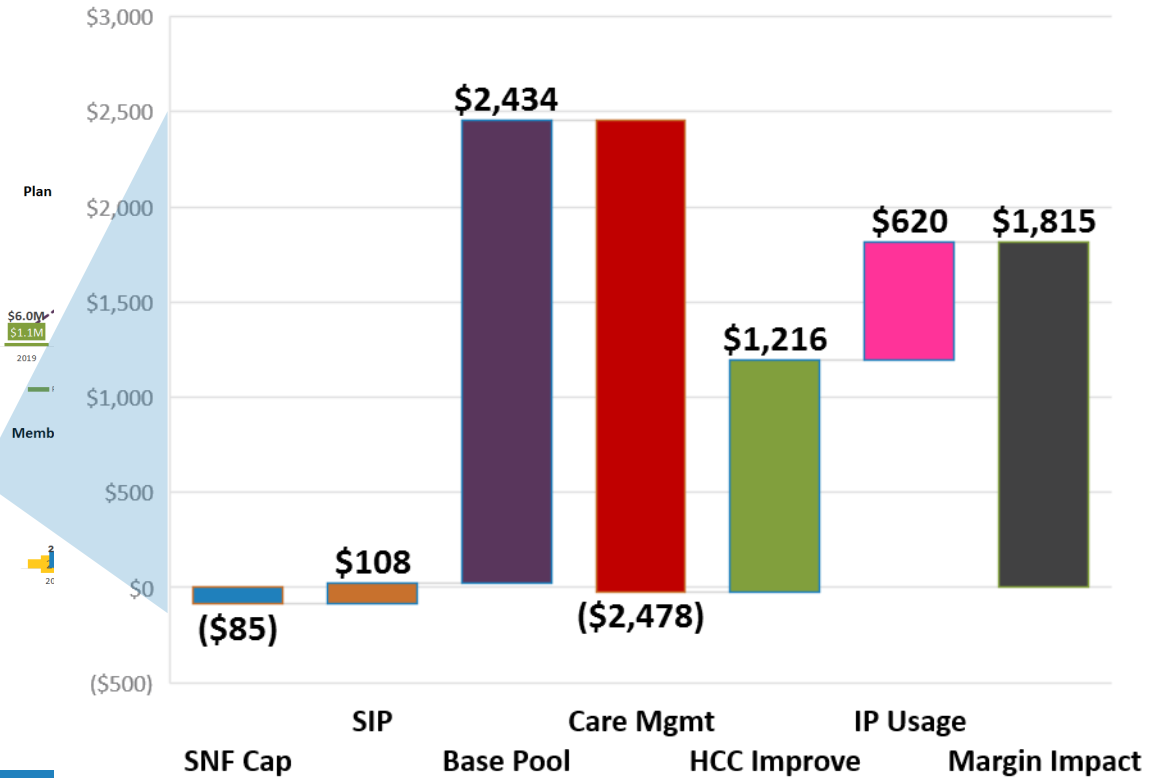
EXAMPLE: No Assurance is provided. See selected information.

Incremental Margins (\$000s) and MLR %

Sample NH Providers



SNF Net Margin Drivers (Yr 5) \$000s



CLA Intuition® Care Management Modeling Tool

Understanding the Provider Economics of Care Management

CLA INTUITION® | SNP FINANCIAL MODELING Version 2.0

INCLUDE IN I SNP ☒ SAMPLE SNP

MEMBER TARGET CAPTURE % (by Yr 5)

Medicaid	1,002	62%	623	70%
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Baseline Medical Costs

Care Coordination Costs PMPM	\$300
------------------------------	-------

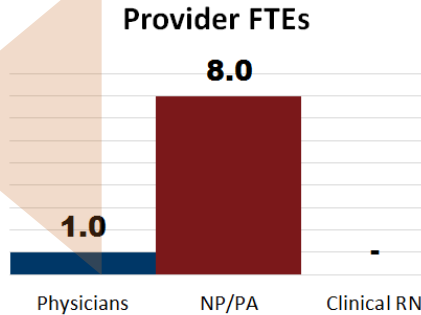
I SNP Performance Improvements

HCC Scores	2.13 → 2.34	<input checked="" type="checkbox"/> 10% Improvement
IP		<input checked="" type="checkbox"/> 15% / 2.74% Target

CLA Intuition® Care Management Modeling Tool

KEY ASSUMPTIONS

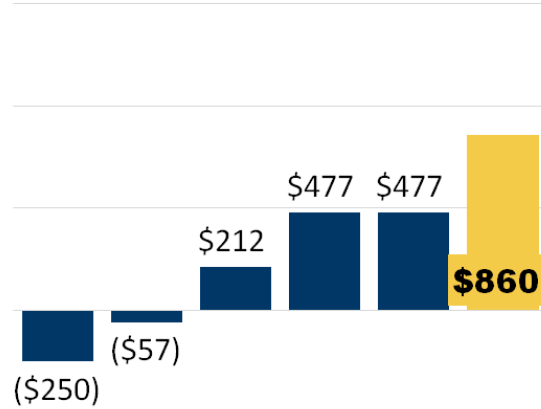
- 623 Model Lives Target
- \$300 PMPM Care Management Revenue
- 70 Lives Per Provider Target Staffing
- 8 Total Sites
- 8.0 Target ACP/RN per MD
- 9 Total Provider FTEs**
- No Clinical RNs



Return

Care Management Margin (Loss)

\$ in Thousands

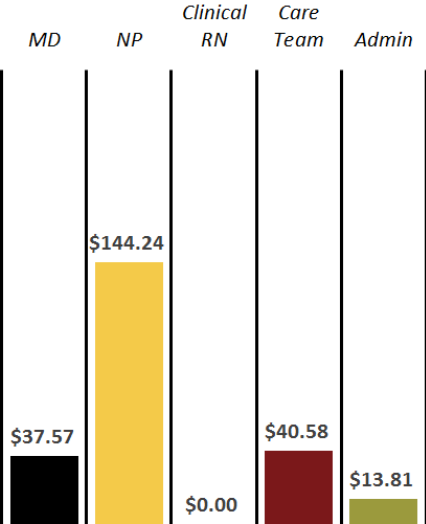


Year 1	Year 2	Year 3	Year 4	Year 5	5 Yr total
31	249	468	623	623	Lives

Care Mgmt PMPM Cost

70 Lives Per Provider Target Staffing

\$236 Total PMPM Cost



CLA Intuition® I SNP Financial Modeling Tool

Example “Success”

Understanding Your Value to an Risk Based Payer (I SNP Plan)

My membership
(623 lives by year 5)
and **performance**
inside the I SNP
produces value to
the I SNP plan →
\$15.7M of Premium
and \$0.7M of Plan
Margin

CLA INTUITION® I SNP FINANCIAL MODELING Version 2.0

INCLUDE IN I SNP ☒ SAMPLE SNP

MEMBER TARGET CAPTURE % (by Yr 5)

Medical	1,002	62%	623	70%
Private Pay	Lives		Members	40%
Include A/L?	00 Potential Lives		No AL	
Base HCC Score (SNF)				2.13
Gain Loss	Provider Gain Sharing %	100%		85%
Sharing	Provider Loss Sharing %	0%		Pool

SNF CAPITATION

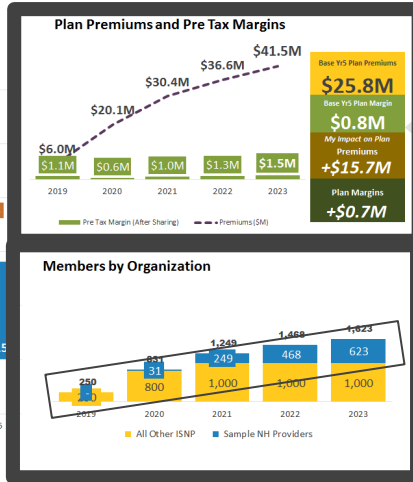
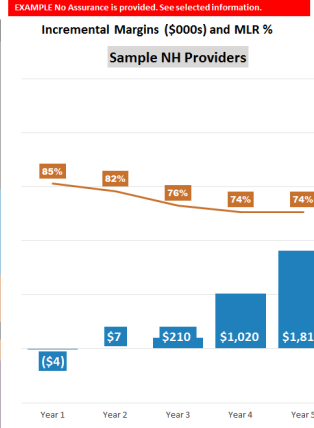
Proposed SNF PMPM	\$300
Estimated Current MC FFS	\$310
Skill In Place PPD	\$150

Baseline Medical Costs

Baseline MLR Performance	67%
Care Coordination Costs PMPM	\$300
MLR % - Sensitivity	

I SNP Performance Improvements

HCC Scores	2.13 → 2.34	10% Improvement
IP		15% / 2.74% Target



What is important?

- Enrollment – spread the risk
- Model of care/care management – reduction in IP utilization
- Optimization of RAF (HCC) – increase premium
- Real opportunity is in the MLR – “gain-share”
 - $MLR < 85$ percent provider gets this money through aspects such as quality bonuses – you have to spend at least 85 percent MLR
- Ancillary business structure/ownership (e.g. pharmacy)
- Funding of reserves (based on state requirements)



Questions?

WEALTH ADVISORY | OUTSOURCING | AUDIT, TAX, AND CONSULTING

Investment advisory services are offered through CliftonLarsonAllen Wealth Advisors, LLC, an SEC-registered investment advisor



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