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Operations Executive ♦ Health Benefits and TPA ♦ P&L, Claims Platforms, AI-Built Internal Tools

Health benefits operations executive running a third-party administrator for self-funded group plans: claims, eligibility, stop loss, member and provider services, renewals, and the P&L. Took the business from roughly $500K in annual losses to breakeven, reduced a ~$2M receivable to $175K, and selected and contracted the replacement claims platform. Builds the internal software the operation runs on.

$500K annual loss to breakeven ♦ $2M receivable to $175K ♦ Occupancy cost down 50%+ ♦ Underwriting time per deal down 36% ♦ 41 proposals, 3,281 lives YTD

PROFESSIONAL WORK EXPERIENCE

Bennie / Better Health Plan, New York, NY — May 2024 – Present

VP, Better Health Plan — *September 2024 – Present*

- Lead a 15-person third-party administration operation across claims, eligibility, stop loss, member and provider services, underwriting, renewals, and accounting, with 9 direct reports including the Director of Customer Success who leads the 5-person client and provider support team. Own the P&L, vendor relationships, and the claims platform.
- Took the P&L from roughly $500K in annual losses, three years running, to breakeven in 2025, the first full year as VP, on a mostly fixed cost base.
- Reduced a ~$2M client receivable to $175K, working group by group and setting payment schedules where a lump sum was not realistic.
- Selected, negotiated, and contracted the replacement claims platform after the incumbent produced repeat EDI failures and a two-month inbound claim gap; secured terms with no platform billing until after go-live. Leading the migration across five vendor integrations toward a planned January 1, 2027 go-live.
- Built a self-funded proposal pricing engine with Claude Code (FastAPI, Google Cloud, ~200 tests) that reduced per-deal underwriting time 36%. Wrote the AI governance policy requiring any tool that handles member data to run in the sanctioned cloud environment. Also built a scheduled timecard review agent, a P&L scenario forecasting tool, and a consultant spend analysis tool.
- Own renewals and the quoting process: 41 self-funded proposals covering 3,281 lives year to date, with broker- and client-facing renewal presentations.
- Restated the client services agreement to close liability gaps (no limitation of liability, an incorrect negligence standard, no benefit-payment exclusion), targeted for 1/1 renewals. Structured a stop loss receivables factoring program with a specialty lender so clients no longer front six-figure claims while awaiting reimbursement.
- Renegotiated the office lease and relocated the office, reducing occupancy cost by more than 50%.
- Defined service KPIs with owners and targets (twice-weekly follow-up on open tickets, 95% documentation completeness, 90% ticket topic accuracy, 95% subject-line accuracy within 30 minutes, wrap-up within 150% of talk time) and stood up a ticket QA program.

Director, Claims Operations — *May 2024 – September 2024*

- Ran member and provider services directly alongside claims and eligibility. On promotion, reorganized the operation, created the Director of Customer Success role, promoted the internal lead into it, and moved member and provider services under that role.
- Cut the stop loss reimbursement cycle to a 30-day average by rebuilding claim submission, tracking, and aggregate reporting.
- Wrote onboarding materials and SOPs for eligibility and claims processors.

Sana Benefits, Inc., Remote — March 2020 – February 2024

Director, Claims Operations — *October 2022 – February 2024*

- Led the claims department covering all TPA and stop loss functions: medical adjudication, appeals, disputes, pharmacy benefit management, balance billing, specific and aggregate claims, plan design, and protocol documentation. Hired and managed a team of 7 against KPIs and SLAs.
- Owned regulatory compliance for plan design and operations, including No Surprises Act and Transparency in Coverage requirements, annual CMS pharmacy reporting, and New York HCRA claims pool reporting.
- Drove the cost-containment strategy for first-dollar medical and pharmacy claims, vetting and implementing specialty network partners and monitoring outcomes.
- Implemented Jira company-wide, launching a minimum viable instance in six weeks and moving over 80% of the workforce onto it with guidelines, training, and Confluence documentation.

Director, TPA Operations *March 2021 – October 2022*

- Managed a team of 4 claims analysts responsible for adjudication, appeals, dispute monitoring, and claims support. Launched and administered over 50 new plans in the annual redesign.
- Established quality assurance guidelines for claims, appeals, and open negotiations, resulting in procedural accuracy above 97%.
- Implemented fraud, waste, and abuse software, saving over $500,000 in its first year. Scoped and implemented a document automation tool with engineering, automating over 2,000 documents and cutting turnaround time by 95%.
- Delivered No Surprises Act and Transparency in Coverage compliance projects, including business requirements for the machine-readable files launch.

Manager, TPA Operations *March 2020 – March 2021*

- Raised average auto-adjudication to 70% by building over 30 rule sets, introducing NCCI and Medically Unlikely edits, and adding auto-denial logic. Ensured 90% of manual claims adjudicated within five days at over 97% accuracy.
- Identified a funding bottleneck holding up claim payments and built an early-release process with finance, cutting average payment turnaround 30%.

Justworks, Inc., New York, NY October 2017 – March 2020

Product Operations Manager, Payments *February 2019 – March 2020*

- Managed business-critical payments processes, including insufficient funds handling, for over $9 billion in payroll processed in 2019. Owned KPIs and SLAs through a team of 3 operations analysts.
- Established and expanded the payments risk mitigation function: definitions, scope, responsibilities, hiring plans, and job descriptions.
- Instituted internal process and product controls that reduced human error 17% and strengthened SOC 1 controls. Proposed roadmap features backed by system data and implemented approved processes through documentation and training.

Product Operations Analyst, Payments *October 2017 – February 2019*

- Integrated third-party automation into the ticketing system, resulting in 93% of payments tickets automatically triaged and tagged. Trained over 15 project administrators company-wide.
- Revamped the fraud assessment process with documented risk thresholds and a Tableau dashboard, cutting research and decision time by over 60%. Established over 15 team SOPs.

Oscar Health, New York, NY November 2015 – October 2017

Claims Processing Analyst *October 2016 – October 2017*

- Saved over $1 million in claim payments by using Six Sigma techniques to identify eligibility-related leakage. Increased first-pass adjudication 18% through defect reporting on data and pricing errors.
- Built SQL-based production reporting for claims management and a dashboard that resolved over 400 escalations from a vendor check error.

Escalations Associate and Member Operations Associate *November 2015 – October 2016*

- Redesigned member service escalation pathways, eliminating over 45% of redundant ticket volume. Built a pharmacy issue decision tree that cut pharmacy escalations 95%. Built self-help tools with the claims team that cut member response time by an average of five days.

LEADERSHIP EXPERIENCE

Diversity Lead and ERG Co-founder, Sana Benefits, Remote April 2020 – December 2021

- Launched the company's DEI program through six employee resource groups, recruiting and mentoring 5 colleagues as ERG leads. Co-founded the LGBTQ+ ERG.

Diversity Lead and OUTworks Founder, Justworks, New York, NY November 2018 – March 2020

- Founded the LGBTQ+ ERG, led a leadership team of 4, and served as diversity consultant to marketing and leadership teams.

SKILLS AND SOFTWARE

People Management ♦ P&L Ownership ♦ Vendor and Contract Management ♦ Six Sigma Green Belt ♦ SQL ♦ Tableau ♦ Jira ♦ Excel ♦ Python and FastAPI ♦ Google Cloud

AI tools: Claude Code ♦ OpenAI Codex ♦ Google Antigravity

EDUCATION

Georgetown University, Washington, DC – BSBA, Finance and Operations & Information Management, 2013