

Steven G. Cosby, MHSA

Owner
Cosby Insurance Group

53 South 3rd St., Suite 220
Warrenton, VA 20186
Office: 540-347-3522
Facsimile: 703-349-2489
steven@cosbyig.com

Professional Objective

To help my clients meet their corporate goals and objectives through an established relationship of trust and reliable service.

Summary of Qualifications

- + Strong policy analysis and decision-making skills. Researching, evaluating, and problem solving. Six Sigma Green Belt.
- + More than 27 years of progressively responsible experience in analyzing employee insurance products, funding arrangements, benefit designs, and underwritten premiums for employer sponsored benefit programs.
- + Manage multiple complex projects simultaneously, bringing each to a successful completion on tight deadlines.
- + Knowledgeable in current Federal and State compliance regulations.
- + Published author.

Work Experience

May 2007 – present: Cosby Insurance Group; Warrenton, Virginia

President and CEO

- Established Steven G. Cosby, Inc. with significant client base. Subsidiaries: Cosby Insurance Group and Virginia's Health Insurance Guy.
- Client acquisition accomplished primarily with middle to large size employers with a sincere interest in health care cost, accessibility, and affordability.
- Benefits analyst, broker, and consultant for employer groups offering health, life, and disability insurances. (Specialist in Section 125 flexible spending, Section 105 self funding, and Section 223 health savings accounts.)
- Vendor liaison with insurance carriers such as Blue Cross Blue Shield, United Health Care, Aetna, Southern Health, Cigna, community HMOs, re-insurers, and various third party administrators.
- Client advocate with CPAs and attorneys to assure benefits packages of superior value and competitive rates.

2004 – 2007: Wiseman and Associates Financial Services, Ltd.; Winchester, Virginia

Vice President of Employer Benefits

- Built and retained profitable book of business of valued employer clients.
- Compliance adviser for agency and employer groups as it relates to ERISA, COBRA, TEFRA, HIPAA, etc.

1991 – 2004: Anthem Blue Cross and Blue Shield; Chantilly, Virginia

Senior Account Executive

- Top Senior Executive for medium and larger size employer-based medical programs.
- Respected relations with human resource executives, consultant groups, wholesalers, and brokerage firms.
- Produced formal analysis for the actuarial department on conjoint modeling, managed care, pricing, medical and legislative policies.
- Top Senior Executive for most ancillary lines.
- Regular mentor and staff trainer in various health insurance disciplines (i.e. underwriting, funding, negotiating).
- More than doubled territorial clients and membership.
- Transitional experience of moving from a not-for-profit culture to a for-profit culture.

1988 – 1991: American Financial Plans, Ltd.; Richmond, Virginia

Brokerage Manager

- Launched and managed a new general agency office.
- Responsible for hiring a sales support team, corporate planning, presentations, negotiating contracts, budgeting, mass marketing, selling, and managing.
- Leading national sales office.

1986 – 1988: The Prudential

Insurance Specialist

- Management's "Rookie of the year".
- Became licensed in Life and Health, Series 6, Annuities, Property and Casualty.

Professional and Civic Organizations

National Association of Health Underwriters – Legislative Chairperson
Independent Insurance Agents of Virginia, Inc.
Chamber of Commerce(s)
Society of Human Resource Management
Congressman Robert Wittman's Health Care Advisory Council
Board member of the Fauquier Free Clinic
The Leap Frog Group
Kiwanis
Rotary International, Local Board Member
Shenandoah Free Medical Clinic
Delta Society
March of Dimes Chairperson - Regional Leader

Education

The George Washington University, Washington, D.C.
Master's degree in Health Services Administration (MHSA), May 2000
Concentration in Health Policy

Virginia Tech, Blacksburg, Virginia
Bachelor of Science, May 1986
Double majors in Economics and Finance

Publications

"Uninsured should not be focus", Modern Healthcare, November 3, 2008; pp. 24.

"Shopping Health Care", Health Insurance Underwriter, December 2008; pp 40-42.

"Offering answers to 'What's happening to my health plan?'"', Employee Benefit News, April 15, 2009; pp. 42-43.

"Health Care, No Longer Reform But Law", Warrenton Lifestyle, May 2010; pp. 48-52.

"For better or for worse...", Piedmont Business Journal, Winter 2011, pp. 43-46

"Quiet year, full of suspense", Piedmont Business Journal, Winter 2012; pp. 34-35.