



Welcome back to **Working Together**, published for the Taft-Hartley and Public Sector benefits community to provide relevant information and important current trends to this important market.

MEET RAYMOND CARR

Senior Underwriter



Raymond Carr joined BHSI during the busy season to lead our underwriting focus on Taft-Hartley and Public Entity groups. Ray has 23 years of solid experience and underwriting skills with a wealth of knowledge working with Taft-Hartley and union groups for his past employers. "I'm so happy to have someone with such a strong Taft-Hartley underwriting background join our team to help support our producers and clients" says Michael Ashack, Vice President Taft-Hartley and Public Entity at BHSI. The addition of Ray Carr further illustrates BHSI's commitment to the Taft-Hartley, Public Entity and Union space and the desire to build on the success that we have had.

Ray is located in our Atlanta office and is an active volunteer for two great non-profit organizations stemming from personal experiences to help is community. To raise awareness and support for the Susan G. Komen Foundation, he has joined up in many 3-day walks in multiple cities throughout the US. And in strong support of his son with Down syndrome he and his family are very active with the Atlanta based Down Syndrome Association. To relax and unwind Ray enjoys fishing in the lake near his house, hiking in the North GA mountains, and refining his extensive bourbon/whiskey collection.

team.

NEW HOPE ON THE COVID FRONT

Universal Vaccine – There is ongoing research for a universal vaccine that would be effective against all strains of the coronavirus. Coronaviruses that infect humans were first identified in the mid-1960s. There are seven known coronaviruses, including the common cold.

The National Institutes of Health (NIH) recently provided 36 million dollars to fund research for three teams at academic institutions - the University of Wisconsin, Duke University and Brigham and Women's Hospital in Boston. The goal is to find a pan-coronavirus vaccine that would provide protection from all strains of coronavirus including SARS CoV-2, Middle East Respiratory Syndrome or SARS (severe respiratory syndrome). Having a universal vaccine will provide protection against the strains for these viruses and future variants as well.

There has been some early success in identifying a common thread or Achilles' heel that would make this vaccine possible (one of which is an antibody called DH1047). This antibody is common between the different strains of coronavirus and could be a key finding to produce varied approaches to this universal vaccine.

Beyond the programs funded by the NIH, the US Army is working on a pan-coronavirus vaccine using a different approach with a protein called Ferritin Nanoparticle and have started pre-clinical studies at Walter Reed Army Hospital.

The work on these universal vaccines is exciting news, especially as continued progress is made. The only downside is that these vaccines will take several years to refine and study before they would be available for public use.



Sources

Health news - Work has Begun in Earnest on a Universal Covid -19 Vaccine – January 21,2022 Written by Jamie Reno
CNN Health - A Universal Vaccine Could be the Future of the Coronavirus Fight- Jacqueline Howard - CNN - January 27,2022
University of Wisconsin -Madison News - UW-Madison Researchers Lead Effort to Create a Universal Coronavirus Vaccine- Kelly April Tyrell January 18,2022

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BHSI Medical Stop Loss
Financial Strength
Exceptional People

CLAIMS Q&A WITH DARRIN NAPIER

Vice President, Claims & Clinical Management, Accident & Health, U.S.

Darrin Napier is an experienced overseer of our claims department having come to BHSI with a solid and lengthy history of leading medical stop loss claims teams. In his role Darrin works hard to make sure claims are paid quickly and according to the policy terms.

Why does BHSI make the claim – “Claims is our Product”?

At the end of the day, customers want their claims reimbursed quickly. BHSI strives to be recognized as the #1 choice for customers based on our excellence in claim paying.

What do you find customers want when it comes to a medical stop loss partner?

Customers want a company that is engaged with them to provide outstanding service via clear communication, fairness and consistency.

How fast does BHSI reimburse claims?

Our goal is to turn around clean claims in 5 -7 business days. We often do better.

How can BHSI save money on claims?

Working with our customers, administrators, and our preferred vendors, we can save money on reimbursements in the cost containment area by looking at large dollar claims - first to determine if they were billed correctly and then for an opportunity to decrease the claim through bill auditing or negotiations.

**See you in Washington DC April 3-6
at North America's Building Trades
Unions Legislative Conference.**

BHSI is in Booth #311

Washington DC Washington Hilton



Contact BHSI

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