Insurance Industry Stands Up To 2021’s Challenges

Business Clients Urged to Get Proactive in the Face of Risk

Increased interest in life insurance, a “hardening” insurance market and the importance of cybersecurity coverage characterize the insurance market in 2021, San Diego industry executives say.

The insurance market has been hardening — that is, prices have been rising and some coverage is becoming more difficult to get. The Insurance Information Institute reports rising prices across commercial lines since 2017. “The insurance marketplace is hardening. The commercial auto market has been hardening. Other lines of management liability coverages are as well. Specifically, Directors and Officers coverage,” said Byron Johnston, president of Teague Insurance Agency in La Mesa.

That trend, however, may be near an end for some forms of insurance. “There is evidence of a plateauing of pricing across some of the lines of insurance that should result in a more balanced insurance market by late 2021,” says a recent report from Marsh & McLennan Agency.

The trend toward increased prices is not uniform. “Workers comp is pretty flat right now; we’re not seeing an increase or decrease,” said Trindl Reeves, chief sales officer with Marsh & McLennan.

Several insurance executives said the current assumption under California law is that if an employee contracts COVID-19, it probably happened at work. That’s not a fair assumption, they said.

Businesses would do well to have a strong COVID mitigation program, said Jamie Reid, chairman of C3 Risk & Insurance Services in Mission Valley. “Workers compensation is relatively flat, but the impact of COVID is yet to be seen. Workers comp has a long tail so it may start adding costs back into the workers comp system and force rates up.”

Preparation is key for those going into the market for insurance. Reeves said clients need to ask themselves two questions: Do I have the coverage I need in the current environment? And do I have it at the right price? She said her business has been seeing chief financial officers who have not budgeted for increases.

An absolute rule in the current climate is to shop early, Reeves said. While in the past, people could go into the market 45 to 60 days prior to renewal, the planning process circa 2021 has to begin 180 days out.

“You have to be early.”

Underwriters Measure Risk

Insurers may ask for a lot of information. Being transparent with an insurance company is just as important as being early, said Chip Stuart, chief sales officer for Hub International. If one leaves out important information when discussing their situation, it’s likely that an insurer will “fill the void with premium dollars,” he said wryly.

Underwriters want to know how they will make money on a risk. They want to see a business continuity plan and want to know, if a business sustains a loss, just how that business will minimize the loss.
Cybersecurity insurance is a must, he added, when weighed against the damage a cyberattack can do to a business. Similar to kidnap and ransom insurance, a business in trouble can bring in cybersecurity professionals who know how to negotiate with flashy characters, and identify whether the threat is merely a hoax.

Chris Reese, senior vice president and cyber and technology practice leader – Pacific Series with Lockton, said her company helps clients improve their cybersecurity with technical tips which, at the same time, help them qualify for better insurance rates.

“We at Lockton, we’re not IT security people,” Reese said. “We look at claims data and best practices through multiple sources.”

From experience, Lockton can advise businesses to use multifactor authentication for all remote access to a company network. It also recommends endpoint protection. CrowdStrike software is one example of a best-in-class tool, she said.

“When it comes to cybersecurity incidents, “The reality is, 90% of what we read about in the paper is self-inflicted,” Reese said. That is actually good news, because businesses can take control of the situation. “There’s a lot we can do to better protect ourselves,” she said.

It can be a tough road for clients, she said. Is it worth it? “Oh, absolutely,” she said.

Not Your Usual Purchase

Insurance is a unique product, said Jeff Cavignak, president of Cavignak, an insurance brokerage with its main office downtown. People pay hundreds of thousands of dollars on something they hope they never have to use. Actually it takes more effort than hoping. As in the cybersecurity example, those who insure their businesses should look for ways to manage risk.

Reeves with Marsh & McLennan, that in many instances an insurer will have concrete advice on operations. For example, it might say it really needs a client to change the way its inventory is stacked in a warehouse. A lot of brokers simply sell a product and react to questions. Cavignak said. By contrast, a professional broker takes a more active role, not only working with a client to manage risk but negotiating with an insurance company to get proper coverage at the lowest realistic price. Reeves said there are creative ways to design coverage, adding that a big company like Marsh has lots of options for clients.

A Change in Attitude

The atmosphere in insurance sales is not the same as it was in previous years. Prospective clients are much more receptive and have a lot more interest in the subject, people who work in the industry say. With COVID in the news every day, “people are a lot more eager to talk to us, meet with us,” said Nash Subotic, CEO of WestPac Wealth Partners in La Jolla. Since Subotic’s company specializes in wealth management, his insurance focus is primarily life insurance — an important tool for business owners and for keeping wealth in the family.

Life insurance is a powerful tool, he said. One handy thing about it is that it has a cash value. Subotic said he has seen business owners borrow money against themselves, getting millions of dollars. There was a lot of activity in the second quarter of 2020, he said.

It was good thing, he said, because that’s what insurance is for: emergency funds. “Life insurance is the No. 1 estate planning tool,” added Tony Steigerwald, president and CEO of Dunhill Marketing & Insurance Services Inc., a Mission Valley business specializing in life insurance and annuities.

“Younger couples are seeing about buying insurance,” Steigerwald also said. Unlike past years, people age 35 who have their first child are “not feeling invincible” in the current environment. The executive said he is seeing increased business.

People used to procrastinate. “Now all of a sudden they’re calling agents,” said Steigerwald. The times make potential customers more aware of what insurance can do when they see the world is in a crisis.”

The Role of Federal Policy

Steigerwald sees business ahead. With a Democrat now in the White House, he said, life insurance sales are poised to go up.

That is because the federal estate tax is not as likely to be as generous as it has been under a Republican administration. Specifically, the portion of the estate that is left untaxed is likely to shrink. It may happen as early as 2022, he said.

With the government tax authorities poised to change, families buy life insurance policies to spare children from liquidating an estate to pay federal taxes. “Insurance business will go up — it’s that simple,” Steigerwald said.

People are buying more insurance, said BJA Partners’ Jucha.

Selling insurance in 2021 takes a little more work, he noted. The CEOs, CFOs and human resources specialists that make up his potential customers are all working from home. The team at BJA Partners makes an attempt to reach them via personal email addresses and cell phone numbers.

But he said he has found something interesting. If a salesperson gets over the wall and contacts an executive at home, that executive seems to be more receptive.

Perhaps it is because insurance is tied so closely to domestic life. “Insurance is about family,” Jucha said.

Commercial Lines Rate Change (vs. Year Earlier) Since Q1 2015

The insurance market has been hardening. Data from the Insurance Information Institute shows recent quarter by quarter rate increases in different kinds of commercial insurance, also known as commercial lines. Rates for some types of insurance may moderate in the last part of 2021.

Sources: ISO/PCI, Insurance Information Institute.
## Property/Casualty Insurance Services

<table>
<thead>
<tr>
<th>Rank</th>
<th>Company</th>
<th>Address</th>
<th>Website</th>
<th># of employees: 2020</th>
<th>% + (-)</th>
<th>Specialty services</th>
<th>Parent company</th>
<th>Top local executive(s)</th>
<th>Year est. locally</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>Marsh &amp; McLennan Agency LLC</td>
<td>9171 Towne Centre Drive, Suite 500, San Diego 92122</td>
<td><a href="http://www.marshmello.com">www.marshmello.com</a></td>
<td>206</td>
<td>2</td>
<td>Employee Health &amp; Benefits, Retirement Services, Compliance, Actuarial, Technology Advisory Services</td>
<td>Marsh &amp; McLennan Agency LLC</td>
<td>Chris Williams</td>
<td>1909</td>
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<tr>
<td>2</td>
<td>Alliant Insurance Services Inc.</td>
<td>701 B St., Suite 700, San Diego 92101</td>
<td><a href="http://www.alliant.com">www.alliant.com</a></td>
<td>146</td>
<td>1</td>
<td>Full service insurance brokerage: Commercial, personal, employee benefits, underwriting, consulting</td>
<td>Alliant Insurance Services, Inc.</td>
<td>James Castile</td>
<td>1925</td>
</tr>
<tr>
<td>3</td>
<td>Atlas General Insurance Services LLC</td>
<td>4365 Executive Drive, Suite 400, San Diego 92121</td>
<td><a href="http://www.atlas.com">www.atlas.com</a></td>
<td>100</td>
<td>0</td>
<td>Full-service general insurance agency</td>
<td>Atlas General Insurance Services LLC</td>
<td>Mike Mathews</td>
<td>2009</td>
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<td>4</td>
<td>HUB International Insurance Services Inc.</td>
<td>8655 Scranton Road, Suite 100, San Diego 92121</td>
<td><a href="http://www.hubinternational.com">www.hubinternational.com</a></td>
<td>97</td>
<td>0</td>
<td>Full-service brokerage firm: commercial lines, health &amp; safety, personal lines, employee benefits</td>
<td>HUB International</td>
<td>Daniel M. Kabban</td>
<td>2000</td>
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<tr>
<td>6</td>
<td>Wateridge/ Assured Partners Insurance Services</td>
<td>10717 Sorrento Valley Road, San Diego 92121</td>
<td><a href="http://www.wateridge.com">www.wateridge.com</a></td>
<td>64</td>
<td>0</td>
<td>Full-service all lines insurance brokerage with offices in S.D. &amp; Sacramento; licensed in 50 states</td>
<td>Wateridge Insurance Services</td>
<td>Jeffrey Byronds</td>
<td>1984</td>
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<tr>
<td>7</td>
<td>Cavignac</td>
<td>450 B St., Suite 1800, San Diego 92101</td>
<td><a href="http://www.cavignac.com">www.cavignac.com</a></td>
<td>49</td>
<td>0</td>
<td>Risk Mgmt and Insurance - we reduce our clients’ cost of risk &amp; drive dollars to their bottom line</td>
<td>Cavignac</td>
<td>Jeffrey Cavignac</td>
<td>1992</td>
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<td>8</td>
<td>Teague Insurance Agency Inc.</td>
<td>4705 Spring St., Fourth Floor, La Mesa 91942</td>
<td><a href="http://www.teaguenins.com">www.teaguenins.com</a></td>
<td>42</td>
<td>0</td>
<td>Full-service agency focused on client service, relationships &amp; guidance on best available options</td>
<td>Teague Insurance Agency Inc.</td>
<td>Byron Johnston</td>
<td>1954</td>
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<td>9</td>
<td>Gallagher</td>
<td>3685 Nobel Dr., Suite 450, San Diego 92122</td>
<td><a href="http://www.aqg.com">www.aqg.com</a></td>
<td>40</td>
<td>0</td>
<td>Property/casualty &amp; workers compensation insurance brokerage</td>
<td>Gallagher</td>
<td>Tyler LaRantia</td>
<td>1987</td>
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<td>10</td>
<td>Champion Risk &amp; Insurance Services</td>
<td>12250 El Camino Real, Suite 375, San Diego 92130</td>
<td><a href="http://www.championrisk.net">www.championrisk.net</a></td>
<td>34</td>
<td>0</td>
<td>Full-service regional insurance brokerage firm providing commercial, personal &amp; employee benefits</td>
<td>Wood Gutmann &amp; Bogart Insurance Brokers</td>
<td>Mark Ruby</td>
<td>2004</td>
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<td>11</td>
<td>Lockton Insurance Brokers LLC</td>
<td>4275 Executive Square, Suite 600, La Jolla 92037</td>
<td><a href="http://www.lockton.com">www.lockton.com</a></td>
<td>31</td>
<td>0</td>
<td>Insurance brokerage, risk management, employee benefits &amp; retirement services</td>
<td>Lockton Cos.</td>
<td>Sallie Giblin</td>
<td>2002</td>
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<td>12</td>
<td>C3 Risk &amp; Insurance Services</td>
<td>404 Camino del Rio S., Suite 410, San Diego 92108</td>
<td><a href="http://www.c3insurance.com">www.c3insurance.com</a></td>
<td>30</td>
<td>0</td>
<td>Workers comp, business &amp; personal insurance, employee benefits, specialty markets, claims management</td>
<td>C3 Risk &amp; Insurance Services</td>
<td>Gabe Erlke</td>
<td>2017</td>
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<tr>
<td>14</td>
<td>NFP</td>
<td>3685 Nobel Dr., San Diego 92122</td>
<td><a href="http://www.nfp.com">www.nfp.com</a></td>
<td>23</td>
<td>0</td>
<td>Employee benefits, property and casualty, retirement, and individual private client solutions</td>
<td>NFP Corp.</td>
<td>Art Margenstern</td>
<td>1947</td>
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<td>17</td>
<td>La Jolla Professional Insurance Associates Inc.</td>
<td>10225 Barnes Canyon Road, Suite 210, San Diego 92121</td>
<td><a href="http://www.iispa.com">www.iispa.com</a></td>
<td>2</td>
<td>0</td>
<td>Mercury auto &amp; home insurance - Professional Liability &amp; Office insurance for Consultants</td>
<td>La Jolla Professional Insurance Associates Inc.</td>
<td>William Ritten</td>
<td>2002</td>
</tr>
</tbody>
</table>

**Note:** Not applicable.

**Sources:** The companies are ranked by local full-time employees in 2020. The companies are ranked by local full-time employees in 2020.

**To the best of our knowledge, this information is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions to the Research Department at the San Diego Business Journal. This list may not be reprinted in whole or in part without prior written permission from the editor. Some companies have declined to participate or did not return a survey by press time. It is not the intent of this list to endorse the participants or to imply a company's size or numerical rank indicates its quality.
## LIFE/HEALTH INSURANCE SERVICES

**Ranked by the number of life/health revenue for the fiscal year of 2020**

<table>
<thead>
<tr>
<th>Rank</th>
<th>Company Address</th>
<th>Website/Phone</th>
<th>Life/Health Revenue (millions): 2020</th>
<th># of local employees: 2021-2020</th>
<th>% of local employees:</th>
<th># of companywide: Employees Offices</th>
<th>% of companywide:</th>
<th>Specialty services</th>
<th>Top local executive</th>
<th>Headquarters</th>
<th>Year est.</th>
<th>Locally</th>
<th>Locally</th>
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<tbody>
<tr>
<td>1</td>
<td>Marsh &amp; McLennan Agency LLC</td>
<td>9171 Towne Centre Drive, Suite 500, San Diego 92122</td>
<td><a href="http://www.marshmc.com">www.marshmc.com</a></td>
<td>$50 Million</td>
<td>161</td>
<td>18</td>
<td>0</td>
<td>7,433</td>
<td>173</td>
<td>20</td>
<td>70</td>
<td>Employee Health &amp; Benefits, Retirement Services, Compliance, Actuarial, Technology Advisory Services</td>
<td>Chris Williams</td>
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<td>HUB International Insurance Services Inc.</td>
<td>6850 Scribon Road, Suite 100, San Diego 92121</td>
<td><a href="http://www.hubinternational.com">www.hubinternational.com</a></td>
<td>$25 Million</td>
<td>95</td>
<td>95</td>
<td>0</td>
<td>13,000</td>
<td>450</td>
<td>10</td>
<td>90</td>
<td>Human capital, global, fix, compliance, communication, wellness, analytics, underwriting, technology</td>
<td>Shannon Taylor</td>
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<td>3</td>
<td>Alliant Insurance Services Inc.</td>
<td>701 E. Sixth Floor, San Diego 92101</td>
<td><a href="http://www.alliant.com">www.alliant.com</a></td>
<td>$18.9 Million</td>
<td>25</td>
<td>27</td>
<td>(7)</td>
<td>4,499</td>
<td>117</td>
<td>6</td>
<td>93.7</td>
<td>0</td>
<td>Strategy, Employee Engagement, Procurement, Analytics, Wellness, Compliance, Ben Admin, Global Sccs</td>
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<td>4</td>
<td>Lockton Insurance Brokers LLC</td>
<td>4275 Executive Square, Suite 600, San Diego 92122</td>
<td><a href="http://www.lockton.com">www.lockton.com</a></td>
<td>$9.8 Million</td>
<td>26</td>
<td>35</td>
<td>(26)</td>
<td>8,000</td>
<td>100</td>
<td>0</td>
<td>100</td>
<td>Benefits consulting, actuarial, compliance, health risk management, communications services</td>
<td>Sallie Gabin</td>
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<td>5</td>
<td>Gallagher</td>
<td>3653 Hub Dr, Suite 450, San Diego 92122</td>
<td><a href="http://www.agp.com">www.agp.com</a></td>
<td>$8.4 Million</td>
<td>97</td>
<td>97</td>
<td>0</td>
<td>12,800</td>
<td>1,040</td>
<td>wwd</td>
<td>wwd</td>
<td>wwd</td>
<td>Health, Engagement, PIM Management, HR &amp; Technology, HR &amp; Compensation, Voluntary, and Multinational</td>
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<td>7</td>
<td>WestPac Wealth Partners</td>
<td>4275 Executive Square, Suite 800, San Diego 92130</td>
<td><a href="http://www.westpacwealth.com">www.westpacwealth.com</a></td>
<td>$8.8 Million</td>
<td>48</td>
<td>48</td>
<td>0</td>
<td>200</td>
<td>6</td>
<td>92</td>
<td>7</td>
<td>1</td>
<td>Business planning, Wealth Management, executive benefits, life insurance, disability income planning,</td>
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<tr>
<td>8</td>
<td>Morrison Insurance Services Inc.</td>
<td>2001 Innovation Way, Carlsbad 92008</td>
<td><a href="http://www.morrisonbenefits.com">www.morrisonbenefits.com</a></td>
<td>$3.6 Million</td>
<td>14</td>
<td>13</td>
<td>8</td>
<td>14</td>
<td>2</td>
<td>10</td>
<td>90</td>
<td>0</td>
<td>Simplify the benefit program process, HR and compliance support and provide excellent service</td>
</tr>
<tr>
<td>9</td>
<td>CBIZ</td>
<td>13500 Evening Creek Drive North, Ste 450, San Diego 92128</td>
<td><a href="http://www.cbiz.com">www.cbiz.com</a></td>
<td>$3.6 Million</td>
<td>16</td>
<td>10</td>
<td>0</td>
<td>450</td>
<td>110</td>
<td>20</td>
<td>70</td>
<td>10</td>
<td>Benefits consulting, administration, retirement plan services, human capital advisory, payroll, wealth management and special risk insurance</td>
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<td>10</td>
<td>Cavignac</td>
<td>409 B St, Suite 1800, San Diego 92101</td>
<td><a href="http://www.cavignac.com">www.cavignac.com</a></td>
<td>$3.4 Million</td>
<td>9</td>
<td>9</td>
<td>(11)</td>
<td>62</td>
<td>2</td>
<td>5</td>
<td>95</td>
<td>0</td>
<td>Risk mg &amp; insurance: we provide employee benefit programs, life insurance, &amp; HR consulting services</td>
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<tr>
<td>12</td>
<td>BJA Partners</td>
<td>11445 W. Bernardo Court, San Diego 92127</td>
<td><a href="http://www.bjapartners.com">www.bjapartners.com</a></td>
<td>$2.5 Million</td>
<td>13</td>
<td>16</td>
<td>(16)</td>
<td>13</td>
<td>1</td>
<td>8</td>
<td>90</td>
<td>2</td>
<td>Strategic approach to employee benefits consulting; modern solutions, integrated HR tech.</td>
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<td>14</td>
<td>CCB Insurance Solutions and California Corporate Benefits</td>
<td>2475 Pioneer Ave, Suite 200, Poway 92064</td>
<td><a href="http://www.cabenefits.com">www.cabenefits.com</a></td>
<td>$1.4 Million</td>
<td>4</td>
<td>4</td>
<td>0</td>
<td>625</td>
<td>44</td>
<td>4</td>
<td>74</td>
<td>22</td>
<td>We help growing businesses with independent advice and comprehensive retirement &amp; health benefits</td>
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<td>WSP Corporate Benefits &amp; Insurance Services</td>
<td>Inc.</td>
<td>5660 El Camino Real, Suite 207, Carlsbad 92008</td>
<td><a href="http://www.wspinsurance.net">www.wspinsurance.net</a></td>
<td>$700,000</td>
<td>5</td>
<td>5</td>
<td>0</td>
<td>0</td>
<td>20</td>
<td>80</td>
<td>0</td>
<td>Employee benefits agency for all size businesses, Add1 tools, resources, wellness programs,HR etc.</td>
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<td>16</td>
<td>JS Downey Insurance Service</td>
<td>333 Camino Del Rio S., Suite 200, San Diego 92108</td>
<td><a href="http://www.jsdowney.com">www.jsdowney.com</a></td>
<td>$700,000</td>
<td>4</td>
<td>33</td>
<td>7</td>
<td>7</td>
<td>2</td>
<td>98</td>
<td>0</td>
<td>Homeowners, auto, health, employment practices liability, cyber, life, travel, short-term, etc.</td>
<td>Steve Downey</td>
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<td>17</td>
<td>Champion Risk &amp; Insurance Services</td>
<td>12250 El Camino Real, Suite 270, San Diego 92130</td>
<td><a href="http://www.championrisk.com">www.championrisk.com</a></td>
<td>$500,000</td>
<td>2</td>
<td>2</td>
<td>0</td>
<td>2</td>
<td>1</td>
<td>100</td>
<td>0</td>
<td>Full-service regional insurance brokerage firm providing a complete range of employee benefits</td>
<td>Mark Raby</td>
</tr>
</tbody>
</table>

*Note: Some companies have declined to participate or did not return a survey by press time. It is not the intent of this list to endorse the participants or to imply a company’s size or numerical rank indicates its quality.*
WHO WE ARE

WestPac Wealth Partners is a privately held wealth management firm that was founded with the goal of assisting clients in every aspect of their financial lives.

OUR MISSION

To provide excellence in service and innovative financial product design to help our clients reach their financial objectives in the accumulation, maximization, protection and enjoyment of wealth by advocating for them to make informed financial decisions which reflect their value system, love of family and commitment to community.

PERSONAL STRATEGIES

- Financial Organization
- Financial Decision Prioritization
- Multi-Generational Wealth Transfer
- Future Tax Strategies
- Estate Planning
- Savings Rate Optimization
- Savings Diversification
- Insurance Optimization
- Wealth Management, Accumulation and Distribution
- Retirement Planning
- Debt Restructuring and Efficiency

BUSINESS OWNER STRATEGIES

- Business Exit Planning Coordination
- Tax Strategies (Present and Future)
- Tax Efficiency (Retirement Plan Optimization)
- Financial Team Assembly and Coordination
- Business Succession Planning

COMMUNITY VALUE/CONTRIBUTION

$1.8 BILLION² ASSETS ADMINISTERED

$138M ANNUAL RECURRING PREMIUM

$59M INCOME PROTECTION IN FORCE

$16M ANNUAL LIFE DIVIDENDS

200+ TEAM MEMBERS

$15B LIFE INS. COVERAGE IN FORCE

31 THOUSAND CLIENTS

K = Thousand | M = Million | B = Billion

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Medicine and Insurance Adapts New Practices for 2021

Healthcare: Pandemic, Cost Containment, Mass Events Occupy Executives

By BRAD GRAVES

The medical and insurance communities are dealing with circumstances unique to early 2021, on top of issues that have been around for a while.

The timely issue, of course, is the reaction to COVID-19. More timeless issues include work to bend the cost curve.

Many insurers are absorbing COVID-related costs, for now at least.

Kaiser Permanente, for example, has agreed to waive all member out-of-pocket costs for screening, testing, and treating COVID-19-related services (inpatient and outpatient) through at least March 31, or as long as the public health emergency lasts, said Jane Finley, area manager for Kaiser Permanente San Diego. “This action means that members diagnosed with COVID-19 will not have to pay copays or other cost-sharing related to their inpatient and treatment of COVID-19, even if they must stay in the hospital through the end of the month.”

An executive with Cigna noted customers receive $0 cost sharing for all FDA-approved COVID-19 vaccines, as well as $0 cost sharing for COVID-19 diagnostic and pre-hospital admission testing in the United States. Cigna said it is also helping to shield customers from unexpected costs for COVID-19 care through “surprise” or “balance” bills from out-of-network providers.

More Emphasis on Telemedicine

Telemedicine — consultation with a doctor via voice or video — is one technology that is getting more use during the pandemic.

“COVID-19 represented a watershed moment in the adoption of virtual care,” said Tim Rutnag, vice president for small business sales and account management for UnitedHealthcare in California.

Kauai’s Finley said her organization has been working with the technology for decades. At the height of the nationwide shelter-in-place orders in April, she said, more than 80% of Kauai’s walk-in visits were conducted as virtual appointments, up from 15% before the pandemic.

“The use of telehealth has increased dramatically and shown us a clear path to scaling cost-effective ways for the safe delivery of care to those who need it,” said Beth Anderson, president of Anthem Blue Cross of California, in recent public remarks. And it is more than a doctor in the loop. To make it easier for providers to manage resources and capacity, Andersen said, Anthem was able to rapidly develop and deploy a COVID-19 symptom checker on Sydney Care, its app powered by artificial intelligence.

Value and the Big Picture

As for controlling costs, Anthem said it is concentrating on high-quality, value-based care. “By working to accelerate growth in value-based payment models, we reward our care providers for efficiency, coordination, health outcomes and experience, rather than on the volume of care provided,” Anderson said.

Cigna is also pursuing value-based payments. “Providers who participate in these arrangements are compensated when they meet targets for quality and cost,” said Vickie Clements, vice president of sales and client management, and COO for Cigna’s Southern California/Nevada markets.

Finley said that a coordinat ed, team-based model lets Kaiser provide the right care at the right time, reducing unnecessary treatments. For example, she said, team-based care means that doctors can focus on medicine instead of running a practice, which streamlines care and reduces medical errors and waste. “Also, Kaiser Permanente care giv ers can pull up our members’ entire medical history — including lab test results. As a result, tests do not get repeated ordered unless crucial to care, reducing duplication and overall costs,” she said.

Anthem’s Andersen said the pandemic “has shown us technology holds the promise to a healthcare future of greater access to transparency and data allowing the healthcare consumers, employers and other partners to make better-informed decisions.”

Pulling Together

The COVID-19 pandemic has created a certain esprit de corps among health plans and non-clinical staff volunteering for mass screening and vaccination efforts. Kaiser representatives said. A spokeswoman said it is not unusual to see a high-level executive assistant directing pedestrian traffic at a recent vaccine event.

“These extraordinary times have called for exceptional measures from all,” Finley said, including doctors, nurses, aides, respiratory therapists, pharmacists, housekeepers, labor leaders, managers, and the entire staff.

“Without a doubt, the best work-related moment I’ve experienced in the last six months is witnessing the Kaiser Permanente San Diego team coming together from their respected disciplines to take care of our patients and their families and each other,” she said.

The List

The list is not ranked as of press time. It is not the intent of this list to endorse the participants or to imply a company’s size or numerical rank indicates its quality. It is our intent that this list to encourage the participants not to imply an organization’s size or numerical rank indicates its quality.

1. Kaiser Permanente San Diego
   9455 Clairemont Mesa Blvd., San Diego 92123
   www.kp.org/sandiego 858-266-5000
   Address: 9455 Clairemont Mesa Blvd., San Diego 92123
   # of local enrollees: 631,895
   # of local contracting physicians: 1,404
   Top Local Executive (COO): Jane Oakman 1967

2. Community Health Group
   12502 Fenton St., Suite 100, Santee 92071
   www.chgsd.com 619-422-0422
   Address: 12502 Fenton St., Suite 100, Santee 92071
   # of local enrollees: 206,000
   # of local contracting physicians: 2,759
   Top Local Executive (COO): Norma Ocia 1982

3. Cigna
   3820 Tech Rte., Suite 200, San Diego 92128
   www.cigna.com 760-809-7404
   Address: 3820 Tech Rte., Suite 200, San Diego 92128
   # of local enrollees: 852,000
   # of local contracting physicians: 1,800
   Top Local Executive (COO): Melissa Hayden Cook 1992