

Dawn E. Audia
12113 Blue Flag Way
Columbia, Maryland 21044
(H) 410.715.1279 (M) 410.627.7578
dawneaudia@verizon.net

PROFESSIONAL SUMMARY:

Solutions oriented senior executive with over 26 years of experience in the health insurance industry. Demonstrated leadership ability with proven general management, underwriting, operations, sales, project management, customer retention and negotiation skills. Exceptional strategic, financial and analytical background. Demonstrated ability to collaborate across organizations to attain goals.

QUALIFICATIONS:

- Excellent Communication Skills
- Thoughtful Leader
- Strategic Thinker/Planner
- Superior Execution Skills
- Excellent Analytical Skills
- Effective Sales & Marketing

EXPERIENCE:

CAREFIRST, Owings Mills, MD (12/11 – Present)

Vice President, Chief Underwriter

- Develop and maintain financial controls to ensure accuracy of group underwriting as well as ASO and alternate funding billings representing 3.5M members and \$7.4B revenue
- Develop, implement and monitor pricing strategies that are competitive in the market place while ensuring they support profit, sales and marketing objectives.
- Recommended and implemented new underwriting methodology and rating system for the 51+ large group segment resulting in market competitive practices while allowing for significant efficiencies within the team and actionable reporting.
- Member of steering/negotiating committee tasked with evaluating \$1.6B PBM contract which resulted in a new pharmacy partner and strategic new programs while saving the company and our members approximately \$225M a year.
- Member of Executive committee recommending changes in policies, pricing and products due to healthcare reform. Assisted with the creation of the internal private exchange for our midmarket customers.

KAISER PERMANENTE, Rockville, MD (10/09 – 12/11)

Executive Director, Account Management

- Provides direction and continuous improvement to the Mid-Atlantic account management team enabling the achievement of financially sustainable growth goals and high customer satisfaction levels.
- Accountable for membership retention and growth over for KPMAS employer group business, including Large Accounts, Labor Accounts, Mid-Size Accounts and Small Groups.
- Leads and provides strategic direction and context to the account management teams. Anticipates key business, marketplace and competitor dynamics and develops and implements strategies that ensure growth and mitigate adverse risk.
- Develops and supports execution of strategic plans that achieve revenue, membership and margin within existing employer group business by business line/segment.
- Builds relationships with external customers and key channels to understand the market and KPMAS' position in order to recommend and influence Regional strategies.
- Hires, assesses, coaches and develops staff to optimize team and individual performance. Creates and maintains a positive, empowering work environment.

COVENTRY HEALTH CARE, Bethesda, MD (4/02 – 10/08)

Vice President, Strategic Accounts, (January 2005 – October 2008)

- Business leader with full Profit and Loss responsibility for a \$100 million division encompassing 28 states.
- Provided leadership and direction on all aspects of the business including: sales, marketing, operations, product development, network management, claims, customer service, legal/compliance, actuarial/pricing, underwriting and vendor contracts.

- Developed and managed executive relationships across the organization, with outside vendors and within New England Financial, our exclusive distribution channel.
- Renegotiated vendor contracts, resulting in an expense savings of \$1 million while eliminating \$15 million of exposure risk.
- Developed pricing and marketing strategies which resulted in a 43% increase in sales and a 350% increase in profit margin within the first 18 months.
- Responsible for all aspects of Department of Insurance compliance for the First Health Group Health Sector including small group and national accounts.

Director of Underwriting, Eastern Region (April 2002 – January 2005)

- Provided leadership, direction and technical expertise to the underwriting management teams ensuring the business market segments met overall revenue, medical loss ratio, membership and contribution margin goals for the Delaware, Maryland, W. Virginia, Georgia, N. Carolina and Louisiana markets (\$1 Billion in revenue)
- Evaluated competitive practices and pricing in an effort to understand marketplace risk selection and develop new business and renewal pricing strategies.
- Collaborated with Health Plan Senior Management team, Network Development, Sales and Actuarial to develop pricing targets, membership goals and underwriting criteria.
- Significantly improved the efficiency and effectiveness of the eastern region underwriting team by reengineering the management and department structure; developed and executed new procedures and controls and held individuals accountable for their results.
- Member of Mergers & Acquisitions team charged with evaluating the financial impact of potential acquisitions.
- Member of Product Development team charged with coordinating pricing, development of risk selection guidelines and training of the sales and underwriting teams.

REWARDSPLUS of AMERICA, Hunt Valley, MD (10/00 – 3/02)

Director, Sales Operations

- Provided leadership to the Account Management team, ensuring revenue, employee marketing and customer services goals were met and exceeded in the delivery of the benefit technology platform.
- Managed the Sales Support Team responsible for RFP's, proposals, prospect research, marketing collateral, pre-implementation assessments and sales tracking systems.
- Developed and managed departmental budget and compensation plans.
- Reengineered the Sales Operations organization, resulting in a direct cost savings of \$3.25 million or 68% while increasing revenue by \$2.1 million or 67%.
- Member of the Senior Management Mentoring Program, providing leadership and direction to company managers.

CHANNELPOINT, Columbia, MD (12/99 – 10/00)

Regional Account Director

- Responsible for the implementation and management of online rating, quoting, proposal and enrollment technology for Insurance Companies, Brokers and General Agents.
- Developed and maintained executive relationships with clients and within the organization.
- Negotiated for internal engineering resources to ensure projects were on time and within budget.
- Successfully renegotiated contract with major Health Insurance Company allowing for a revenue stream even though the technology was delayed.
- Member of Strike Team assigned to retain largest Health Insurance client, which was at risk. Assessed and successfully redesigned implementation process and communication strategy while building a strong relationship, which resulted in retaining the client.

UNITED HEALTHCARE, Hartford, CT and Bethesda, MD (9/95 – 12/99)

Director of Underwriting & Financial Analysis – DBP, July 1999 – December 1999

Director of Underwriting, July 1997 – July 1999

Technical Leader, October 1996 – July 1997

Senior Financial Underwriter, September 1995 – October 1996

- Responsible for the achievement of operating income, membership and medical care ratio objectives through the financial management of an assigned book of business.

- Prepared and conducted quarterly financial reviews with health plan Senior Management Team, analyzing membership, profitability and trends, recommending pricing and renewal strategies.
- Managed underwriting teams by leading staffing decisions, setting job objectives, managing performance and salary planning.
- Prepared quarterly analysis of the competitive marketplace utilizing industry publications and health plan data.
- Effective negotiation with clients and brokers to ensure retention and profitability of accounts.
- In the absence of a Health Plan Senior Management team, worked directly with the Vice President of Sales to develop a marketing and pricing strategy resulting in a 16% membership growth as well as increased profitability.

CIGNA CORPORATION, CIGNA HealthCare Division, Bloomfield, CT (5/88 – 9/95)

Senior Underwriter Account Manager, March 1995 – September 1995

Underwriting Account Manager II, April 1994 – March 1995

Underwriting Account Manager I, January 1993 – April 1994

- Financial Management of \$100 million portfolio for the New York office, with a focus on new business, rate projections and financial settlements.
- Effective negotiation and communication with sales, clients and brokers with a focus on profitability.
- Instructor for training class emphasizing underwriting principals and methodology. Evaluated student's progress and developed supplemental programs to reinforce problem areas.
- Evaluated, redesigned and managed work experience program for high school students.

Senior Bank Coordinator, March 1990 – January 1993

Bank Coordinator I, October 1988 – March 1990

Bank Coordinator, May 1988 – October 1988

- Managed the CIGNA Healthplan Direct Deposit Program for physician capitation payments, the first of its kind in the industry.
- Conducted training sessions and presentations for Sales, Underwriting and the Health Plans.

EDUCATION AND PROFESSIONAL TRAINING:

University of Hartford, West Hartford, CT – Bachelor of Science, Business Administration
(Minor, Marketing) – May 1996 (worked full time while attending college in evenings)

Harvard Law School, Cambridge, MA – Program on Negotiations

University of Chicago Graduate School of Business, Chicago, IL - Finance for Executives

COMMUNITY INVOLVEMENT, RECOGNITION:

Mentor, FIRST Robotics, 2014 to Present

Maryland's Top 100 Women, 2012

Leadership Maryland – Class of 2011

Leadership Premier Howard County – Class of 2008

Marketing and Public Relations Committee

Active Member, Rotary Club of Columbia-Patuxent

Rookie of the Year, 2008, Rotarian of the Year, 2009, Community Service Director, 2009

President, 2010 – 2011, received Presidential Citation with Distinction

Board of Directors:

Betamore, Advisory Council, 2015 to Present

Economic Alliance of Greater Baltimore, 2012 to Present

Executive Committee, 2014 to Present

Prince Georges County Chamber of Commerce, 2010 – 2012

Executive Committee, 2011

Domestic Violence Center of Howard County, 2008 - 2010