

# Steven G. Cosby, MHSA

Owner  
Steven G. Cosby, Inc.

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## 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 24 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 U.S. Health Care, 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, local chapter's Legislative Chairperson.  
Society of Human Resource Management  
Congressman Robert Wittman's Health Care Advisory Council  
The Leap Frog Group  
Kiwanis  
Rotary  
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.