



**Consultant and Speaker Data**  
**Dorothy M. Cociu, RHU, REBC, GBA, RPA**  
**President**  
**Advanced Benefit Consulting & Insurance Services, Inc.**

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**Recent Topics (Partial List):**

- Reference Based Pricing (1 hour, 2 hour)
- The Affordable Care Act (1 hour, 2 hour, 3 hour, 4 hour, as well as town hall and shorter formats)
- ACA Employer Reporting Overview and Other Employer ACA Obligations
- HIPAA Privacy with California Additions (1 hour, 2 hour, 4 hour, 6 hour)
- HIPAA Privacy, Security & HITECH (2 hour, 3, hour, 4 hour)
- What to do in a HIPAA Privacy & Security Audit (2 hours, 3 hours)
- American Recovery & Reinvestment Act (ARRA) of 2009
- ERISA (1 hour and 2 hour)
- COBRA, including 11/04 changes (1 hour, 2 hour)
- Pharmacy Costs and Self-Funded Health Plans; What You Can Do to Control Costs
- Self-Funding of Health Plans (1 hour, 2 hour, 3 hour, 4 hour)
- Self-Funding Benefit Design and Cost Containment
- Large Group Cost Containment (1 hour and 2 hour)
- Employee Benefits/Healthcare Legislative Updates (1 hour, 2 hour, 3 hour); state and federal
- Transparency In Health Care

Outlines Available for all topics to be filed for educational credit. Advanced Benefit Consulting is not an educational CE provider. Currently an approved speaker for CE courses in the health insurance industry, Human Resources and other industries.

Professional designations: Registered Health Underwriter, Registered Employee Benefit Consultant, Group Benefit Advisor, Registered Pension Advisor; Past Instructor, CEBS Program, Wharton School of Business

**Speaker References (Partial List):**

National Association of Health Underwriters

- Janet Trautwein, CEO, Farren Ross, Vice President, Education, Bruce Benton, NAHU Past President, Donald Goldmann, NAHU Past President

California Association of Health Underwriters

- Alan Katz, David Fear Sr., Donald Goldmann, Past-President

Orange County Association of Health Underwriters

- Gail James, Executive Director, Donald Goldmann, Past President, Jane Smith, Past President

Los Angeles Association of Health Underwriters

- Bruce Benton, Past President, Joan Bumgartner, Past President, Sam Smith, Past President

San Diego Human Resources Association

- Gail James, Executive Director

Santa Barbara Human Resources Association

- Lesa McMurtry-Caputo, Past President

Professionals In Human Resources Association

- Jacquelyn Thorp Kinworthy, Programs, Marilyn Monahan, Past President

Self Insurance Institute of America

- Mike Ferguson, CEO

Warner Pacific Insurance Services

- Leigh Ann Michaels, Executive Director, David Nelson, Vice President

*(Phone Numbers Available Upon Request)*

**Other References (Partial List):**

Theresa Gee, U.S. Department of Labor, Office of the Solicitor, Washington, DC

Pam Mc Kee, Attorney, U.S. Department of Labor, Office of the Solicitor, Los Angeles, CA; Julie Lowrey, Senior Investigator, U.S. Department of Labor, Pasadena, CA, Retired

## **BIOGRAPHY OF DOROTHY M. COCIU, RHU, REBC, GBA, RPA**

### **President and Primary Benefits and Compliance Consultant**

Dorothy M. Cociu, RHU, REBC, GBA, RPA, has 30 years+ experience in the sales and administration of employee benefit programs. She is the author of The ABC's of HIPAA Compliance; An Employer's Simplified Administrative Guide to HIPAA Compliance, published October, 2000. Ms. Cociu is one of the leading HIPAA Privacy Consultants on the West Coast, as well as the nation. This includes HIPAA Privacy, Security, ARRA and HITECH. She previously won a National Legislative Achievement Award from the National Association of Health Underwriters (NAHU) for her work in Legislative Communications to employers and the industry, and her work in HIPAA education. She is also one of the leading self-insurance experts on the west coast and in the nation.

Dorothy began her administrative experience began in the Taft-Hartley marketplace, then moved to self-funded administration after three years. Her TPA experience began with Northwest Administrators, located in the Bay Area, followed by Southwest Administrators in Los Angeles, California. Southwest Administrators later purchased MSK Insurance Administration, a TPA specializing in self-insured health plans, and placed the firm in Dorothy's hands. Here she served dual roles as Operations Manager and Director of Marketing for nearly five years. Under her management, the company grew over 300% in covered lives and 500% in revenues. She oversaw all claims, Plan Document preparation, technical services, marketing and service operations of the company. After the sale of MSK in 1991, Dorothy moved to Admar Corporation, a national Managed Care Organization and Third Party Administrator. Dorothy held the positions of Director of Special Projects and Director of Marketing and Customer Services. Areas of management included self-funded marketing, technical services, which encompassed plan document and amendment preparation, plan compliance, contract analysis, as well as underwriting, new case installation, and internal and field customer services. Ms. Cociu was recruited by Word & Brown Insurance Administrators, Inc., a general agency and third party administrator, in late 1992 to develop their Self-Funded Health Benefits Division. She was responsible for all phases of the self-funded division. While at Word & Brown, Dorothy developed and taught several Continuing Education Courses approved by the California Department of Insurance for the purpose of providing continuing education to insurance agents, brokers and consultants. Dorothy left Word & Brown in 1995 to develop Advanced Benefit Consulting, a benefits and third party administration consulting firm specializing in large group and self-funded health plans and their administration. Her clients include fully insured and self-insured employers, third party administrators, excess loss carriers, general agencies, health care networks and the U.S. Department of Labor.

Dorothy's current projects include Self-insurance, Reference Based Pricing, The Affordable Care Act (ACA) education, American Recovery & Reinvestment Act (ARRA) of 2009, HIPAA Privacy, Security and HITECH training, Privacy Officer Training for employers, providers and insurance industry personnel, contracts as an industry expert, independent fiduciary and consultant for the U.S. Department of Labor, an expert witness and/or consultant for self -insured employers, TPA's and excess loss carriers. She acts as a broker and consultant for several large self-insured employer groups located throughout the country, and provides educational seminars for employers and industry personnel. She has been recently touring the country to educate employers, agents, consultants and industry personnel on legislative activities such as Self-Insurance, Reference Based Pricing, ACA, Mental Health Parity, HIPAA compliance and auditing, HIPAA Privacy issues and other pertinent topics. She is one of the nation's leading experts on Self-Insurance, HIPAA Privacy, Security, ARRA and HITECH. Dorothy's turnkey HIPAA Privacy products and services, as well as on-site privacy implementation assistance, has brought her even greater respect of the industry.

Ms. Cociu has had over 50 articles published on topics such as HIPAA, HIPAA Privacy, ERISA, Self-Insurance, Reference Based Pricing, COBRA, Federal and State Health Care Reform, Managed Care Reform, Mental Health Parity and other topics. She has also been interviewed and quoted as an industry expert on HIPAA by Business Insurance and on self-funding by Business Week. She has spoken on a national basis for the Self Insurance Institute of America, and other associations such as the Independent Administrators Association and the National Human Resource Association, PIHRA, and the National Association of Health Underwriters.

Dorothy M. Cociu, RHU, REBC, GBA, RPA, has been an instructor for the Certified Employee Benefit Specialist Program of the Wharton School of Business, administered locally by the Insurance Educational Association, since 1994. She completed her Registered Health Underwriter designation in 1995, and Registered Employee Benefit Consultant designation in 1996. She gained her Group Benefits Advisor and Registered Pension Advisor designations in 1998. She holds a Bachelor of Science degree with majors in Finance and Marketing. She served as the NAHU Region 8 Vice President from 2002-2003, and is a Past President of the California Association of Health Underwriters (CAHU), She

served as President of CAHU in 2000-2001. She was recently awarded a Presidential Citation for her efforts as CAHU president by NAHU, and won a Landmark Award, a state chapter's highest honor. She also served as a Past President of the Orange County Association of Health Underwriters. Her previous roles on the CAHU Board include President-Elect 1999-2000, Vice President, Membership, 1998-99, as well as the Vice President, Communications 1996-97, and 1997-98. Her local chapter honored her with its highest honor, The Provincio Award, in 1996-97, and the Pinnacle Award in 2014. She was the recipient of the President's Award by CAHU her first year on the Executive Board, for service in 1996-97, and received a CAHU Distinguished Service Award in 1998. She has been an active member of the Self Insurance Institute of America for over 25 years. She is currently serving as the Vice President, Communications, for OCAHU, winning the state's Best Industry Newsletter Award for 2016-2017, and 2017-2018, as the Editor of The County of Orange Insurance News. Other association activities include the Orange County Employee Benefit Council, PIHRA District 8 and 14, and National Association of Health Underwriters, PIHRA and SHRM. She was asked to head up a national HIPAA educational program for employers by the National Association of Health Underwriters, as directed by the US Department of Labor and CMS, in 2002. She was the Service Provider Chair for PIHRA District 8 in 2006 and, the Vice Chair in 2007. She won the Volunteer of the Year Award for her district in 2006. She served as the PIHAR Vice President, Leadership and District Oversight, 2013-2015, and won the President's Award for the Executive Board Service of Excellence in 2015, which recognizes the board member which has provided the highest level of service to PIHRA during that president's term. She continues to provide Continuing Education seminars throughout California, and other educational talks throughout the country.