

# Self-insurance with Assurance

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*by Anne Zender, MA, editor*

When Judy Conroy, RHIA, looks at a health insurance claim, she thinks like an investigator. Is the information accurate? Is anything missing? Are all the details right?

She's had plenty of opportunity to master the details of reimbursement. Conroy is president and co-owner of Statewide Independent PPO Inc., a preferred provider organization in Syracuse, NY, which processes and reviews about 5,000 claims a week for self-insured benefit funds.

"As soon as I saw a claim, I was hooked," says Conroy, recalling her first taste of the reimbursement side of HIM years ago. "You learn to decode things. I can tell a lot by looking at a claim."

## A Company of Her Own

Conroy has been working with claims for most of her 18 years in the profession. For the last seven years, she's been at the helm of Statewide Independent PPO, a company she co-founded. Her duties require the multiple talents of an entrepreneur—from processing claims and contracting with providers to developing new clients and creating specs for her company's customized software programs.

Conroy's company serves the "self-insured, self-administered" population—specifically, groups or organizations, such as Taft Hartley Welfare Union Funds, in which members contribute money to a collective health fund, write their own benefit package, and pay their own claims through the fund. Statewide Independent PPO provides clients access to a provider network and professional claims review and processing services. "Those groups need to have professionals review their claims—the days when you could pay a claim at face value without review are gone. You have to check everything," Conroy says.

## "The Rewards Surpass the Headaches"

Conroy has been interested in billing and reimbursement issues since the introduction of DRGs in the late 1980s, she says. Since then, she has served as a DRG analyst for an HMO, a reviewer at a Medicare peer review organization, and as a claims dispute resolution agent in a state arbitration program. She gained experience in the self-insured market at the office of a third-party administrator. Then, "I decided to start on my own," she says.

She brought her own coding and claims review skills to a partnership with a colleague who had legal and business experience. "It was a good fit," she said. The company initially consisted of three people working in a spare room at Conroy's house; now it has 20 employees.

Just as the advent of DRGs was a major turning point in Conroy's career, so was starting her own business. "I had worked for the government, I had secure positions, so it did seem a little risky," she says. "But the rewards surpass the headaches." She adds that in her experience, "There's a lot of resources to expend before you see an end result [in starting a business]. We had some growing pains along the way," she admits. "We made mistakes, but we learned from them."

## Ways to Grow

Conroy has found her niche and she believes her HIM skills have served her well. For HIM professionals interested in building their expertise in financial issues, she has several pieces of advice. "I would learn about the billing side of reimbursement in any setting," she says. She advises colleagues who are HIM directors in hospitals to "have some relationship with the business office." Conroy also emphasizes becoming involved with local, state, and national HIM associations.

She also advises, "Find a mentor in the field. And get some experience-if you have time, you could even work part-time in a physician billing office."

Conroy further stresses the importance of building computer knowledge and expertise. If she could do it all again, she says, "I would learn more about computers-software design and applications, hardware, and networks. I wish I'd known more in that area back then."

That said, Conroy's regrets are few. She enjoys the multifaceted nature of her job. "I have opportunities I never thought I'd have, new things to learn," she says. "It keeps me interested."

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**Article citation:**

Zender, Anne. "Self-insurance with Assurance." *Journal of AHIMA* 72, no.1 (2001): 116.

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