

**KARL V. KOVACS**  
2765 Oakleaf Drive  
Holt, Michigan 48842  
Home: 517.882.0708  
klmsakov@aol.com

---

### QUALIFICATIONS SUMMARY

A senior managed care executive and consultant with both health care and behavioral health care experience and expertise. Successfully led five organizations including three HMOs, a mental health clinic and an HMO Association. Worked with managed care organizations, provider organizations and governmental entities around the country in the Commercial, Medicaid and Uninsured market sectors. Successes are directly related to strengths in the following areas:

- Leadership - demonstrated ability to analyze the environment, determine needed resources and motivate the team to goal attainment.
- Planning - ability to take a global perspective, analyze markets, develop goal consensus and successfully complete objectives.
- Decision Making - proactively gather information, identify alternatives and have the conviction to make a choice.
- Management - define, assemble, direct and coordinate all resources to accomplish organizational goals in a productive and efficient corporate culture.
- Team Player - confidently share power and authority in an atmosphere of autonomy, goal directedness and job satisfaction.
- Follow-through - persistence in successful completion of the goal or project to the highest quality standards regardless of the obstacles.

#### **COMMUNITY CHOICE MICHIGAN, Okemos, MI** **Chief Executive Officer**

**2003-2005**

Leadership of Community Choice Michigan (CCM) resulted in its becoming the first HMO in Michigan to emerge from rehabilitation intact and it was returned to the sixteen (16) Federally Qualified Health Center (FQHC) sponsors. CareSource Management Group (CSMG), Dayton, Ohio assumed management of CCM on August 1, 2003 as part of the plan with the Michigan Office of Financial and Insurance Services (OFIS) to rehabilitate CCM to financial soundness. Major accomplishments included:

- Re-contracting with hospitals to align payments to Medicaid rates.
- Stabilizing the provider network.
- Implementing a new transaction processing system.
- Transitioning staff, recruiting and retaining staff under crises conditions.
- Assessing and stabilizing CCM's financial position including IBNR estimates
- Generating surpluses.
- Securing a Health Services Resources Administration (HRSA) \$9 million loan guarantee to capitalize CCM.
- Successfully contracting with the Michigan Department of Community Health (MDCH) including a ten county service area expansion.
- Growing enrollment to over 50,000 members.

**HealthLeaders** in its 2005 Search for Top Management Teams selected CCM as one of the top three finalists in the HMO category.

**LECG, LLC, Nashville, TN****2002-2003****Principal**

As a Principal with LECG with special interest in the areas of behavioral and managed health care, leadership and team building, consulting included:

- Assessment of a government public mental health agency.
- Contract dispute analysis involving a managed care company and an employer.
- Compliance review of Medicare claims in an academic medical center.
- Analysis of lost profits in a contract dispute between pharmaceutical companies.

**Peterson Consulting, Nashville, TN****2000-2002****Principal**

Provided health care consulting services in the areas of behavioral and managed health care. Engagements included:

- A market conduct study of a managed care plan.
- An operational review and interim operational management for a managed care plan.
- Educational seminars to physicians and administrative staff on HIPAA.

**KPS ASSOCIATES, Memphis, TN****1999 - 2000****Principal**

A professional team of consultants assisted clients in exploring market opportunities in managed care, developing managed care initiatives and providing operational assistance to achieve results. Accomplishments included:

- Support of the evaluation of an HMO for acquisition.
- Due diligence of multi-state expansion opportunities for a Medicaid serving HMO.
- An operational review and assistance with the transition from a management company to permanent staff for an HMO serving Medicaid, CHIP and uninsured enrollees.
- A feasibility study of participation in a statewide program serving Medicaid, Uninsured and Uninsurable enrollees for a national public program HMO company.

**MEMPHIS MANAGED CARE CORPORATION, Memphis, TN****1993 - 1999****Executive Director, Acting Executive Director**

Responsible for the development, implementation and operation of an academic medical center HMO.

- In five months built the HMO to meet all state and federal requirements to provide HMO services to 22,000 enrollees.
- Expanded service area from one to twenty-one counties.
- Grew enrollment from 22,000 to 58,000.
- Achieved highest TennCare enrollment change period growth in 1997 and 1998 in service area.
- Received excellent review by the External Quality Review Organization (EQRO).
- Responsible for successful media and legislative relations.
- Implemented an internal Behavioral Health Organization (BHO).
- Partnered with county health departments to develop a preventive health outreach program.
- Developed and managed a staff of nearly 100 with an administrative expense of approximately 10% of total budget.

- Provided leadership over a two-year term to solidify the membership of a newly reconstituted HMO association.

**TOLEDO HEALTH PLAN, Toledo, OH****1987 - 1993****Executive Director**

Responsible for developing, implementing and operating a provider sponsored HMO in conjunction with two major academic and community health care providers.

- Modified an existing HMO license, creating a new organization that served both Commercial and Medicaid enrollees.
- Grew Medicaid enrollment from zero to 3,000.
- Increased Commercial Enrollment from 5,000 to 13,000.
- Developed and implemented several benefit plan options for the employees of one Owner/Provider.
- Elected Trustee of the Ohio HMO Association.

**ROBERT HERRICK ASSOCIATES, INC., Nashville, TN****1987 - 1999****Vice President, Program Development & Associate Consultant**

Fulfilled Acting Executive Director position of Memphis Managed Care Corporation and the Executive Director position of Toledo Health Plan including various consulting assignments.

- Conducted a readiness review for a new Medicaid HMO in Texas.
- Developed a strategic plan for an academic medical center Department of Psychiatry in Ohio.
- Conducted a strategic planning retreat for a Division of Child and Adolescent Psychiatry in Tennessee.

**CLEVELAND HEALTH CARE ALTERNATIVES, Cleveland, OH****1985 - 1987****Manager, Provider Relations**

Responsible for the development of ten managed care organizations sponsored by providers, insurers and community organizations. Assisted Executive Director in regulatory compliance and Robert Wood Johnson grant compliance.

**HEALTHAMERICA, Cleveland, OH****1985 - 1986****Project Director**

Responsible for project development, liaison with grantees, state agencies, provider sponsors and community for a proposed 130,000 enrollee Medicaid ADC managed care demonstration project.

- Consulted with mandatory enrollment Medicaid HMO staff in Philadelphia on behavioral health service system development.
- Consulted with academic medical center and community hospital for development of a Medicaid HMO product.

**HEALTHAMERICA OF OHIO, Cleveland, OH****1984 - 1985****Director, Management Systems and Mental Health Programs**

Assisted state Medical Director in the development of Medical Department infrastructure and the delivery system for behavioral health services for commercial enrollees.

**CLEVELAND METROPOLITAN GENERAL HOSPITAL, Cleveland, OH 1975 - 1984****Director, Evening Mental Health Clinic**

Directed a multi-disciplinary staff of psychiatrists, psychologists and social workers serving clients in an innovative short-term evening clinic and provided clinical services to individuals, couples, families and groups.

- Participated in the training of psychiatric residents, medical students and psychology and social work interns.
- Increased service units in response to Department of Psychiatry production goals.
- Conducted radio and TV media relations and made numerous academic and community presentations.

**PROFESSIONAL ACTIVITIES**

- Board Member, Michigan Association of Health Plans. 2003-2005.
- Board Member, Officer, Tennessee Center for Nursing. 1997-2003.
- Chairman, Membership Committee, Tennessee Association of HMOs. 1999.
- President, Tennessee Association of HMOs. 1996-1998.
- President Elect, Tennessee Association of HMOs. 1996.
- Lecturer, part-time, College of Social Work, The University of Tennessee, Knoxville. 1999. Taught course on Mental Health Policy to Master Level Students.
- Adjunct Professor, Master of Health Administration, University of Memphis. 1999. Taught course on Managed Care.
- Assistant Professor, School of Allied Health, Medical College of Ohio. 1989-1990. Taught course on Health Care Management.
- Instructor, Case Western Reserve University School of Medicine, Department of Psychiatry, Cleveland, Ohio. 1982-1984. Instructed Psychiatric Residents, Medical Students and Psychology Interns.
- Adjunct Instructor, School of Applied Social Sciences, Case Western Reserve University, Cleveland, Ohio. 1981-1984. Instructed Social Work Interns on brief psychotherapy.
- Academy of Certified Social Workers. 1978 – Present.
- Editorial review of scientific articles for **Hospital & Community Psychiatry.**
- Author of scientific articles in **Hospital & Community Psychiatry, Psychotherapy: Theory, Research and Practice and Small Group Behavior.**
- Papers presented at the 1984 and 1985 American Psychological Association Conventions.
- Paper presented at the American Association of Health Plans Medicaid Conference. 1997.
- Committee Member, Governor Sundquist's TennCare Partners Advisory Committee. 1998.

**EDUCATION**

**M.B.A., Management and Labor Relations, Cleveland State University. 1983**

**M.S. in Social Administration, Case Western Reserve University. 1975**

**B.A. cum laude, Harvard University. 1973**