

"...I appreciate all of the hard work that Grossman Yanak & Ford LLP has done for us. The payoff has been more than one of dollars and cents. You helped us to deliver quality health-care in the most cost-efficient manner. That is the goal of our Consortium, and you have done a great deal to help us achieve it."

Walter Michalski, Board of Trustees

ALLEGHENY COUNTY SCHOOLS
HEALTH INSURANCE CONSORTIUM



John M. Yanak

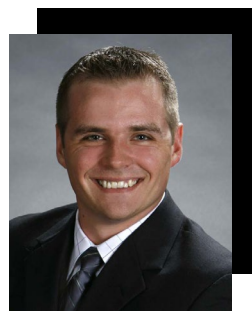
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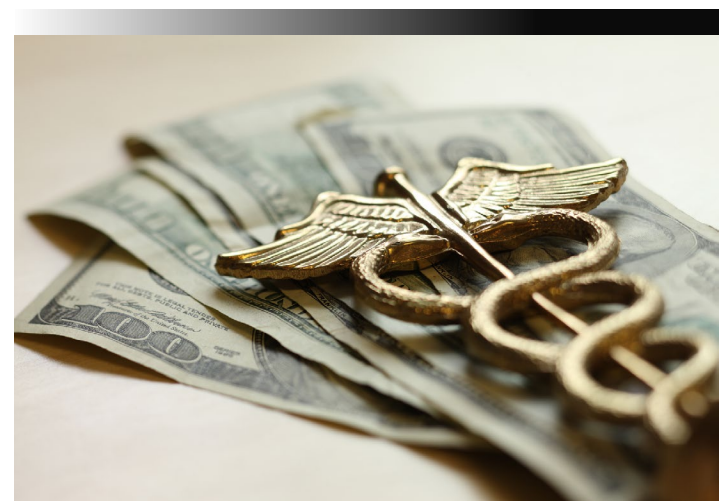
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GROSSMAN YANAK & FORD LLP
Certified Public Accountants and Consultants



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"Grossman Yanak & Ford LLP has been much more than just the Consortium's external auditors.

They have provided suggestions, ideas and sound financial policy recommendations, which have captured millions of dollars. This has made the firm an integral part of our team."

Michael Garofalo, Vice President
AON CONSULTING

SERVICES

for Health Insurance
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Is YOUR BLOOD PRESSURE RISING ALONG WITH YOUR HEALTH CARE COST?



Our firm is well aware of the issues faced by organizations across the country relating to the impact of increasing healthcare costs and the challenges involved with implementing the provisions of the Affordable Care Act. We are especially sensitive to the effect this trend has on purchasing groups and cooperatives.

Because purchasing groups spend significant healthcare dollars, there are opportunities to manage expenses and implement financial controls to decrease costs. As the auditors of the Allegheny County Schools Health Insurance Consortium, our principal objective in providing audit services was to offer an independent opinion as to the fairness of the financial statements. However, in the course of our work, we also identified opportunities that have resulted in recoveries of approximately \$3,000,000 over our tenure.

Our goal is to use this experience to assist other health insurance purchasing organizations to identify potential opportunities that will benefit your organization. In addition to the audit and consulting services we are able to provide, our firm can also offer technology consulting and other special project services. We look forward to discussing how our service capabilities can benefit your organization.



SERVICES PROVIDED

- Perform financial statement audits to meet bylaw requirements
- Assist trustees and management in understanding of financial relationships and matters
- Evaluate accounting and reporting of incurred but not reported claims
- Analyze cash flow management, billing and collection, and disbursement practices
- Assist in financial matters involving providers (insurance companies and third-party administrators)
- Evaluate third-party administrators
- Assist in the development of financial policies and procedures and contracts setting forth provider responsibilities
- Perform compliance reviews
- Prepare IRS forms, summary annual reports and other reports