

COMMONWEALTH OF MASSACHUSETTS
Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE

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GARY D. ANDERSON
ACTING COMMISSIONER OF INSURANCE

April 21, 2017

To Whom It May Concern,

I have provided this reference regarding Tammy C. Thomas who reported directly to me within the Health Care Access Bureau of the Massachusetts Division of Insurance between August 2014 and September 2016 after which she left the Boston area to relocate to New York City. I thoroughly enjoyed working with Tammy and wholeheartedly recommend her to future hiring managers as a valuable asset to organizational teams. I consider my Division to have been fortunate that Tammy joined our staff after she served as a management analyst with the Office of the Commissioner within the Massachusetts' Department of Public Health.

The Health Care Access Bureau is responsible to coordinate all Division of Insurance research about health care trends that impact the availability and affordability of insured health care within the Commonwealth of Massachusetts. We work with insurance carriers, health care providers, consumer advocates, and many other state agencies, to develop analyses to advise the Insurance Commissioner and the Baker-Polito Administration about the evolving market for health coverage and the impact that changes in state and federal laws/rules may have on the Massachusetts market.

During her time with the Health Care Access Bureau, Tammy was involved in and directly responsible for projects that affected all aspects of health insurance regulation, including but not limited to the following:

- cataloguing carriers' coverage for contraceptive services, tobacco cessation drugs, etc.;
- cataloguing carriers' coverage for behavioral health care services;
- review of applications for hospitals and other health care providers to accept downside risk¹ in reimbursement contracts with carriers and other payers;
- evaluating utilization within limited network and tiered network products when compared with full-network plans in Massachusetts;
- review of carriers' evidences of coverage for compliance with Massachusetts laws for managed care products and evaluation of the actuarial value of plan benefits; and
- monitoring carriers' substance use treatment patterns and representing the Commissioner on Drug Formulary Commission² meetings to identify abuse-deterrent drug products.

In all cases, Tammy investigated issues thoroughly and worked closely with regulated parties to collect data, analyze data and develop reports, policy documents or other tools that would analyze complex health issues or explain emerging health trends. Tammy worked cooperatively with internal colleagues and external contacts to carefully define issues, clarify sources of confusion and develop working relationships that facilitated completion of project work. She was chosen to represent the Commissioner in policy meetings due to her knowledge and expertise in public health. She is a conscientious, reliable, and dedicated professional who accomplished a great deal during her tenure with the Health Care Access Bureau.

¹ <http://www.mass.gov/ocabr/government/oca-agencies/doi-lp/risk-certificate-application-information.html>

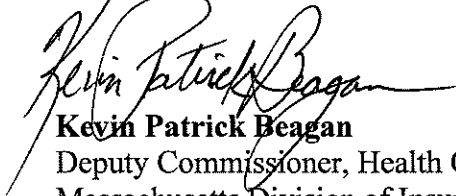
² <http://www.mass.gov/eohhs/gov/newsroom/press-releases/eohhs/governor-names-drug-formulary-commission-on-opioids.html>

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Without hesitation, I wholeheartedly find that Tammy Thomas would be an invaluable asset to any organization. Please feel free to contact me at (617) 521-7323 should you like to discuss Ms. Thomas' qualifications and experience further. I'd be happy to expand on my recommendation.

Best wishes,

A handwritten signature in black ink that reads "Kevin Patrick Beagan". The signature is fluid and cursive, with a long horizontal stroke at the end.

Kevin Patrick Beagan

Deputy Commissioner, Health Care Access Bureau

Massachusetts Division of Insurance

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617-521-7323