



David Stein, MD, past board chairman; James Stevens, MD, board vice-chairman; Mike Cahill, president and CEO; and James Wehrenberg, MD, board chairman

# JUST WHAT THE DOCTOR ORDERED

**Locally-established Physicians Health Plan of Northern Indiana Inc.,  
PHP, offers a healthy alternative to traditional health insurance.**

article by Jennifer Blomquist • photography by Steve Vorderman

**T**here's a long list of adjectives that most people would agree accurately describes health insurance: confusing, complicated, unfair, scary and expensive...to name a few.

"But it doesn't have to be any of that," says Mike Cahill, CEO of Physicians Health Plan (PHP). "The beauty of PHP is that we're right here in northeast Indiana and our organization is physician directed. And if you have an issue, you can call me and talk to me. I really do answer my own phone. Any time you call PHP, you will speak with a live person."

PHP is the only health insurance company located in northern Indiana and has been headquartered in Fort Wayne since its inception in 1983.

"Back then, the concept of healthcare was managed care with a gatekeeper primary care physician," says Cahill. "So, if your primary care physician did not say 'yes,' you couldn't go to see a specialist or have a procedure done. PHP was initially created to keep that from happening in northeast Indiana."



Today, patients have greater control over their medical journeys and, through PHP, members do not need referrals to see specialists. Members have open access to more than 18,000 network providers.

“PHP has always been a nonprofit, physician-directed organization,” says Dr. Jim Stevens, a neurologist with the Fort Wayne Neurological Center who is also vice chairman of the PHP board. “We’re different because we have locally-practicing physicians who understand the issues patients face. We physicians have a voice in decisions made by the healthcare plan. I’m a firm believer in the local healthcare product versus a market in which the large ‘gorillas of the world’ are dominant health plans, often resulting in an impersonal and frustrating experience for patients and providers.”

“Who are you going to trust?” says Cahill. “The CEO of a health plan, the CEO of a hospital or your physician? People trust their doctors and know they have the patient’s best

interest in mind when making decisions about them. Isn’t that the person you want to direct your health insurance decisions? That is why PHP is different from so many other options.”

Cahill points out that PHP makes a profit of two cents on the dollar, as opposed to the five to seven cents per dollar with for-profit health insurance companies.

“We do two things with the two cents made on each dollar,” says

Cahill. “First, it goes to direct care in our community to clinics such as Matthew 25 and Neighborhood Health Clinics for people who do not have health insurance. Second, we spend it on health and insurance education. We think it’s important to provide educational resources to local members and businesses so they can better understand their health insurance. We also make sure that we’re as financially solid as an insurance company can be.”

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**—DR. JIM STEVENS**



PHP Sales and Employer Service Team  
Seated: Nancy Blake, Debra Hill-Masters and Mark Shuler  
Standing: Brian Steiner, Jon Albright, Connie Racette, Jim Underwood and Sabine Barrett





"The beauty of PHP is that we're right here in northeast Indiana and our organization is physician directed," says Mike Cahill.





**PHP Leadership Team**

Seated: Daniel McCrone, MD, Suzanne Fisk and Mark Morton

Standing: Dustin Crider, Mike Cahill, Jon Albright, Michelle Kearns, Gail Doran, Jim Underwood, Keven Linker and Jim Brunnemer

At PHP, community members serve as the shareholders. All of the monies stay in this region and how the funds are spent is determined by local physicians.


“The first \$500,000 of profits are given to the PHP Foundation and 15 percent of profits beyond that are given to the Foundation as well,” says Dr. Jim Wehrenberg, a diagnostic radiologist with Summit Radiology, who serves as chairman of the PHP board. “As an insurance company and as physicians, we need to be good stewards of the money that is put at our disposal. Not only does it make a lot of sense to use it for the good of the community we serve, but people have a great deal of comfort, reassurance and trust because of that local connection and can be confident that the money is being used in a reasonable, appropriate and justifiable way. We have to remember that the resources involved in healthcare are not infinite. They are vast, but they are still limited.”

Everything at PHP is physician-directed, with the exception of the

setting of physician fees, which can never exceed the market price. The organization also has a Medical Advisory Committee. “It’s comprised of outside physicians serving on this committee to decide what the medical policies, procedures and protocols are that we will enforce,” says Cahill. “Under the Medical Advisory Committee are a number of subcommittees that address all medical specialty areas such as behavioral health and pharmaceuticals.”

PHP’s tagline is, “The insurance your health deserves.” Cahill says there’s a reason why this motto has endured the test of time.

“People see our three initials and they know it’s a positive thing. If I’m wearing a shirt that has PHP on it, people will come up to me and share personal stories of how someone at PHP went above and beyond to help them or find an answer for them. I think we’re the only insurance company that people will speak highly of and, for years, area health systems

and hospitals have utilized us to keep the big insurance companies honest because of us, the local alternative.” 



**PHYSICIANS HEALTH PLAN OF NORTHERN INDIANA INC.**

8101 West Jefferson Blvd.

Fort Wayne, Indiana 46804-4163

(800) 982-6257

phpni.com

President/CEO: Mike Cahill

Number of employees: 115

Years in business: 32

Products and Services: Group health and Rx, dental, vision, life, disability, flexible spending accounts, health reimbursement arrangements, third party administration, individual health products