



Ruth Gillan

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Ruth Gillan has been a senior consultant for more than 35 years in the health and welfare arena. She has expertise in all product lines including, but not limited to, medical, dental, disability and stop-loss coverage. Specifically, Gillan and her team assist self-insured clients in negotiating benefit pricing, providing market analysis and evaluating managed care access and cost-effectiveness. She has spoken nationally on consumer-driven health care products such as health savings accounts and health reimbursement arrangements, impacts of the Patient Production Affordable Care Act, and the intricacies of obtaining and administering stop-loss coverage. Gillan manages Hilb Group's Taft-Hartley Division. Her team oversees the placement and servicing of stop loss for over 70 health and welfare funds nationally. Gillan works closely with the National Labor Alliance of Health Care Coalitions and has the exclusive endorsement as the consultant for the NLA's stop-loss product. Hilb Group is also endorsed by the New York Labor Health Care Alliance for Voluntary Life and Accident programs.