William O. Williams II

Partner

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Practice Areas

Insurance Regulation & Risk Management

Corporate Law

Health Care

Outside General Counsel Services

Bar Memberships

Indiana

Bill practices administrative and regulatory law in the areas of insurance and health care, representing health insurance and health care companies. With more than 22 years of in-house experience at one of America's largest health care companies, he has advised licensed and risk-bearing entities in administrative, regulatory, and enforcement matters before state and federal agencies. Bill managed major in-house law department functions supporting commercial health insurance, Medicare, and Medicaid products and operations, and has extensive knowledge and experience resolving complex legal, regulatory and operational problems for his clients. He works closely to understand their business, providing legal advice that helps them achieve their goals and objectives in an ever-changing legal and regulatory environment.

Bill leads FBT Gibbons' Insurance Regulation Practice Group and is a member of the firm's Health Care Innovation Team. He is a member of the Federation of Regulatory Counsel (FORC) and of the American Health Law Association (AHLA).

Bill's experience in administrative, regulatory and insurance law includes the following areas:

- Insurance, HMO and other managed care entity licensing, organization and operations
- Life, health, and ancillary product development, including:
    - Individual, small employer and large employer group fully insured health insurance and specialty products (vision, dental, term life, disability income, etc.)

    - Small and large group self-funded, stop loss, and administrative services only products
    - Association group and trust related insurance arrangements, products, and operations
    - Whole and term life insurance and annuity products, including accelerated death benefits to pay for home health and long-term care
    - Risk pooling, rating, reinsurance and related financial requirements

- Pricing and underwriting
- Claims adjudication, customer service and other insurance administration operations
- Clinical, utilization review, medical management and appeals activities
- Healthcare practitioner, provider, lab, and pharmacy network development, adequacy and accessibility requirements
- Regulatory filing and approval requirements for licenses, products, and all insurance and operational activities
- Insurance company holding systems, domestic and foreign
- International medical and travel insurance, covering inpatriates and expatriates, including surplus lines
- Risk-based capital, reserving, and other financial obligations
- Financial and market conduct exams, desk audits, and complaint investigations
- Administrative hearings and enforcement actions and appeals before state and federal agencies and courts
- Protection of confidential, proprietary, trade secrets in regulatory and other filings
- High-risk pools and other reinsurance/risk-sharing arrangements
- HIPAA and GLB privacy and security matters
- ACA requirements, including:

    - Insurance market reforms – guaranteed availability and guaranteed renewability
    - Coverage of preventive care with no cost-sharing, including women's contraceptives
    - Coverage of dependents up to age 26
    - Rate review, medical loss ratio (MLR), single risk pool, and 3 R's (risk adjustment, risk corridors and reinsurance)
    - Prohibition on discrimination in eligibility and premiums based on health status-related factors
    - Coverage of essential health benefits (EHBs) and metal level plans (bronze, silver, gold and platinum)
    - Exchange requirements, including qualified health plan certification, participation agreements and subsidies (advanced premium tax credit and cost-sharing reduction)
    - Section 1557 non-discrimination requirements. Individual and employer mandates and associated taxes
    - Excepted benefits – hospital and other fixed indemnity and specified disease and illness plans
    - Short term-limited duration insurance

- Insurance producers, agents and brokers, including:
    - Commissions and other forms of compensation
    - Lead generation arrangements
    - Advanced payment of commissions, including security agreements and perfection of secured interests
    - Captive agents and independent broker arrangements

- Sales, marketing and advertising of insurance brands and products, including:
    - Establishing systems of control over advertising for market conduct compliance
    - Traditional brick and mortar sales operations and virtual presence web-based eAgencies

- Internal and external distribution channels and lead generation deals
- Brand and product management including intellectual property

Other Info About Bill

Work History

Partner – Frost Brown Todd. Insurance Industry Team, Insurance Regulation Practice Group and Health Care Innovation Industry Team, representing clients in the insurance and health care sectors with compliance, operational, and regulatory issues including new product and market development and entry, insurance company and producer licensing, administrative enforcement matters, legislative and regulatory change management, and insurance administration and operations.

Deputy General Counsel – UnitedHealthcare. Led legal teams providing compliance, operational, and regulatory support for commercial health insurance, Medicare, Medicaid and ancillary lines of business, along with legislative and regulatory change management and sales, marketing and advertising support.for commercial health insurance and ancillary lines of business, and regulatory and contract database management and research support for its state Medicaid contracts.

Deputy General Counsel – Golden Rule Insurance Company and Golden Rule Financial Corporation. Led legal team providing compliance, operational and regulatory support for all aspects of operations for a national life and health insurance holding company system. Reviewed, revised, drafted, and supported lobbying efforts for and against state and federal legislation, regulations and guidance regarding life and health insurance. Created and managed a legislative and regulatory tracking and change management system.

Associate Attorney – Bowers, Harrison, Kent & Miller. Splitting time between the litigation and business sections of the firm, represented both individual and corporate plaintiffs and defendants in commercial litigation and business transactions. Wrote approximately 2000 residential and commercial title insurance commitments and policies in Southwestern Indiana per year, many of which were the initial title insurance policies ever written on that real estate. Oversaw and led the law firm's 9 title searchers and support staff in the real estate department who assisted with the preparation of those title insurance commitments, policies, and closings.

Education

University of Dayton School of Law, J.D., 1992

Purdue University, B.S., Organizational Leadership, 1986

Clerkships

Cook County Illinois Circuit Court Law Division, James H. Sullivan

Courts

U.S. District Court for the Southern District of Indiana

Professional Affiliations

American Health Law Association, Member

Federation of Regulatory Counsel, Member

Civic Activities

Watch Us Farm

Watch Us Weave

Midwest Academy of Indiana, Former Trustee

Housing Corporation of Lambda Iota Chapter of the Fraternity of Phi Gamma Delta at Purdue University, Director

Featured Articles

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New Transparency in Pricing Rules Require Health Insurers to Disclose Health Care Cost and Cost-Sharing Information

CMS Issues Proposed Rule for Medicare Coverage of Breakthrough Medical Devices

HHS Seeks to Increase Transparency and Promote the Rule of Law in the Development and Maintenance of Agency Guidance

New Proposed Rule Provides Flexibility For Grandfathered Group Health Plans

CMS Releases Notice of Benefit and Payment Parameters for 2021

HHS Waives HIPAA Requirements for Community-Based Testing Sites

DOL and IRS issue COVID-19 Benefit Plan Rules, COBRA Deadline Extensions and Updated Model COBRA Forms

Consumers Regain Control of Health Care Data Through New Rule

Temporary Suspension of Enforcement of HIPAA's Privacy & Security Requirements For Telehealth Services Provided During the COVID-19 Pandemic

Medicare and Medicaid Programs: Interim Final Rule Issued in Response to the COVID-19 Public Health Emergency

Federal Government Acts to Prevent Hoarding of Critical Medical Resources for Treatment and Prevention of Spread of COVID-19

Declaration Granting Immunity to Manufacturers and Distributors of COVID–19 Countermeasures Issued

Federal Government Expands Access to Affordable Health Insurance Coverage with New Rules on Short-Term, Limited-Duration Insurance

Department of Labor Issues Final Rule Expanding Access to More Affordable Health Insurance for Small Employers and Sole Proprietors