

ERICKSON BANIAGA

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Operations executive in health benefits. Runs a third-party administrator for self-funded group plans: claims, eligibility, stop loss, member and provider services, and the P&L. Took the business from multi-year losses to breakeven, collected a \$2M receivable, and is replacing the claims platform. Builds the internal software the operation runs on.

EXPERIENCE

Bennie / Better Health Plan • Remote

May 2024 – Present

VP, Better Health Plan

Oct 2024 – Present

Director, Claims Operations

May 2024 – Oct 2024

- Run a 14-person TPA across claims, eligibility, stop loss, member and provider services, underwriting support, renewals, and accounting; own the P&L and every vendor relationship
- Took the P&L from three years of losses to breakeven in first full year as VP on a mostly fixed cost base, through renewals, collections, and stop loss recovery
- Collected a ~\$2M client receivable down to \$250K across a dozen groups
- Cut stop loss reimbursement cycle to a 30-day average by rebuilding submission, tracking, and aggregate reporting
- Selected and contracted a replacement claims platform after the incumbent produced repeat EDI failures and a two-month inbound claim gap; leading migration across five vendor integrations to a 1/1/2027 go-live
- Built a self-funded proposal pricing engine (FastAPI, GCP, ~200 tests) that cut per-deal underwriting time 36%; wrote the governance rule requiring any tool touching member data to run in the sanctioned cloud environment
- Restated the standard client services agreement after identifying no liability cap, wrong negligence standard, and no benefit-payment exclusion

Sana Benefits • Remote

Mar 2020 – Feb 2024

Director, Claims Operations

Oct 2022 – Feb 2024

Director, TPA Operations

Mar 2021 – Oct 2022

Manager, TPA Operations

Mar 2020 – Mar 2021

- Led claims and TPA operations for a level-funded health plan, growing the team from 4 to 7: adjudication, appeals, disputes, PBM, balance billing, specific and aggregate stop loss
- Raised auto-adjudication from manual to 70% through 30+ rule sets, NCCI and MUE edits, and auto-denial logic; 90% of manual claims adjudicated within 5 days at 97%+ accuracy
- Saved \$500K in year one with fraud, waste, and abuse software; cut claim payment turnaround 30% by fixing a funding bottleneck with finance
- Automated 2,000+ documents and cut document turnaround 95% by scoping and implementing a document automation tool with engineering
- Owned No Surprises Act and Transparency in Coverage compliance, including machine-readable files, CMS pharmacy reporting, and NY HCRA pool reporting
- Moved 80% of the company onto Jira in six weeks with guidelines, training, and documentation; earlier built the TPA ticketing infrastructure and Tableau KPI dashboards that drove staffing and engineering priorities

Justworks • New York, NY

Oct 2017 – Mar 2020

Product Operations Manager, Payments

Feb 2019 – Mar 2020

Product Operations Analyst, Payments

Oct 2017 – Feb 2019

- Ran payments operations for \$9B in 2019 payroll with a team of 3; owned KPIs, SLAs, and NSF handling
- Built the payments risk function from scratch: scope, definitions, hiring plan, job descriptions
- Reduced human error 17% and strengthened SOC 1 controls through an internal systems assessment; automated triage of 93% of payments tickets and cut fraud research time 60% with a Tableau dashboard

Oscar Health · New York, NY

Nov 2015 – Oct 2017

Claims Processing Analyst

Oct 2016 – Oct 2017

Escalations Associate; Member Operations Associate

Nov 2015 – Oct 2016

- Found \$1M in eligibility-related claim leakage using Six Sigma; raised first-pass adjudication 18% through defect reporting
- Built SQL production reporting for claims management; redesigned escalation pathways, cutting redundant tickets 45% and pharmacy escalations 95%

LEADERSHIP

Co-founded LGBTQ+ employee resource groups at Sana and Justworks; launched Sana's DEI program with six employee resource groups

EDUCATION

Georgetown University, BSBA, Finance and Operations & Information Management · Six Sigma Green Belt

TOOLS

SQL, Tableau, Jira, Excel, Python and FastAPI, Google Cloud (Cloud Run, Cloud SQL, IAP), Claude Code