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To Whom It May Concern:

It is with my greatest respect that I recommend Mary Saiz President of Insuring Sources, Inc. I have worked closely with Mary this year as our Managed Care HMO consultant for the University of Miami's John T. Macdonald School Health Initiative. A comprehensive school-based health program within an academic feeder pattern of nine schools in the Miami-Dade County Public School system with over 11,000 students, utilizing the services at these school based clinics.

When we first hired Mary we had been operational for twelve years and had two (2) Managed Care HMO carriers contracted and no other carrier interested in our program. As soon as we hired Mary, it was apparent that her tenure in Senior Management for over 25 years in the Managed Care arena was going to get us on the path to sustainability.

She prepared a presentation that featured the programs' strengths, data and proven outcomes that are vitally important to each carrier. She has guided us on how to improve additional processes such as becoming an approved ACCESS Center and has assisted with developing our Outreach programs with our existing carriers. Mary has brought seven (7) carriers to tour the school based facilities within a five (5) month period. All of these carriers have consequently requested the clinic's W-9's and TINs needed to begin the contracting phase. They are all currently negotiating contracts with the University of Miami's Managed Care Department.

It is very clear to us at the University of Miami's Family School of Medicine Department, that Mary has the knowledge and respect of her peers in the Managed Care industry and she also has the invaluable ability to think "out of the box". We have been very fortunate to have her expertise and help with our difficult endeavor.

Mary has my highest respect and recommendation; please do not hesitate to call me if you have any questions.

Sincerely,

Joycelyn Lawrence, MD