

Ritz Healthcare Advisors

Executive Brief

Operator-led commercial readiness for healthcare and benefits companies.

The Problem We Solve

Most healthcare companies selling through intermediaries — brokers, consultants, benefits administrators, TPAs — have closed enough business to believe the channel works. The problem is that the wins don't repeat on their own.

The broker relationship is real. The product is competitive. The leadership team is capable. But the commercial motion — the sequence that takes a warm relationship to a closed account — was never formally built. It ran on founder relationships, a strong rep, or a market tailwind. None of those scale.

When that company tries to grow, one of three things happens:

- **The first sales hire** joins, can't replicate what the founder did, and the company concludes the hire was wrong.
- **The current rep** is carrying the number but can't explain how — so nothing transfers, nothing trains, nothing compounds.
- **The board asks for a forecast** and leadership can't produce one with confidence, because the pipeline logic was never made explicit.

These aren't execution failures. They're architecture gaps. The motion was never documented, tested, or made repeatable. That's what we fix.

What We Do

Ritz Healthcare Advisors installs the commercial operating system that makes a healthcare company's channel motion repeatable and forecastable — before they scale headcount or capital into it.

We work in two primary engagements, each time-boxed and fixed-fee.

Engagement 1: Channel Readiness System

For healthcare and benefits companies selling through intermediaries who need to prove the motion repeats before they scale.

Who This Is For

Companies that have closed broker or consultant-sourced business and believe the channel can scale — but haven't yet built the operating system that makes it run without the founder or a single key rep.

Good fit: 2M–30M revenue, intermediary-dependent distribution, 1–3 person sales team, founder still in deals, inconsistent pipeline.

What We Install

Over 60 days at a fixed fee, we map and build the full channel operating system:

Deliverable	What It Does
Channel partner map	Identifies which broker/consultant relationships are real vs. assumed, and which have conversion potential
Buyer path documentation	Maps the exact sequence from broker introduction to closed account — every step, every decision point
Rep playbook	The motion written down: what to say, when to say it, how to handle the common objections in this market
Pipeline architecture	Stage definitions, conversion benchmarks, and forecast logic your board can read
Handoff protocol	How deals move from founder to rep without losing momentum

What You Walk Away With

A commercial motion that runs without you. A pipeline your board can forecast. A rep who can be trained, not just hired and hoped for.

Not a Fit If

- Pre-revenue or pre-product
- Direct enterprise sales only (no intermediary channel)
- Looking for a fractional CMO or marketing agency
- Needs a full-time hire, not an embedded engagement
- Wants a strategy deck, not an install

Engagement 2: Health Plan Readiness

For healthcare vendors that need to become buyer-ready, contract-ready, and implementation-ready for payer markets — with the deepest operating strength in commercial health plans.

Who This Is For

Healthcare companies — digital health, point solutions, specialty networks, value-based care platforms — that have a real solution and a real opportunity but are not yet ready for the room. The engagement is built around commercial health plans. Medicare Advantage and Medicaid are supported selectively where the primary challenge is buyer readiness, packaging, diligence, contracting, or early pursuit support — not full downstream line-of-business operating leadership.

Good fit: Companies with a live health plan opportunity that has stalled in diligence, contracting, or procurement — or companies preparing for a first health plan conversation and want to reduce early friction.

The Insider Advantage

Most vendors don't lose on product. They lose because they aren't buyer-ready — they target the wrong person, lead with the wrong framing, and don't understand that a health plan decision survives a committee with competing incentives before it reaches a signed contract.

Charles spent 17 years inside Humana and 5 at BCBS — accountable for the decisions these companies are trying to influence. That means understanding what makes a vendor buyer-ready, where deals stall, and how to reduce friction from first conversation through implementation. Not a framework borrowed from consulting. Direct pattern recognition from the inside.

What We Cover

Area	What Gets Done
Buyer Path Mapping	Identify the actual decision-maker — medical, network, product, finance — and the sequence that moves a deal forward
Solution Packaging	Translate your solution into a buyer-ready offer with the right framing and proof points for how a commercial plan evaluates vendors
Diligence & Contracting Readiness	Prepare for the questions legal, compliance, and procurement will ask before they ask them
Live Pursuit Support	Work alongside your team on active conversations — identify where they stall and move them forward
Implementation Readiness	Prepare for the operational requirements and early milestones that determine whether the relationship holds after signing

What You Walk Away With

A buyer-ready offer. A team that knows where deals stall and why. A clear path from first conversation through signed contract and implementation — with less friction at every stage.

Why Before Scale

The instinct when growth stalls is to add: another rep, a bigger marketing budget, a new market. The problem is that adding resources to an unproven motion doesn't fix the motion — it just makes the failure more expensive.

The companies that scale well through intermediary channels don't have more reps. They have a motion that works, written down, tested, and handed off. That's what we build.

About Charles L. Ritz

Charles Ritz is an operator and advisor with 20+ years of executive leadership in healthcare and benefits — 17 years at Humana as President and P&L owner, 5 years at BCBS in senior leadership.

His career has been defined by one pattern: being pulled into complex, high-stakes situations where the opportunity was real but performance was inconsistent. The work was always the same — install the operating model and make results predictable.

He has been accountable for the full business: market, regional, and enterprise sales; product and marketing; provider contracting; value-based care; and talent. That breadth is what makes the advisory work credible — not pattern recognition from the outside, but direct accountability for the decisions that matter.

Career Background

Role	Organization	Tenure
President & P&L Owner	Humana	17 years
Senior Leadership	Blue Cross Blue Shield	5 years

Areas of Expertise

Sales architecture and channel strategy · Provider contracting and value-based care · Health plan operations and P&L management · Commercial operating systems · Broker and consultant channel development · Board-level commercial oversight

Board & Advisory Availability

Charles is available for board and advisory roles in healthcare and benefits — particularly relevant for growth-stage companies, PE-backed platforms, and health plan-adjacent businesses where commercial strategy, channel architecture, or health plan relationships are a board-level concern.

Engage

Book a 30-minute consultation: calendly.com/charles-ritzhealthcareadvisors/30min

Learn more: www.ritzhealthcareadvisors.com

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