

Joe Nalley.

Operator / Healthcare Founder / Risk Product Exec

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I founded and ran a 13-location behavioral health and addiction treatment system across five states. Scaled it to \$30M and 750 staff, took it through acquisition. Also built and sold a billing platform that returned \$9.2M in its first six months of full deployment. Through this September I led product strategy across six specialty risk portfolios inside Caredon (Elevance Health), and I build governance products independently for gaps the industry has left open.

\$30M+ Revenue at Exit · Behavioral Health · **750+** Staff · 13 Sites · 5 States · **\$9.2M** Returned · First 6 Months · ClearBill · **65,234** Evidence Cohort · NIH-Validated · **45M+** Members · Specialty Risk · Caredon · **200K+** Patients Served · Career

EXPERIENCE

Staff Vice President, Specialty Risk Product Strategy

2024 — 2026

Caredon — Health Services arm of Elevance Health · Louisville, KY

- Led product strategy across six integrated specialty risk portfolios. 45M+ total plan members; 30M managed lives across specialty medical spend covering six high-acuity specialty risk books.
- Directed a product team of directors, analysts, PMs, and product owners. Worked across Finance, Actuarial, Legal, Compliance, IT, and Provider Partnerships.
- Built Risk Playbook 2.0: defined the RACI, commercialization process, and phase-gating framework for bringing risk products to external market. Sole author, built from 50+ internal interviews into an interactive governance tool. Adopted as the operating standard for risk product commercialization across the subsidiary.
- Drove the MSK risk expansion business case — a three-year operating-gain model — and found the operating-model gaps blocking two additional programs from reaching market. Both moved into active remediation.
- Built the blueprint for a member-intelligence hub connecting clinical, claims, and risk data across all specialty books. One coordinated record instead of three separate programs for a member's orthopedic episode, chronic condition, and behavioral health needs.
- Role eliminated in a September 2026 enterprise restructuring.

Founder

2025 — 2026

Corridor — independent product studio · Louisville, KY

- An independent studio for the governance layer after authorization: Cadence governs specialty pharmacy continuation, Caliber verifies high-cost claims before payment, Curated routes behavioral health episodes. Every line of it built as sole contributor. Full portfolio at joe-nalley.com.
- Authored the Cadence Governance Standard (CGS v1.1): 8-section clinical framework defining when, how, and by whom a continuation therapy gets reassessed. 7 required triggers. Open standard, published for industry adoption.
- Three locked cohorts totaling 65,234 patients. Flag rates of 25–29.1% converge across all three populations, anchored by the 30,734-patient NIH All of Us study. Modeled first-cycle savings value of \$14.3M covering four drug classes.
- Built the platform architecture, pricing models, and every site. 11,000+ lines on Cadence alone, single-file, no framework. Pharmacy Times article published (April 2026). Manuscripts submitted to Health Affairs and AJMC.

Founder & CEO

2023 — 2025

ClearBill (acquired) · Remote

- Built a real-time billing integrity platform that audits claims before they reach the payer. AI + human QA layer between clinical delivery and financial accountability. Catches errors, overcharges, and code mismatches at the source.
- Returned \$9.2M to payers in its first six months of full deployment. B2C-to-B2B platform with payer PEPM revenue model. Acquired by a Fortune 50. Stayed on as CEO through integration.

Founder & CEO

2012 — 2025

GetWell Health System / North Clark / Kentucky Recovery / KMHC · Five states

- Founded Kentucky Mental Health Care (2012). Scaled to a 13-location health system across five states with 750+ employees and \$30M+ in annual revenue at time of sale.
- Launched Kentucky Recovery (2018) and built four opioid treatment programs end to end — DEA, SAMHSA, and state licensure each time, including the contested La Grange siting we won. Statewide coverage, 15,000+ patients per year.
- Negotiated and held the MCO contracts myself — Medicaid, commercial, and Medicare — and lobbied Kentucky Medicaid to carve the IOP code back out of the NTP bundle so it paid on top instead of disappearing inside it.
- Established GetWell Health System, North Clark Community Hospital, and North Clark Medical Group (2021). Built a new regional hospital from the ground up with primary care, imaging, surgery, cardiology, neurology, and a full diagnostic lab.
- Led the full health system through acquisition (confidential). Stayed on as CEO for 3.5 years post-acquisition. Diligence, transition planning, and post-close integration. Full P&L responsibility. 200,000+ patients served combined at time of sale.

Founder

2007 — 2012

Jing Masters (sold) · Two locations + e-commerce

First company. Traditional Chinese herbal medicine: two retail locations and the e-commerce store that made most of the money — tinctures, blends, single-herb extracts. Built and ran the online storefront. Sold in 2012, the same year Kentucky Mental Health Care was founded.

EDUCATION

M.S. Applied Behavior Analysis — Northeastern University · the clinical discipline behind autism & behavioral health care

B.S. Organizational Leadership and Development — University of Louisville

CREDENTIALS

DEA Licensed — narcotic treatment programs

JCAHO Accredited — hospital + behavioral health

SAMHSA Certified — opioid treatment programs

Licensure Multi-state clinical — five states

Contracting Payer contracts held directly — every Medicaid MCO across five states · commercial · Medicare · self-funded

ADVISORY

2024 — 2026 The Home Depot — Benefits strategy

PUBLICATIONS

Published Pharmacy Times — "The Missing Measure: Continuation Appropriateness in Managed Care" (April 2026)

Submitted Health Affairs, AJMC — manuscripts (commentary)

Study NIH All of Us DURA study — 30,734 patients. Federal validation complete.

Writing Field Notes — joe-nalley.com/field-notes.html

OPEN TO

Product and operating leadership. Commercialization, growth, and corporate development. Strategy, advisory, and board work. For organizations that build — not ones that study building. **Louisville-based. Remote works. Relocation for the right thing.**