

Karen A. Torsoe, OTR/L

Founder | The HealthShare Lady

Healthcare Solutions Consultant | Health Care Sharing Industry Expert
Licensed Health Insurance Agent | Licensed Occupational Therapist

330 SE 20th Avenue, #302, Deerfield Beach, FL 33441
Florida License #G238006 | NPN #21590956 | OT Registration #915981

Professional Profile

Healthcare professional with nearly four decades of experience spanning clinical practice, rehabilitation management, healthcare operations, and alternative healthcare solutions. Since 2014, Karen has specialized in health care sharing ministries and consumer healthcare navigation, assisting more than **1,000 individuals, families, and small business employers** in evaluating and implementing personalized healthcare solutions. Her background combines executive leadership in healthcare delivery with extensive practical experience in health care sharing organizations, Direct Primary Care (DPC), Health Savings Accounts (HSAs), and healthcare cost reduction strategies.

Career Highlights

- Nearly 40 years of healthcare experience
- More than 10 years specializing in health care sharing organizations
- Advised more than 1,000 individuals, families, and small business employers
- Founder of The HealthShare Lady
- Former President and Owner of Independence Rehab, Inc.
- Managed approximately 30 therapists serving approximately 30 skilled nursing facilities
- Services provided to Rhode Island Hospital and the Rhode Island Veterans Home
- Hospital advisory board appointments and professional leadership positions

Selected Areas of Expertise

- Health Care Sharing Ministries / Medical Cost Sharing Organizations
- Alternative Healthcare Solutions for Individuals, Families, and Small Businesses
- Consumer Healthcare Navigation & Healthcare Cost Reduction Strategies
- Direct Primary Care (DPC)
- Health Savings Accounts (HSAs)
- Occupational Therapy
- Therapy Management & Healthcare Operations

Professional Experience

Founder & Healthcare Solutions Consultant | The HealthShare Lady (2014–Present)

Independent healthcare consultant specializing in healthcare navigation and enrollment into alternative healthcare solutions and health care sharing ministries. Advises individuals, families, employers, and healthcare professionals regarding personalized healthcare solutions, DPC, HSAs, MEC plans, dental and vision memberships, prescription savings programs, and healthcare

cost-sharing options.

President & Owner | Independence Rehab, Inc.

Founded and managed a multidisciplinary rehabilitation company employing approximately 30 therapists serving approximately 30 skilled nursing facilities, Rhode Island Hospital, and the Rhode Island Veterans Home. Executive responsibilities included operations, clinical oversight, recruitment, quality assurance, Medicare appeals, reimbursement, coding, marketing, and business development. Successfully grew the company prior to its acquisition by Chiron, a subsidiary of Olympus Health Care.

Professional Leadership

Advisory Boards

St. Joseph Hospital, Providence, RI (1993–1995)
Olsten Kimberly Quality Care, Providence, RI (1993–1995)

Chairperson

Facilities Listing Committee, Rhode Island Occupational Therapy Association (1992–1995)

Education

Bachelor of Science, Occupational Therapy

Tufts University (Magna Cum Laude)

Associate of Arts

SUNY Rockland (Graduated with Honors)