

**Title:** Combining both Financial and Clinic Data into Decision Making under Health Care Reform

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**Abstract:** Health care has been experiencing tremendous changes in recent years. The Affordable Care Act (ACA) set the new market rules and the American Health Care Act (AHCA) continues to bring in considerable uncertainty when it means to repeal and replace the bill. New policy requirements, restrictions, and regulations from the law have reshaped the way insurers do business and pressured actuaries to look for new tools and innovations in order to better understand current and future risks. The competition has always been a catalyst for new crossovers from multiple disciplines in problem solving while the market disruption from the regulations further increases this trend. This presentation will review the latest AHCA update and its impact on market stability from both short term and long term point of view. It will also showcase our application of financial and clinic data to identify the drivers of current Medicare Advantage and Individual financial performance, and opportunities for future cost reduction or revenue improvement initiatives. Under the uncertainties surrounding the health care reform, setting up the robust monitoring system and leveraging financial and clinic expertise to manage both cost and revenue are even more critical in the current health care arena.