

SOCIETY OF ACTUARIES

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A Fond Farewell

by Gail Lawrence

Gail M. Lawrence, FSA, MAAA, is a consulting actuary. She can be reached at at *LawrenceConsulting@ mchsi.com* or at 515.224.4380. t has been my privilege to serve you and the Health Section Council as an editor of *Health Watch* since October 2004. When signing on, I had agreed to a three-year term, but extended my tour of duty for an extra year at the urging of Jim Toole.

In my role as editor, I have benefited from the support of many. I'd like to thank Jeff Miller for giving me this opportunity by nominating me to replace him as editor. *Health Watch* could not exist without the many volunteers who take time out of their busy schedules to contribute articles. As an active editor, I have appreciated the cooperation of authors as we have worked together to improve content. I'd especially like to recognize the following authors who have contributed more than one article during my tenure: Ian Duncan, Steve Siegel, Kara Clark, Karen Fitzner, Ross Winkelman, Peggy Herman, Dan Bailey, Steve Melek, Chris Stehno, John Cookson, Jim Toole and Bill Lane.

A loud shout-out also goes to Ross Winkelman, who volunteered over three years ago to be a co-editor for *Health Watch*. Thanks to his able assistance in writing and recruiting content, we were able to double the average size of the publication. His expertise was invaluable in peer reviewing articles and as a partner in making editorial decisions. Hopefully, between the two of us we got things right most of the time.

Besides our volunteer authors, I have depended on the Health Section Council to help recruit content. I would like to recognize the exceptional efforts of Karen Fitzner, Steve Siegel and Jim Toole for recruiting so many articles. By always keeping *Health Watch* in mind, we were able to leverage value from the many educational efforts taking place within the Health Section and the SOA.

I would also like to thank Donna Novak, who originated our regular feature, "Soundbites from the Academy," and Heather Jerbi, who has been a regular contributor. Kudos go to Jim Toole, who was instrumental in originating the "Navigating New Horizons" interview feature and to Peggy Herman, who authored several of the early interviews. The interview feature has continued with a professional writer thanks to the funding of the Health Section Council. And finally, I would like to thank the SOA editors and production staff. The SOA created the new look for *Health Watch* that was introduced in the September 2008 issue. In addition, the increased support Ross and I have received from SOA staff editor, Kathryn Wiener, has lightened our load significantly and made it possible for us to continue as editors for an additional year. I'd also like to recognize Anne Guenther, who also helped with the editing and proofreading of many issues. We've worked with many graphic designers, including Joe Adduci and Julissa Sweeney, who have worked hard to maintain the professional look of *Health Watch*.

I am confident that our new editors, Grady Catterall and Mary van der Heijde, will make their own marks as they bring a fresh perspective and a new energy to *Health Watch*. I wish them well and I know they will remain true to the goal of continuous improvement in publication content.

It is an exciting time to be a health actuary as the stage is set for change. If anyone doubts the need for change, just consider how quickly you could lose your own health care benefits through uncontrollable life events. Then think again about the coverage you may or not be able to obtain in an individual market filled with declines, rate-ups and waivers. The health insurance industry is certainly unique where the best customers seem to enjoy the least value.

Implementing reforms will not be easy in a culture that is accustomed to accessible health care where wants tend to exceed needs and health care professionals are all to happy to provide care that is not always cost effective. As changes in health care financing continue to evolve, I am looking forward to reading about the actuarial spin in future editions of *Health Watch*.