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# Letter from the Editor

by Mary van der Heijde



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I'm sure that we have all heard a wide range of bad jokes about being an actuary: An actuary, an underwriter and a marketing director are riding together in a car. The marketing director has his foot on the gas; the underwriter has his foot on the brake; and the actuary is looking out the back window giving directions for where to go. I could go on and on—you know what I mean!

As we kick off 2011, we can see an eventful and exciting year ahead. We expect (and look forward to meeting) new challenges, both technical and nontechnical, as we navigate this new terrain in which we operate. While we have to be math nerds to some extent to enjoy our work and survive the exams, it is critical that we branch out and make sure that our image as key risk management professionals shines through. The numbers on the page only tell part of the story, and it is up to us to make sure to be able to communicate the rest of the story well to those non-actuaries around us. I encourage you to take a look at the new SOA Competency Framework on [www.soa.org](http://www.soa.org), and continue to challenge yourself and the actuaries around you to focus on the “soft skills” important to our success.

Both the SOA and the American Academy of Actuaries have been quite busy lately, supporting a wide variety of health-care-reform-related issues. This issue's “Chairperson's Corner” and “Soundbites from the Academy” provide more information about these efforts. For this issue's “Navigating New Horizons” feature we have included an interview with Jack Bruner, an actuary working as the executive vice president of marketing and strategic development for CVS Caremark. Bruner shares with us about how his career has evolved, from traditional actuarial work into his current nontraditional role.

State employer health plans are facing increasing challenges. Bob Cosway and Barbara Abbott provide information about observed trends for state employer plans, as well as additional state-by-state information.

We have included an article by Shelley Brandel about the potential for significant membership changes related to changes in Medicare Part D prescription drug plans, and Kristi Bohn shares with us some interesting conclusions she had upon review of family tier factors.

For those working in Medicare Supplement, an article in this issue provides insight into critical factors for success. As well, for Medicare Advantage, we have included an article by Corey Berger and Eric Goetsch about hierarchical condition categories and chart reviews within the context of risk scores.

A recent hot topic has been the increased use and coverage of bariatric surgery. John Dawson, Pierre-Yves Crémieux and Arindam Ghosh share more information about potential opportunities for patients and payors related to bariatric surgery. We are pleased to include information about population health management, from Rob Lieberthal at the Jefferson School of Population Health. Tzu-Chun Kuo and Philipp Vetter have summarized some of their recent research about the impact of disease and treatment on life expectancy.

We hope you find this issue interesting and relevant, and encourage you to contact us with your thoughts and opinions. ■