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# Up Front With the SOA Staff Fellow

By Joe Wurzburger

*“With all due respect, sir, I believe this is gonna be our finest hour.”*

**G**ene Kranz was the lead flight director of NASA’s Apollo 13 manned moon-landing mission. Attempting to land on the moon was an exceptionally complex endeavor, and Kranz’s team was as talented and prepared as anyone on the planet at executing such a difficult task. But as viewers of the classic 1995 film *Apollo 13* recall, a crisis of epic proportions ensued. An explosion on the aircraft after a seemingly routine procedure left a laundry list of challenges Kranz’s team needed to address.

One of my favorite exchanges of the movie illustrates both the urgency of the situation and the remarkable leadership exhibited by Kranz:

**Henry Hurt:** We’ve got the parachute situation, the heat shield, angle of the trajectory and the typhoon. There’s just so many variables, I’m at a loss—

**NASA Director:** I know what the problems are, Henry. This could be the worst disaster NASA’s ever experienced.

**Gene Kranz:** With all due respect, sir, I believe this is gonna be our finest hour.

Kranz utilized the various perspectives and strengths of each of his team members, masterfully alternating between listening to their ideas and making timely and difficult decisions. He faced the challenges head on but also realized he couldn’t solve them alone.

Today’s health actuaries also face a laundry list of challenges. They may not be of the same dramatic nature as those faced by Kranz’s team, but they may feel just as insurmountable.

At times the conditions we face on our mission change as quickly as those faced by Kranz’s NASA team. I write this having just returned from the 2017 SOA Annual Meeting & Exhibition, where Dave Dillon moderated a fantastic session featuring several insurance commissioners. As they discussed various issues, including many related to the Affordable Care Act, Dave saw a notification on his phone. Sure enough, in the moments since his session had started, word had come out about a bipartisan agreement to continue to fund the ACA’s cost-sharing reductions for

two more years. He read the notification to the audience, and just like that the conditions had changed. By the time you read this, I assume those conditions will have changed another half dozen times or so. How is a health actuary supposed to keep up?

As I flew home from the Annual Meeting, I read Gary Keller’s fabulous book, *The ONE Thing: The Surprisingly Simple Truth Behind Extraordinary Results*. In it, Keller argues convincingly that success is directly determined by how narrow you can make your focus. He says multitasking is a lie and quotes Steve Uzzell: “Multitasking is merely the opportunity to screw up more than one thing at a time.” A person must identify the one thing he or she can do that will have the greatest impact; focus on anything else is simply a distraction.

So what is the one thing that a health actuary must focus on?

Clearly it is the Affordable Care Act. That is, unless the shift in payment models from volume to value is more your thing. Or perhaps it’s the astronomical costs of new specialty drugs. Or the rising costs of health care overall. Maybe the biggest issue right now is the opioid epidemic. Or I know! Antibiotic resistance. Or maybe . . .

You get the point. There are too many “things” to choose just one. So how can we effectively tackle them if we believe Keller’s basic premise that we only hurt our own productivity by multitasking?

The answer, I believe, is to divide and conquer. And it is a large part of the reason why the Health Section exists. I don’t believe any one person can effectively tackle the voluminous challenges facing health care. Luckily, we have more than one person available. In fact, the Health Section consists of roughly 4,000 incredibly talented actuaries who are more than up for the challenge. Each of you have unique skills you bring to the table, and I imagine each of you would be able to choose your “one thing” if asked.

Much as Gene Kranz trusted his talented crew to tackle the list of challenges facing the Apollo 13 mission, with each member of the team focused on his or her particular task, so do we look to each of you to bring your talents and focus to the challenges facing health care. The odds may seem insurmountable, but with the power of each of you focusing on your one thing, health actuaries will be key contributors to the success of this mission.

In fact, I believe it will be our finest hour. ■



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