



Article from

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Letter from the Editor

By Marilyn McGaffin

Welcome to the March issue of *Health Watch*. This issue has a variety of articles that reflect the ever-changing world of the health industry. I would like to thank all of the authors for their willingness to share their insights with the actuarial community, as well as those who have reviewed and edited the articles in order to make this issue a valuable resource.

This issue of *Health Watch* opens with an interview from Cathy Murphy-Barron, the former American Academy of Actuaries' Health Practice Council chair. She has become a leader in the health insurance industry. In her view of leadership, actuaries have the ability to help people identify the larger potential risks underlying their actions and the consequences of those actions. In doing so, we need to be trustworthy, to lead by example and to let others shine.

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The second article is a roundtable discussion about predictive analytics that was sponsored by the Society of Actuaries (SOA). Each of the executives involved makes us aware of how predictive analytics can be used in the health insurance industry. A short article by Lillian Dietrich, a predictive analytics actuary, explains how her team is mining electronic health records to

find previously undiagnosed at-risk patients to improve care management more efficiently.

The next two articles focus on supplemental products. Ken Clark gives guidance for pricing Medicare Supplement products after January 1, 2020. This is a follow-up to the MACRA article from November's *Health Watch*. Rex Durlington explores medical out-of-pocket plans by determining the extent of the products and designs, comparing and contrasting features and analyzing the price ranges for similar offerings. Medical out-of-pocket plans are marketed toward filling in the "holes" in health care coverage.

Rebecca Owen has authored an article on opioid use. In it, she details how opioid use has turned into abuse and how the health insurance industry can help to solve the problem. It is an eye-opening article on how opioid abuse is much more widespread than just providers prescribing painkillers.

Kurt Wrobel, CFO and chief actuary for Geisinger Health Plans, explains the SOA's Affordable Care Act (ACA) Exchange Initiatives. His interview with *Health Watch* sets up the next two articles regarding the ACA. In the first article, Greg Fann outlines the evolution of the individual market, concluding with the final regulations implemented by the Obama administration as of December 22, 2016. Joe Slater, John Culkin and Josh Strupcewski opine on what the repeal and replacement of the Affordable Care Act could look like based upon information available in early December 2016, shortly after the presidential election.

This issue closes with a summary of Health Section highlights from the 2016 SOA Annual Meeting & Exhibit in Las Vegas last October.

Throughout 2017, the Health Section Council will sponsor a series of webcasts around the proposed and actual changes to the Affordable Care Act. The intent is to keep to the facts and be informational in order to keep the health actuarial community up-to-speed. These webcasts will be advertised as they become available.

We hope you enjoy this issue, and from all of us at *Health Watch*, we wish you a very happy spring! ■



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