



SOCIETY OF ACTUARIES

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Medicare authorities have a much greater opportunity to analyze claims, but unfortunately, few, if any actuaries, are working for medicare agencies, except in Quebec. As a profession, we have not pointed out the contribution we can make to medicare agencies.

### **Economics professor urges Canadian actuaries to get more involved**

Jane Fulton, a professor of economics at the University of Ottawa, has completed some interesting studies on Canadian health claims. She has appeared on the Phil Donahue show and has been an advisor to Hillary Rodham Clinton. She spoke about her work, much of which has been corroborated by a recent study done by the Ontario Ministry of Health, at the CIA spring meeting in March (tapes of her address are available through the CIA).

For example, Fulton found that hysterectomies are much more common in Winnipeg than in Toronto and in rural Ontario than in urban areas. For the other sex, prostatectomies were more common on the west coast than

the east coast. Is this the result of some environmental or genetic differences in the population, or is it a function of the per capita number of specialists, or some difference in medical theories and practice between the areas?

She also found that many tests are performed whose medical value is questionable, and some even identify non-existent conditions. Other procedures are used to prolong life for very short periods, while contributing negatively, if at all, to the quality of life.

Fulton concluded her talk at the CIA meeting by urging actuaries to get involved in solving the Canadian medicare problems. She was diplomatic enough to mention the contribution the profession could make to this field, not what it could have been doing for the past 30 years.

### **Actuaries could do more with their skills**

Our training allows us to accomplish a great deal. We certainly know the effect that changes in practice or reimbursement methods have on incidence and cost of coverage. Actuaries are

trained to put a monetary value on probabilities that affect human beings, and medicare in any form offers a great opportunity to do so.

Actuaries should be able to suggest cost containment methods that do not reduce quality of care. I may be prejudiced, but I believe that actuaries have a better overall grasp of the problems than other professionals in the health field, including statisticians and physicians, who may focus too narrowly on their own specialty, and not really see the "big picture."

Health care reform in the United States will certainly change the work of the health actuary, but there will still be work to do, and it may be even broader and more challenging. Actuaries should be able to influence the course of health care reform in the United States more than they did in Canada, and I hope they seize the opportunity that most Canadian actuaries missed.

### **J. Bruce MacDonald, retired, does some consulting work for the Senior Citizens Secretariat of Nova Scotia.**

## IN MEMORIAM

### **Daniel Burke**

ASA 1992, MAAA 1992

### **David A. Chan**

FSA 1979, FCIA 1979, MAAA 1980, EA 1981

### **Charles D. Cox III**

FSA 1976, MAAA 1977

### **William A. Drew**

FSA 1958, MAAA 1965

### **Daton Gilbert**

FSA 1946, MAAA 1965

### **Kenneth W. O'Neill**

FSA 1978, FCA 1979, MAAA 1979, EA 1976

### **Henry F. Rood**

ASA 1937, MAAA 1965, ACAS 1962, AIA 1962

### **Kevin Lee Spitzer**

ASA 1988, MAAA 1988

Henry F. Rood, who died June 11 at the age of 87, was president of the Society of Actuaries from 1957-58. His service on the SOA Board of Governors included secretary-treasurer from 1949-52 and vice president from 1952-54 and 1955-57.

He also was co-founder and the first president of the American Academy of Actuaries. He spearheaded the effort to establish a national body to represent qualified U.S. actuaries of all specialties, beginning with his Presidential Address to the Society of Actuaries in 1958. In 1963, he organized a joint committee of representatives from the Casualty Actuarial Society, the Conference of Actuaries in Public Practice, the Fraternal Actuarial Association and the Society of Actuaries, which led to the four bodies approving formation of the Academy in 1964.

Rood held many leadership positions in the insurance industry

and in his community of Fort Wayne, Indiana. He was former chairman and president of Lincoln National Corporation and Lincoln National Life Insurance Company, where his career spanned 40 years.

Memorials can be sent to the Turnstone Center for Disabled Children and Adults, c/o Klaehn, Fahl and Melton Wayne Street Chapel, 420 W. Wayne St., Fort Wayne, IN 46802.

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*Obituaries detailing the careers of all deceased members are prepared by the Committee on Memorials and printed in the Transactions. Members with waivers of dues who do not receive the Transactions may request copies of obituaries on any deceased member by contacting E.J. Moorhead, chairperson, at his Directory address.*