

## Introduction

The current spotlight on health care reform provides an excellent platform for actuaries to demonstrate the contributions they can bring to the table as the debate over key health issues continues. To showcase some of these ideas, the Health Section of the Society of Actuaries issued a call for essays on “Visions for the Future of the U.S. Health Care System.” We were thrilled with the outstanding quality and quantity of essays received and appreciate all of the time and energy the many authors invested in their work. It is with pride that we are able to publish approximately half of them in this collection of essays.

The invitation to submit essays went out to members of: the SOA Health Section, the SOA Long-Term Care Insurance Section, the DMAA: The Care Continuum Alliance, the American Society of Health Economists and the American Society for Healthcare Risk Management. From this diverse field, we received a wide variety of submissions, some of which are included in this publication. The Health Section sponsored prizes for the top three essays by Health Section members. Congratulations to Jim Mange, Ian Duncan and Jon Shreve for their award-winning efforts!

We initially intended to categorize these essays into common themes. As we read and reread the essays, it became increasingly apparent that categorization was an impossible task as these papers cover such a vast array of interesting, different and far-reaching topics. As you read the essays, I encourage you to consider the ideas presented from a variety of angles:

- Do they address one or more of the frequently mentioned sides of the access/cost/quality triangle?
- What is the proposed role of the government—funding source, sole payer, enforcer of mandates, etc.?
- Do they spell out principles for evaluating reform proposals?
- How do they address actuarial concepts such as risk pooling and risk adjustment?
- Are they offering solutions for efficiency through data?
- How can evidence-based medicine and outcomes-driven payment methods address the problem?
- Do they rely on personal responsibility? Is it about an enhanced role for wellness?

Many of these ideas presented in the papers are not mutually exclusive, but could be woven together, perhaps using the principles stated in other essays.

Another interesting way to think about the ideas presented in this collection of essays is whether they could possibly be “tested” on a scale smaller than federal. The laboratory might be a state, as has historically happened, but it might also be a hospital system, an insurance company or even a community.

Actuaries and related health professionals have an understanding of the complexities of the current health care system and the interrelated nature of the various segments. We need to bring this knowledge to health reform debates at the corporate, local, state and federal levels. We hope that this collection of essays will serve as a springboard for sharing ideas and bringing our insights with regard to health care reform to the forefront.

Ponder and Enjoy!

**Jennifer Gillespie, FSA, MAAA, Chair**

HEALTH SECTION OF THE SOCIETY OF ACTUARIES

*Note: The thoughts, insights and opinions shared in these essays are not necessarily representative of the views of the Society of Actuaries or the authors' employers.*