

HEALTH

(Vote for up to four candidates)

Lydia Tolman

Dani Cronick

Derek Ray

Mandy Geyer

Amine Elmeghni

Karan Rustagi

Julie Wang

Gabrielle Guzman

Scott Fry

Lydia Tolman, FSA, MAAA
Senior Consulting Actuary
Wakely
Phoenix, AZ

Professional Background

Lydia is a Senior Consulting actuary at Wakely Consulting Group currently focused on ACA pricing. Prior to joining Wakely, Lydia served in various management roles at Blue Cross Blue Shield of Arizona. She has been involved with many facets of actuarial work over the course of her career including pricing, reserving, forecasting, and annual health statement preparation. She has extensive experience with modeling, especially related to the Affordable Care Act. Her career has been primarily focused on individual and group commercial products with some experience in the Medicare space.



Society of Actuaries Experience (Section and committee memberships and participation)

Member of the Health section

Other Relevant Volunteer Experience

- Member, Diversity & Inclusion Committee, Blue Cross Blue Shield of Arizona (2020-2021)
- Member, Actuarial Science Advisory Board for Arizona State University (2017 – present)
- Volunteer at Arizona State University working with actuarial students in various capacities including one-on-one mentorship, serving as a judge for case studies, participation in mock interviews, and participation in student and management level panel interviews (2008 – present)

Why are you interested in leading this section?

Up until now, my volunteering experience has been primarily focused on local opportunities to work with actuarial students just starting out in their career. I would like to expand to contribute to the wider actuarial community. Specifically, I am interested in developing resources and educational opportunities to help students as well as more seasoned actuaries keep up with the ever-changing health insurance landscape. Additionally, I am deeply interested in exploring topics related to social determinants of health and ways that the actuarial profession can reexamine how we think about equity in health care and insurance.

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Dani Cronick, FSA, MAAA
Senior Consulting Actuary
Wakely
Denver, CO

Professional Background

Dani Cronick, FSA, MAAA began her actuarial career working at Humana on their Medicare Advantage product line. Dani then joined the Wakely Denver Colorado office where she works as a Senior Consulting Actuary. Here she has supported providers within the Medicare Shared Savings Program, through risk sharing arrangements with payers, and in contract evaluation. She has also worked with payers within their Medicare Advantage bid pricing—including pricing of Employer Group Waiver plans—and both Individual and Small Group Commercial filings. Outside of pricing, Dani has supported clients in various strategic and competitive analysis efforts, including support for and development of the Wakely Medicare Advantage Competitive Analysis dashboard. She also has experience in the quality space working with Medicare Advantage Star Ratings, including evaluating the latest regulatory changes to Star Ratings and dissecting emerging trends in the Star Rating program.



Society of Actuaries Experience (Section and committee memberships and participation)

- FSA since 2018
- Member of the Health Section
- Contributor to Healthwatch
- Authored a paper used on the Group & Health Finance and Evaluation Syllabus
- Grader for Final Assessment
- SOA webinar presenter
- SOA Health Section Podcast presenter

Other Relevant Volunteer Experience

- Volunteer for Habitat for Humanity
- Participated in a program to speak to local high schools about Actuarial Science as a career path

Why are you interested in leading this section?

I am running for a seat in the Health Section Council to further promote the view and role of health actuaries as expanding experts within their field, to support research opportunities for section members, and provide new topics for continuing education including new topics for SOA webinars, podcasts, and Health Conference presentations. I have worked in different fields, under both insurance and consulting practices. Tapping on my experiences, I believe I can provide a viewpoint for all members of the health section.

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Derek Ray, FSA, MAAA
Senior Director & Actuary
BlueCross BlueShield of Texas
Richardson, TX

Professional Background

Derek Ray is Senior Director & Actuary at BlueCross BlueShield of Texas, leading various teams dedicated to bringing large employer group customers actionable solutions through data-driven insights. Passionate about informing decision-making, he and his teams are responsible for internal and external-facing reporting and analytics that bring context to the health care landscape, demonstrate plan performance, and mitigate cost trends that can also lead to improved patients' outcomes.

Bringing over 15 years of unique health experience supporting Fortune 500 companies' employee benefits strategies, Derek is enthusiastic about advising clients on relevant topics within the health care industry, while also advocating value propositions to key stakeholders to optimize sales and retention efforts.

An active volunteer in the actuarial industry, Derek is a Fellow of the Society of Actuaries, Member of the American Academy of Actuaries and graduate of the University of Texas at Austin.



Society of Actuaries Experience (Section and committee memberships and participation)

- Presenter, Moderator and Member of 2019 SOA Annual Meeting Planning Committee
- Vice Chair, Actuary of the Future Council, 2018
- Secretary, Actuary of the Future Council, 2017
- Presenter, Moderator and Member of 2017 SOA Annual Meeting Planning Committee
- Actuary of the Future Council Member, 2016 – 2019
- Author of new “Health Economics” chapter within Group Insurance textbook (revised edition forthcoming in 2021)
- Active member of various SOA sections (Health, Leadership & Development, Actuary of the Future)

Other Relevant Volunteer Experience

Conference of Consulting Actuaries (CCA) Past Volunteer

- Past Moderator at CCA Annual Meeting
- Author of article within ‘The Consulting Actuary’, April 2016 edition

Toastmasters International

- President of BCBSTX Chapter, 2013-2014
- Treasurer of BCBSTX Chapter, 2012-2013

Colleyville Youth Baseball Association

- Assistant Coach, 2020-Current

Why are you interested in leading this section?

After a rewarding 3-year term on the council of the Actuary of the Future section, I am excited to volunteer and contribute to the Health section that more closely represents my day-to-day work. I enjoy making sense of extremely complex health care data and translating that into actionable insights for employer groups, who appreciate guidance on the latest relevant topics in the health care industry. I aspire to bring unique perspectives on health care to the SOA Health section council and membership, identify additional opportunities for section value, and contribute to broader SOA initiatives during my term as SOA Health council member.

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Mandy Geyer, FSA, MAAA
Senior Actuarial Manager
Lockheed Martin
Bethesda, MD

Professional Background

Health actuary with 14 years of benefits experience, including experience across insurance, consulting, and employer benefits finance at Blue Cross and Blue Shield of Texas, Willis Towers Watson, and currently Lockheed Martin. Mandy has spent much of her career working with large employers to design and manage health benefits for their employees. She has experience across many different areas of health actuarial work, including model development, pricing, reserving, analytics, plan design development, vendor evaluation, retiree medical valuations, and more. She received the Chairman's Award at Willis Towers Watson in 2015 for her work as part of the inaugural actuarial team to develop models and pricing methodologies for their active group marketplace. Mandy graduated with a B.S. in Math and Cognitive Studies from Vanderbilt University and is currently enrolled in a Master of Public Health program at Johns Hopkins University, adding a public health context to her actuarial work. She is a Fellow of the Society of Actuaries and Member of the American Academy of Actuaries.



Society of Actuaries Experience (Section and committee memberships and participation)

Health section member

Other Relevant Volunteer Experience

Experience volunteering as a math tutor in multiple settings across age groups.

Why are you interested in leading this section?

There are a myriad of issues facing the US healthcare system, particularly with affordability and complexity, and I believe actuaries can and should be at the forefront of addressing these issues. I believe my work in multiple aspects of the health industry, as well as my work on my Master of Public Health, can add a unique perspective to the section and create a community of health actuaries ready to address health costs in the US head on.

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Amine Elmeghni, ASA, MAAA
Senior Actuarial Analyst / Health Policy MSc Candidate
Sun Life
Boston, MA

Professional Background

An actuary with five years of experience in various roles within the Group and Health space, Amine is passionate about the intersection of the actuarial profession and public policy advocacy. He expects to earn his fellowship within the society in the summer of 2021 and will pursue a master's degree in Health Policy at Erasmus University in Rotterdam starting fall 2021. Amine has led numerous experience analysis and model building projects to improve the risk management capabilities of Sun Life's Long Term Care and Dental blocks of business, utilizing many forms of programming software. He has managed two interns over the last two summers providing interactive and challenging work while acting as an advisor on the actuarial career path.



Society of Actuaries Experience (Section and committee memberships and participation)

Participated in the Project Oversight Group (POG) for the "Assessing Oral Health in US Children and Its Impact on Disparities of Overall Health and Health Expenditures using Machine Learning Methods" research paper that spanned from November 2020 to June 2021. Frequent attendant and participant in the periodic Public Health and Medicaid Subgroup Conference Calls.

Other Relevant Volunteer Experience.

Have supported a number of formal and informal sports analytics research projects utilizing NBA and European soccer data. Have engaged with numerous students at my alma mater – which did not have an actuarial program - and high school in advisory discussions on the actuarial profession and career path.

Why are you interested in leading this section?

To learn, engage, and network with more senior members of the section. To contribute in advancing the profession's reach in public policy discussions. To share my unique perspective, background, and interests with section members.

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Karan Rustagi, FSA, MAAA
Senior Consulting Actuary
Wakely
Denver, CO

Professional Background

Karan has over 13 years of broad experience in health actuarial and strategic consulting. He has helped a number of regional integrated delivery systems as well as the national carriers develop their pricing and product strategies. He has helped state governments and AHIP understand the impact of emerging regulations. He has advised the state of Massachusetts on the financial implications of establishing a Basic Health Program, the state of Vermont on financial implications of establishing a single-payer system, and the kingdom of Saudi Arabia on implications of establishing a US-style fee-for-service healthcare system. He has reviewed ACA rate filings for the state of Nevada. He has also helped risk-taking provider systems understand drivers of profitability and negotiate with health plans. He also certified Medicare Advantage bids. He has extensive experience with risk adjustment programs. He has helped administer Arizona's state Medicaid risk adjustment program. He has also designed and helped build Wakely's ACA pricing model. He is currently serving as an advisor to a number of health tech start-ups. He has served as the VP of products, pricing, and underwriting for Oscar Health.



Society of Actuaries Experience (Section and committee memberships and participation)

Served on the CAS/SOA Joint Committee for Inclusion, Equity and Diversity Charter
Currently serving on the Entrepreneurial & Innovation section
Authored several articles on ACA strategies for the Health Watch
Speaking annually at the SOA health meeting and/or annual meeting.

Other Relevant Volunteer Experience

- Serving on Wakely's Diversity and Inclusion Committee
- The Bridge Project: Providing educational support in Mathematics and a safe environment for high-risk kids in low income housing to increase their chances of staying in school and landing jobs.
- Food waste: worked with the Denver chapter of a NY start-up to reduce food waste by moving excess food from restaurants to homeless shelter.
- The gathering place: buying and preparing food annually as part of a Wakely team for women, their children, and transgender individuals who are experiencing poverty, many of whom are also experiencing homelessness.
- Human Right Campaign and The Denver LGBTQ Center: volunteer for HRC gala, and various activities at The Center to create a safe place for LGBTQ teens.

Why are you interested in leading this section?

I have relied heavily on the work of this section for my own professional benefit and I am excited to give back to the section. I personally know several members of the Health section and would love to work with them to advance the goals of the section.

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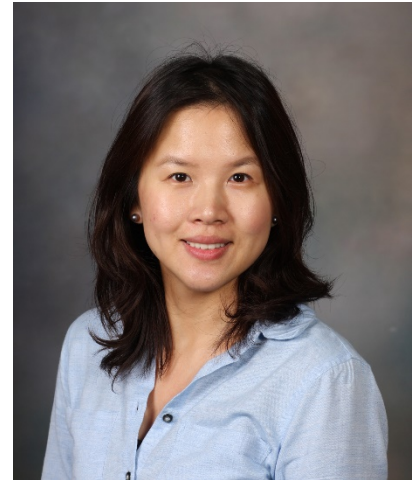
Julie Wang, FSA, MAAA
Vice Chair, Revenue Strategy Service
Mayo Clinic
Rochester, MN

Professional Background

Julie Wang is the Chief Actuary and Vice Chair in Revenue Strategy Service at the Mayo Clinic. She leads the enterprise actuarial service and health economics team to support the system's transition to value-based care. She has been instrumental to the risk-bearing strategy development at Mayo and its participation in the CMS Bundle Payment for Care Improvement program and Medicare Accountable Care Organizations (ACO).

Prior to Mayo, Julie was a consulting director at Optum, responsible for providing advanced actuarial analytics and solutions to a variety of providers, and commercial and government payers. She was also an actuarial expert at McKinsey, developing ACA exchange strategy for commercial insurers.

Ms. Wang has been a Fellow of the Society of Actuaries (SOA) and a member of the American Academy of Actuaries since 2009. She currently serves on the Board of the Mayo Clinic Community ACO, providing strategic and operational guidance to the ACO, which cares for 65K patients. Previously she also served as the Vice Chair of the Value-based Payment Committee on the High Value Health Care Collaborative, a provider alliance of 20+ large US healthcare systems that came together to share experience and lead the nation in transitioning to a value-based care model.



Society of Actuaries Experience (Section and committee memberships and participation)

Exam Grader and Question Writer for SOA Group & Health Exams (2009-2016)

Member, SOA Health Section (2009-Present)

Member, Twin Cities Actuary Club (2009-2015)

Other Relevant Volunteer Experience

None

Why are you interested in leading this section?

The healthcare industry is at an inflection point. Exorbitant costs, poor outcomes, and increasing consumer dissatisfaction are the results of a fragmented, "sick care" system that is prime for change. Funding mechanisms fundamentally influence how healthcare is delivered in America, making health actuaries a key part of this transformation.

Accelerated by the COVID-19 pandemic, virtual care, home-based care and many other alternative delivery models are increasingly being tested and adopted. As an actuary with experience working at both payers and providers, I would bring the health actuaries more exposure to the delivery side and get the profession more involved in healthcare transformation and payment strategy. I truly believe actuaries, with our expertise in healthcare cost, are best equipped to lead the development of innovative payment mechanisms that will encourage care delivery to be more integrated, health-focused & consumer-driven, as a result reducing healthcare costs for payers and consumers.

Americans deserve better, more affordable healthcare. Together, we can make a difference.

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Gabrielle Guzman, FSA, MAAA
Senior Actuary/Data Analytics Specialist
Memorial Sloan Kettering Cancer Center
New York, NY

Professional Background

A Health Actuary with a broad range of experience, including working for a provider, large health insurer and in consulting. In recent years, Gabrielle has been the Senior Actuary at Memorial Sloan Kettering Cancer Center and previously an Actuary at Horizon BCBS. In both positions she focused on evaluating reimbursement/provider arrangements, particularly value-based programs. Gabrielle spent six years in consulting at Milliman, mainly for large self-insured employers in the US. Gabrielle also worked in London with Milliman and consulted for several National Health Service (NHS) organizations in the UK. She analyzed benchmarks and generated projections for the NHS to highlight areas with opportunities for improvement, best practices, and provide population health management.



Society of Actuaries Experience (Section and committee memberships and participation)

Health Section Member (2014- Present)

Project Oversight Group Member for:

- Comparing Measures of Social Determinants of Health to Assess Population Risk
- A Primer on Insurance Policies and Genetics
- Unfair Bias in Health Insurance (Ongoing)
- Environmental Risk Series (Ongoing)

Other Relevant Volunteer Experience

None

Why are you interested in leading this section?

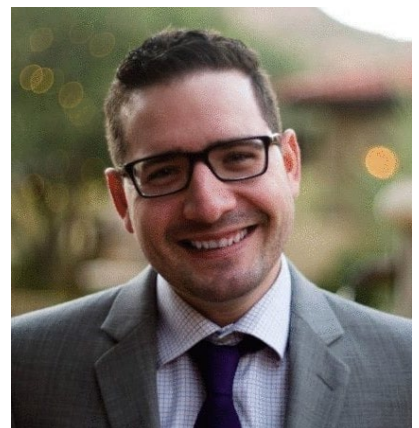
I am running for a seat in the Health Section Council to become an active participant in the leadership provided by the section. As part of the section council, I would focus on helping to providing valuable continuing education opportunities and research for our diverse membership. It is important to ensure that the section continues to provide interesting, relevant, and varied opportunities for its members.

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Scott Fry, FSA, MAAA
Director of Value Based Contracting
CareOregon
Portland, OR

Professional Background

I have worked as a health actuary for 10 years in both consulting and insurance roles. My background has included health benefits consulting, ACA rate development, program outcome analysis, and the creation of value-based contracts. I have recently moved into actuarial management and gained experience working with junior actuaries.



Society of Actuaries Experience (Section and committee memberships and participation)

- Presenter at Portland Actuarial Club – 2016, 2018, 2020
- Presented at SOA Health Meeting – 2018, 2020
- Participated in 18|11 initiative writing and editing articles about pharmaceutical costs in the US.
- Volunteer Grader for MLC and Predictive Analytics Exams (2016-2021)
- Exam Review (Health Care Core and Health Care Advanced Exams)

- Exam Item Writer for Predictive Analytics Exam (2021)

Other Relevant Volunteer Experience

- Served as revolving Secretary/Treasurer/President of Portland Actuarial Club
- Volunteer Tax Preparer, VITA/AARP Tax Aide (2018-2021)

Why are you interested in leading this section?

I am interested in helping guide the continuing education, research, and articles developed to support health actuaries. I have a passion for the evolving use of predictive analytics in health actuarial work and program evaluation.

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