HEALTH

(Vote for up to five candidates)

Karan Rustagi

Lydia Tolman

Traci Hughes

Greg Fann

Jason Clarkson

Lina Chan

Alisa Swann

Joe Long

Scott Katterman

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

Professional Background

Karan has 15 years of broad experience in the health actuarial and strategic consulting. He has been involved in commercial pricing in over 20 states for over 10 health plans in the past 3 years. He has helped a number of regional integrated delivery systems as well as the national carriers develop their pricing and product strategies. He has successfully re-negotiated provider contracts for integrated delivery systems. He has helped state governments and AHIP understand the impact of emerging regulations. He has advised the state of Massachusetts understand the financial implications of establishing a Basic Health Program, state of Vermont with financial implications of establishing a single-payer system, and kingdom of Saudi Arabia with 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 develop and administer Arizona's state Medicaid risk adjustment program and helped incorporate social determinants of health into their risk adjustment model. He has served 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)
E&I section council: I've served as their social media coordinator for the past two years and will be rolling off the council this year.

Member the following sections: Health, Entrepreneurial & Innovation
Authored several articles on ACA strategies for the Health Watch
Speaking annually at the SOA health meeting and/or annual meeting (except during COVID year).

Other Relevant Volunteer Experience

- Math Motivators: I'll be tutoring Math this summer with Math Motivators in Denver.
- STEM Stars: I'll also be tutoring with STEM stars this summer.

- 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 enjoy the topic of health insurance and finding novel solutions to the problems of affordability and quality. I have helped the SOA in various capacities in the past and feel really passionate about my work. I would love to continue contributing in a more official capacity. I believe I have the right experience to make a meaningful contribution

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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)
- Appointed to Health section council (2022)
- Member of the Health section

Other Relevant Volunteer Experience
- Member, Diversity, Equity & Inclusion Committee, Wakely (2021 – present)
- 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 2022, 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.

In 2022, I was appointed to the Health Section Council to fill in temporarily for an open position. I have been working as a member of the HealthWatch editorial board and have found working with SOA staff and other volunteers very rewarding. I hope to continue this work as an elected member of the Council.

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Traci Hughes, FSA, MAAA

Vice President & Consulting Actuary
Lewis & Ellis, Inc.
Plano, TX

Professional Background

Traci Hughes joined Lewis & Ellis in 2012 just after graduating from TCU and has remained with the Company, attaining her FSA in July 2021. Ms. Hughes has a wide range of healthcare and health insurance experience. Her area of practice includes pricing, experience rating, performance-based payment arrangements, reserving, financial projection, financial impact analysis, and rate review. Her work spans commercial healthcare, Medicare, Medicaid, and other risk-based payment settings. Ms. Hughes participates in industry speaking engagements and contributes to industry publications on a regular basis.

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

- Member, Society of Actuaries Strategic Initiative 18|11, Managed Care 3.0 Taskforce, 2020,
- ASA Module Grader (2021 – Present)

Other Relevant Volunteer Experience

Tarrant Area Food Bank Volunteer, Feed My Starving Children Volunteer

Why are you interested in leading this section?

I am running for a seat within the Health Section Council because I am passionate about learning more from my colleagues about the health insurance industry and how actuaries can help improve our healthcare system. I would also love to share my experiences in working in the health insurance industry, build new relationships and strengthen old ones with other health actuary friends.

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Greg Fann, FSA, FCA, MAAA
Consulting Actuary
Axene Health Partners
Temecula, CA

Professional Background

Greg Fann is a Consulting Actuary with Axene Health Partners. With 28 years of actuarial experience in the health care space and 16 years as a client-facing consultant, Greg is recognized for his market insights and passion for articulating the importance of actuarial principles in policy considerations and other public forums. Greg has broad experience across all health lines of business and focused expertise in Affordable Care Act marketplaces. Much of his current work is acting as a strategic advisor and providing unique value through a focused understanding of insurance markets and policy implications. His clients include insurance companies, medical providers, benefits consultants, state agencies, attorneys, and public policy organizations. Greg is also actively involved in actuarial research, most recently completing a SOA project examining “Uninsured Rate” Measurements and Health Policy Considerations.

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

- Leader of Health Section Individual/Small Group Markets subgroup (2019-2022)
- Actuarial Innovation & Technology Steering Committee (2021-2022)
- Chair of Social Insurance & Public Finance Section Council (2020-2021)
- Social Insurance & Public Finance Section Council Member (2018-2021)
- Health Section Council Member (2015-2018)
- Chair of Health Section Strategic Initiatives Committee (2016-2018)
- Education Curriculum Committee (2019-2022)
- Examination Committees (1998-2022), in various executive leadership roles
- Author of examination study notes and two chapters in Group Insurance textbook
- Active member on multiple SOA Health Section subgroups and in other Sections
- Author of articles in The Actuary, Health Watch, and other Section newsletters
- Frequent Speaker at SOA Health Meetings and Annual ImpACT Conferences

Other Relevant Volunteer Experience

- American Academy of Actuaries Premium Review Workgroup
- American Academy of Actuaries Risk Sharing Subcommittee
- Actuarial Standards of Practice No. 50 “Determining Minimum Value and Actuarial Value under the Affordable Care Act” Task Force
- Peer Review of journal articles for Health Affairs
- Speaker at Conference of Consulting Actuaries Spring Meeting
- Presentations to National Association of Insurance Commissioners
  - -Health Actuarial Task Force
  - -State Rate Review subgroup
- Recent Presentations to:
  - -Actuarial Conference of the Southeast
  - -Actuarial Conference of the Southwest
  - -Middle Atlantic Actuarial Club
  - -Philadelphia Actuarial Club
  - -Health Insurance Company Team Meetings
- Community Ambassador for local Chamber of Commerce

Why are you interested in leading this section?

I served on the Health Section Council from 2015 to 2018 and it has been one of my most enjoyable and meaningful volunteer experiences; I have remained active and engaged as a Council “friend”. For the last three years, I have led the Individual and Small Group Markets subgroup and have recruited speakers (mostly non-actuaries) to present on emerging developments during monthly calls. I have enjoyed my long-standing relationship with the Health Section and am thankful for the opportunity to again be a Health Section Council candidate.

As a Council member, I would want to continue fostering the Health Section's excellent work of developing innovative approaches to promote the professional development of Health Section members. I would also like to promote the contribution of actuaries to a broader landscape of public and private entities; my passion is expanding opportunities for actuaries, promoting the profession, and advancing the SOA's objective of informing the public understanding of societal issues.

Through my professional and volunteer efforts, I maintain a strong pulse on current events and have a growing network of industry and policy leaders. It has been rewarding to connect actuaries with other professionals and work collaboratively across business and cultural barriers to agree on systemic problems and seek common ground solutions. Through effective new relationships, these cooperative partnerships have brought the profession excellent exposure and placed actuaries at the forefront of solving complex problems in expanding environments. I aspire to bring unique and insightful perspectives to the SOA Health Section Council and its membership, identifying opportunities through focused engagement with other Council members and tactically aligning Council goals with broader SOA initiatives reflective of building actuarial communities as highlighted in the SOA Long-Term Growth Strategy.

In keeping with the SOA's missional tradition, I aim to contribute toward keeping health actuaries at the forefront of evolving methods through the provision of trusted insight. I intend to use my intellectual curiosity to explore new arenas where actuarial expertise is needed, identify emerging issues, and partner with Council leaders to explore ideal ways to serve Health Section members and advance our profession.

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Jason Clarkson, FSA, MAAA

Principal and Consulting Actuary
Milliman
Indianapolis, IN

Professional Background

Jason Clarkson is a principal and consulting actuary with Milliman's Health Practice, having joined the firm in 2012. With 14 years of actuarial experience, Jason Clarkson currently provides consulting services to state Medicaid agencies related to capitation rate development, financial forecasting, Section 1115 Demonstration Waivers, prescription drug modeling, and other fiscal analyses. In addition to state Medicaid agency support, his work has included state health insurance exchange analyses, healthcare reform financial projections, all-payer claims database (APCD) analyses, and commercial health insurance rate filings. In addition, he has assessed the financial impact of numerous policy and program changes, including the Affordable Care Act. His experience includes benefit modeling, product development, trend analyses, and pricing. Prior to joining Milliman, Jason Clarkson was an actuary with Anthem. Jason Clarkson received his Bachelor of Science from Purdue University, majoring in Actuarial Science Honors and Statistics.

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

Jason Clarkson is a member of the Society of Actuaries Health Section and also participates in the SOA Medicaid Subgroup. In addition to section and subgroup participation, Jason Clarkson has supported SOA publication and presentation activities as follows:

- Jason Clarkson co-authored an article published in the In The Public Interest newsletter for Society of Actuaries Social Insurance & Public Finance Section, titled Medicaid Work Requirements: Overview of Policy and Fiscal Considerations (Issue 16, January 2018).
- Jason Clarkson presented at a Society of Actuaries webinar titled Exchange Marketplace, Insurer Participation and Initial Enrollment Outlook (March 2014).

Other Relevant Volunteer Experience

Jason Clarkson has demonstrated industry thought leadership through several research and white paper efforts, including the following:

- 2014 Federal insurance exchange, Evaluation of insurer participation and consumer choice (December 2, 2013)

- 2013 Commercial health insurance, Overview of financial results (November 19, 2014)
- Federal exchange auto-enrollment, Emerging data and new proposals (February 10, 2015)
- 2014 commercial health insurance, Overview of financial results (March 21, 2016)
- 2015 commercial health insurance, Overview of financial results (March 21, 2017)
- Summary of individual market enrollment and Affordable Care Act subsidies (April 6, 2017)
- Commercial health insurance, Overview of 2016 financial results and emerging enrollment and premium data (May 17, 2018)
- 2018 summary of individual market enrollment and Affordable Care Act subsidies (July 31, 2018)
- Approved Medicaid State Directed Payments: How States are Using §438.6(c) "Preprints" to Respond to the Managed Care Final Rule (October 30, 2018)
- Commercial health insurance: Detailed 2017 financial results and emerging 2018 trends (May 7, 2019)
- Summary of individual market enrollment and Affordable Care Act subsidies (November 26, 2019)
- State considerations regarding Medicaid Fiscal Accountability Regulation proposed by CMS (January 7, 2020).

Why are you interested in leading this section?
I am first and foremost interested in giving back to the profession that has provided me with ample career and personal growth opportunities. I have broad experience across many aspects of Health actuarial work, including but not limited to Medicaid programs, commercial insurance, exchanges, public policy, and prescription drug coverage. I believe I can leverage my knowledge along with my extensive research and publication experience to strengthen and support educational efforts, while also supporting future decision making within the SOA Health Section.

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Lina Chan, FSA, MAAA

Managing Partner
CP Risk Solutions, LLC
New York, NY

Professional Background
Lina is the managing partner at CP Risk Solutions, a company she founded 16 years ago. She has over 30 years of actuarial, underwriting, risk management and operational management experience in the life and health insurance and reinsurance industry. Her expertise includes company and product strategies, product development and implementation, pricing and underwriting risk assessment, client development and management, valuation and financial reporting, project planning and multi-functional team management.

Society of Actuaries Experience (Section and committee memberships and participation)
- Society of Actuaries: Education and Examination Committees (1995 to 2001)
- Society of Actuaries - Annual Meetings and Health Conferences, 2002, 2007, 2008, 2009, 2012, 2015 and 2016

Other Relevant Volunteer Experience.
Lina served in various professional committees:
- Actuarial Society of Greater New York: Board (2016-2018), President (2015), Continuing Education Committees (2006 to 2011), Audit Committee (2013)
- American Academy of Actuaries: Extreme Events Task Force (2006), Medical Reinsurance Task Force (2005), Task Force on Terrorism and Extreme Events (2002), Reinsurance Committee (2013)
- Self-Insurance Institute of America: National Conference Planning Committee (2002 to 2003)

She spoke at conferences including
- Society of Actuaries - Annual Meetings and Health Conferences, 2002, 2007, 2008, 2009, 2012, 2015 and 2016
- Palisade User Conference, 2007 and 2011
- Actuarial Society of New York - Seminar, 2007, 2010

- Self-Insurance Institute of America, National Conference, 2003, 2009
- Casualty Actuaries Society - Reinsurance Seminar, 2002
- Asia Healthcare Financing and Insurance, 2002
- National Hospice and Palliative Care Organization, Management & Leadership Conference, 2001
- International Association of Consulting Actuaries, Biennial Conference, 2000
- Milliman USA Health Forum, 2000 and 2001
- International Foundation of Employee Benefit Plans, CEBS Seminar, 1998

Why are you interested in leading this section?
The health care industry evolves rapidly. I would like to play a part in engaging our health actuaries and related experts to equip our members in the changing environment.

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Alisa Swann, FSA, MAAA

Senior Valuation Actuary
Genworth
Richmond, VA

Professional Background

Alisa has over 20 years of experience as a Health Actuary spanning both pricing and valuation across a variety of health products including major medical, disability, cancer, Medicare, and Medicare Supplement. Observing principles of pricing and valuation applied to a range of products has provided her with a deep understanding of both pricing and valuation. She was involved in pricing ACA products and managing the transition to ACA. Additionally, she has worked for both regional and national health companies, and companies ranging in size from a couple hundred employees to over 40,000 employees. This has enabled her to better understand the different challenges faced by different companies. Alisa currently works remotely from her home in Arrington, Tennessee (just south of Nashville) as a Senior Valuation Actuary with Genworth, based out of Richmond, Virginia.

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

- Grading and question writing for Group Health FSA exams from 2011 to 2019
- Member of the following sections:
  - Financial Reporting
  - Health
  - Long Term Care

Other Relevant Volunteer Experience
Active volunteer with the American Academy of Actuaries, including

- Health ASB
- ASOP 28 Task Force
- Reinsurance Pricing Task Force
- Financial Reporting and Solvency Committee

Why are you interested in leading this section?
Over the years, I have benefited both professionally and personally from the networking opportunities provided to me by both the Society of Actuaries and the Academy of Actuaries. With the Section structure being reviewed and new structure being piloted in a couple of sections, this is an excellent opportunity to make active involvement with the Society even more accessible – especially considering wider adaptation of technology to enable effective collaboration across geographic distances. My driving passion is a belief that everyone's voice matters. I believe that each person has something to contribute and deserves to be heard and I want to be a part of making it even easier and more common for SOA members to become active in the SOA communities.

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Joe Long, ASA, MAAA

Senior Actuarial Data Scientist
Milliman
Minneapolis, MN

Professional Background

Joe is a Senior Actuarial Data Scientist that manages a team of data scientists in Milliman's health discipline. Joe specializes in the application of data science and machine learning within the actuarial setting. Joe and his team are core team members responsible for developing the predictive models that are included in the MARA Advanced Risk Adjusters™ (MARA™) and Long-term Care Advanced Risk Analytics (LARA™) products.

Joe has developed custom MARA models for clients in other countries such as China and the Middle East, and for new populations in the United States. Recently, he developed a suite of custom risk adjustment models that were adopted by the State of Utah for Medicaid capitation rate setting.

In addition to his Milliman product development work, Joe frequently provides consulting services to multiple clients and organizations. This work includes performing ad-hoc analyses, custom model development, and reviewing the technical development of models and testing them for racial bias. More recently, Joe has been focusing on engagements with clients to teach them how to apply various data science techniques to solve challenging problems and speed up processing time using cloud technologies.

Prior to joining Milliman, Joe taught statistics while pursuing his master's degree in applied statistics.

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

Member of the following sections: Health, Predictive Analytics and Futurism, and Long-Term Care.

SOA presentations:

- Health Meeting 2017 and 2019
- PA Symposium 2018
- Health Webcast 2020

SOA publications:

- Improving financial projections for long-term care insurance with predictive analytics. Long-Term Care News, December 2017
- Parallel cloud computing: Making massive actuarial risk analysis possible. Predictive Analytics and Futurism Newsletter. April 2018
- Cloud computing and machine learning uses in the actuarial profession. Actuarial Innovation & Technology Program Steering Committee sponsored report, July 2019
- Unpacking predictive analytics for the long-term care insurance industry. Long-Term Care News, March 2021

Other Relevant Volunteer Experience

Intercompany Long Term Care Insurance Conference:

- Co-led a predictive modeling workshop for LTC actuaries in 2017 and 2018
- Presented at a session in 2022

Why are you interested in leading this section?

I have enjoyed interacting with SOA members at conferences and during consulting engagements. I've also am very appreciative of the opportunities that the SOA has provided me throughout the years. Therefore, I would like to give back by volunteering to be a Health Section Council member. Specifically, I am excited serve on the Health Section Council to perform research and create educational resources that will help drive innovation in the health care industry. My experience as a practicing data scientist working directly with health plans, major healthcare provider systems, and health startups will be vital as the SOA continues to ensure the profession is ready to use these powerful new tools to solve traditional and new actuarial problems more effectively.

Scott Katterman, FSA, MAAA
Mercer
Phoenix, AZ