



SOCIETY OF ACTUARIES

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# in the public interest growing by serving

For some, public service has proven to be an opportunity to grow both professionally and personally, often in unexpected ways. By Tia Goss Sawhney

For the past four years, I have been a “public service actuary.” I am the director of data, analytics and research for the Illinois Department of Health Care and Family Services, better known as Illinois Medicaid. Inside and outside the agency I am often described simply as “the Medicaid data person.” Among other things, I am

responsible for keeping the largest enterprise data warehouse in the state of Illinois up and running, securing the privacy of health data within, and leveraging the data for the operations and management of the Medicaid program and the benefit of the state. Sometimes we are working with data that has never been previously examined.

Although I am highly qualified for my work, I am a political employee whose continued employment is at the discretion of the agency director and the governor. That’s the nature of positions at my level.

That said, my service is not to the governor; it is to the public, specifically 3 million

of the state's poorest, sickest and most vulnerable residents who are enrolled in Medicaid and to the state's current and future taxpayers. That is a nearly sacred responsibility that I think about every single day. It's a responsibility that influences my professional decisions, big and small. My responsibility, however, is not financially rewarding. I work long hours and earn a fraction of what I can earn in a traditional actuarial role. Irrespective of how well the agency, the team or I do, there are no bonuses. And every year the income differential between government and private market jobs grows as there have not been even cost-of-living raises at my level for nearly a decade.

Yet, this article is about neither responsible service nor sacrifice. It is about what I have found to be the extraordinary rewards of public service. I challenge those who want to believe that work in the public sector at below-market pay is all about sacrifice. For me, public service has proven to be an opportunity to grow both professionally and personally, often in unexpected ways. I am a better actuary and better person as a result of these four years.

Here are some of the rewards.

- **The joy of working with a team of people like no other.** I work with a fantastic, multidimensional team of skilled, passionate people. Surprised to hear that in the context of state employment? I mean it. True to its reputation, the state harbors some employees who work little and contribute less. They are best ignored.

In contrast, there are many people in government who are every bit as good and often more passionate than their peers in private industry. Furthermore, cross-functional team

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work is an imperative. While my work in private industry would likely involve working mostly with people with well-developed analytic skills and often common perspectives, at the agency I work with and learn from people with a spectrum of skills and perspectives.

- **Multidimensional work.** Not only do I get to work with people who are not data or analytic people, I also have substantial nonanalytic responsibilities—responsibilities not traditionally associated with actuaries. Sometimes they are rather ad hoc responsibilities, such as the two consecutive days last summer when we had unannounced protests and I was the senior-most agency representative available to talk with and calm the protesters. This winter I negotiated legislative changes with a group of advocacy groups, including the American Civil Liberties Union. I routinely respond to inquiries

from the press and legislators, work closely with our Office of the Inspector General to detect and report potential fraud, manage our relationships with academic researchers and take a lead role in the management of health care privacy (compliance with the 1996 federal Health Insurance Portability and Accountability Act). I am also a strong internal advocate for assorted public health issues. And, most gratifyingly, I am a full participant in our executive-level

Medical Policy Group—the group that works through our agency's biggest challenges. Boredom is not a possibility.

- **An inside perspective to government.** Sometimes I read policy reports written by policy groups or academics and simply shake my head. I understand when the public and the press don't understand the realities of government, but these are self-proclaimed policy "experts." When I check their resumes, however, I find they don't have government experience. Whereas I truly value the perspectives, contributions and leadership of people outside of government, I think it is really challenging for someone to credibly claim to be a public policy *expert* without experience within government. Even then, experience with one part of government does not necessarily port to another.
- **Incredible learning and skill development.** As with any position,



I have developed new “hard” skills. For example, I had to learn the programming language SQL quickly in order to be able to directly access the vast data on our enterprise data warehouse. Today I teach it to others. However, it’s my newly acquired “soft” skills and lessons learned acquiring them that I’ve found to be most valuable. Here are some.

*Data can illuminate, not decide, policy.* There is never enough data, it is never clean enough, it is retrospective and not prospective, and, often most importantly, data cannot capture important considerations such as justice, equity and political feasibility. That said, a decision made with reference to data is almost always better than a decision made without data. “Good enough” data can change the entire argument. While the person who can make the data tell a story has incredible value to the team, the data person is only part of the team and the data story is only part of the argument.

*Implementation really is complicated.* Passing new legislation is a visible and politically complicated process. The political complications, however, often pale in comparison to the more hidden complications of implementation in a complex system. The implementation of President Obama’s Affordable Care Act (ACA) is a national example of this principle. The implementation hiccups were not lack of intent or ineptness, but rather the very real difficulty of change in a complex system. No one has any idea how hard implementation is until they are on the inside.

*The group process works.* Probably like you, I have always been skeptical of the value of meetings, especially large meetings. Yet I have come to appreciate the value of having diverse perspectives and stakeholders at the table and “bought into” decisions. The decisions are better and more likely to persist. I’ve learned it is better to know of complications in advance and they are only unearthed by talking. Likewise, given discussion, initial resistance to change can be replaced by true partnership.

*The barbarian at the gate has value.* Life in government is more difficult due to reporters, protesters, lobbyists, people that file frequent freedom of information requests, political nemeses and assorted others. They can be a pain. They can be detrimental to getting work done. At the same time, I’ve come to learn their presence provides a valuable perspective and accountability I would otherwise often be missing. The team and I do better because of them.

*Leadership is in action not titles.* I’ve found that government is surprisingly nonhierarchical and, as such, quite different from the corporate world. In my experience in state government, no one has the authority to order

anything done, let alone quickly. There are various checks and balances that distribute power laterally and vertically. Vertically even includes downwardly! A subordinate can stop a process with little or no consequence. Irrespective of one’s title, effecting change requires initiative, persuasion, personality, alliance building, long-term vision and persistence: leadership skills. A title cannot compensate lack of such skills.

*Change, even big change, is possible.* We are so often told that nothing changes, especially in government, and that bureaucrats primarily maintain the status quo. Even internal to government we sometimes fall prey to that thinking. That is simply not the case. Big change is possible, and bureaucrats such as myself and the people I work with make change happen within complex public systems. We are living big change today with respect to the implementation of ACA and, specifically within Illinois Medicaid, ACA expansion and the transition from highly fragmented fee-for-service care to managed care.

Although the line between professional and personal is often quite fuzzy, the rewards I have discussed thus far have been professional. The next three are much more personal and involve nearly universal human goals of

## serving the public

**AS AN ACTUARY,** do you serve the public in a government policy role or in a non-traditional position doing socially important work? We want to learn more. Write to us at [theactuary@soa.org](mailto:theactuary@soa.org).



uniqueness, gratification and freedom. While I am not claiming that public service is the only path to find these rewards, I am claiming it is *a path*, at least for me.

- **The satisfaction of making a unique contribution.** I am one of only four actuaries employed by the state of Illinois and the only health insurance actuary. The other three actuaries are with the Department of Insurance. Through me, the state and our agency has an actuarial perspective they otherwise would not have. That's a unique contribution. What's really unique, however, is not my credentials; it's the approach I bring to the agency. While I am not responsible for traditional actuarial work (we have outside actuarial consultants), the cornerstone themes of high-quality actuarial work have become mantras within my team and are slowly changing work expectations throughout the agency: whenever possible, substitute facts for impressions, clearly state all assumptions, forthrightly describe analysis limitations, carefully label and document, communicate professionally and in the detail appropriate to our multiple audiences, and review all work before release. This contribution to organizational culture will live on after I am gone.
- **The gratification of doing socially important work.** Illinois Medicaid

takes care of 3 million people, people who otherwise would not be able to afford health care. We do so in the context of history of political corruption that continues to cast suspicion, a highly strained state budget, partisan politics and a disgruntled voting public. As a result, wherever I go, my

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work inspires interest. And while it sometimes inspires the throwing of political bombs, it much more often initiates a quality discussion about difficult policy and societal issues. People across the political spectrum want a well-functioning and managed government. Very often people sincerely thank me for my work. My kids are proud to explain mom's work to their school friends. Simply put, I have found far more public reward with my current work than in my previous actuarial roles.

- **The freedom to take a stand.** As already discussed, I earn less than I would in other positions and commensurately have a lifestyle that

requires less. I can and eventually will earn much more on the outside, especially with the skills and learning I have acquired. Furthermore, should I seek new work, private market employers know that government appointees come and go and will not hold a relatively short employment term against me. Therefore, when facing a decision to stand for what I feel is right, I can do so without much fear of the income impact of a temporary loss of employment. Because I don't fear losing my job, I have the freedom to stand by principled positions and I can do so in a quietly confident way that generally avoids power plays and showdowns.

As the actuarial profession contemplates ways for actuaries to have more influence with respect to public policy, I will state the obvious: One way for actuaries to be more involved in public policy is for more actuaries to be employed in public service. I hope actuaries reading this article will realize that a public service role might be a growth opportunity for them. **A**

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**Note:** *The opinions expressed here are solely the author's. In addition to being an FSA and MAAA, the author has a doctorate in public health.*