

2016 SOA
**Health
Meeting**

June 15-17, 2016
Philadelphia, PA



**Session 76 PD, Commercial Healthcare: What's Now, and What's
Next**

Moderator/Presenter:

David M. Dillon, FSA, MAAA

Presenters:

Sarkis Daghlian, FSA, MAAA

Douglas T. Norris, FSA, MAAA, Ph.D.

Michelle L. Peters, FSA, MAAA

Commercial Healthcare: What's Now and What's Next

Sarkis Daghljan (Actuarial Services, Harvard Pilgrim Health Care)
David Dillon (Vice President & Principal, Lewis & Ellis, Inc.)
Doug Norris (Principal and Consulting Actuary, Milliman)
Michelle Peters (Market Vice President and Actuary, UnitedHealthcare)

2016 SOA Health Meeting
Thursday, June 16, 2016



Our panelists:

Sarkis Daghlian
Harvard Pilgrim Health Care



David Dillon
Lewis & Ellis, Inc.



Our panelists:

Doug Norris
Milliman



Michelle Peters
UnitedHealthcare



Areas We'll Touch on Today:

Individual Market Concerns
Selection Issues
ACA Risk Mitigation Programs
Special Enrollment Periods
Cost Savings
Market Stability
Carrier Diversification
Commercial ACA Alternatives
Grab Bag



Individual Market Concerns



Selection Issues



ACA Risk Mitigation Programs



Special Enrollment Periods



Cost Savings



Market Stability



Carrier Diversification



Commercial ACA Alternatives



(More) Questions?

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