2020 Health Meeting

JACKIE LEE
Health Section Breakfast for Lunch
June 9, 2020
Active participation in the Society of Actuaries is an important aspect of membership. While the positive contributions of professional societies and associations are well-recognized and encouraged, association activities are vulnerable to close antitrust scrutiny. By their very nature, associations bring together industry competitors and other market participants.

The United States antitrust laws aim to protect consumers by preserving the free economy and prohibiting anti-competitive business practices; they promote competition. There are both state and federal antitrust laws, although state antitrust laws closely follow federal law. The Sherman Act, is the primary U.S. antitrust law pertaining to association activities. The Sherman Act prohibits every contract, combination or conspiracy that places an unreasonable restraint on trade. There are, however, some activities that are illegal under all circumstances, such as price fixing, market allocation and collusive bidding.

There is no safe harbor under the antitrust law for professional association activities. Therefore, association meeting participants should refrain from discussing any activity that could potentially be construed as having an anti-competitive effect. Discussions relating to product or service pricing, market allocations, membership restrictions, product standardization or other conditions on trade could arguably be perceived as a restraint on trade and may expose the SOA and its members to antitrust enforcement procedures.

While participating in all SOA in person meetings, webinars, teleconferences or side discussions, you should avoid discussing competitively sensitive information with competitors and follow these guidelines:

- **Do not** discuss prices for services or products or anything else that might affect prices
- **Do not** discuss what you or other entities plan to do in a particular geographic or product markets or with particular customers.
- **Do not** speak on behalf of the SOA or any of its committees unless specifically authorized to do so.
- **Do** leave a meeting where any anticompetitive pricing or market allocation discussion occurs.
- **Do** alert SOA staff and/or legal counsel to any concerning discussions.
- **Do** consult with legal counsel before raising any matter or making a statement that may involve competitively sensitive information.

Adherence to these guidelines involves not only avoidance of antitrust violations, but avoidance of behavior which might be so construed. These guidelines only provide an overview of prohibited activities. SOA legal counsel reviews meeting agenda and materials as deemed appropriate and any discussion that departs from the formal agenda should be scrutinized carefully. Antitrust compliance is everyone’s responsibility; however, please seek legal counsel if you have any questions or concerns.
Presentation Disclaimer

Presentations are intended for educational purposes only and do not replace independent professional judgment. Statements of fact and opinions expressed are those of the participants individually and, unless expressly stated to the contrary, are not the opinion or position of the Society of Actuaries, its cosponsors or its committees. The Society of Actuaries does not endorse or approve, and assumes no responsibility for, the content, accuracy or completeness of the information presented. Attendees should note that the sessions are audio-recorded and may be published in various media, including print, audio and video formats without further notice.
Health Section Mission

The purpose of the Health Section is to prepare health actuaries for positions of leadership and promote the relevance of health actuaries in the marketplace by:

• Providing relevant educational opportunities and member communications
• Facilitating practical research, and
• Continually expanding the marketplace relevance of the health actuary brand.
Relevant Educational Opportunities

- **32** Articles published in Health Watch in the past 12 months
- **3** Strategic Initiatives completed
- **9** Webcasts in the past 12 months
- **28** Health Section Podcasts in the last 12 months

Live Meetings | Newsletter | Podcasts | Webcasts
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Marketplace Relevance: Building Community

**Subgroups**
- Behavioral Finance
- Dental
- Disability
- Employee Benefit
- Financial Reporting
- Medicare
- Medicaid
- Supplemental Health
- Value-based care
- Individual / small group
- Public Health
- Pharmacy

**Social Media**
- SOA Health group on LinkedIn ([Bit.ly/SOAhealthLI](Bit.ly/SOAhealthLI))
- More than 750 members sharing information and articles

**Volunteer Opportunities**
- Webcast moderator
- Health Watch author
- Subgroup co-leader

[www.soa.org/health](www.soa.org/health)
2019-2020 Health Section Council

Jackie Lee  
Chair

Joan Barrett  
Vice-Chair

Doug Norris  
Secretary / Treasurer

Geof Hileman

Marilyn McGaffin

Rick Pawelski

Deana Bell

Casey Hammer

Kelsey Stevens

Craig Kalman

Wendy Kwan

Sudha Shenoy
Mental Illness

1 in 5 (57 million) adults in the United States experience a mental illness each year.

- Over 700,000 adult Illinois residents have a serious mental illness.
- An estimated 240,000 youths experience serious emotional disturbance.
- The cost of mental illnesses in Illinois is more than $2.6 billion.

70% - 90% of individuals who receive treatment for mental illnesses and substance use disorders see a reduction in symptoms and improvement in quality of life.
Established

Comprehensive Approach: Housing, Employment, Recovery

12,500+ Clients served annually

$90 Million budget

1,200+ Staff

80% Services Delivered in Community

2,400 Clients Housed Each Year
SERIOUS MENTAL ILLNESSES

Includes diagnoses like Schizophrenia, Bipolar Disorder, Major Depression, PTSD, & Borderline Personality Disorder

Persons with serious mental illnesses die up to 20-25 years sooner than general population.

60% of these early deaths are due to natural causes like cardiovascular, pulmonary and infectious diseases. (Parks, 2006)

ESTIMATED ANNUAL COST PER PERSON

Treatment in a community setting saves lives and saves money:

- JAIL: $52,000/year
  (13,000 of Illinois Jails living with Mental illness)

- 5 HOSPITALIZATIONS: $30,000/year

- MENTAL HEALTH CARE: $10,000/year

- MENTAL HEALTH CARE + RENTAL SUBSIDY: $20,000/year
THRESHOLDS – COVID-19 RESPONSE
CLINICAL SERVICES & PRIMARY CARE
THRESHOLDS – COVID-19 RESPONSE
PPE AND SAFETY
THRESHOLDS - COVID-19 RESPONSE

TECHNOLOGY AND TELEHEALTH
HELPFUL TIPS FOR SUPERVISING REMOTELY

How We’re Leading: Maintaining Motivation

With many staff working from home for over a month now, we might see motivation starting to dip. As a supervisor, it’s important to engage your staff around their motivation and have conversations about what you can do to help them stay focused and engaged in this new style of work.

Have the discussion: Talk to your staff about what might be driving their motivation up or down, and what would be helpful to maximize their motivation in the weeks to come. Ask them what tips they have on how to stay motivated during this time and what might be helpful for one another on the team. This is your time to listen and create a safe environment in which everyone can talk.

Talk about: Thresholds Interim Policies

Differential Pay for COVID-19
For a limited period of time, certain staff in mandated onsite, face-to-face roles will receive temporary COVID-19 pay differential. Details about eligibility and pay amounts can be found here.

Teleworking
Due to the current COVID-19 pandemic, many of our employees will be asked to utilize teleworking over the next few weeks as we work to keep our staff and members safe. Those employees have been notified of any modifications to their work arrangements by their supervisors.

Teleworking is a work arrangement that allows employees to work at home or at some other offsite location for regularly scheduled work hours.
Larger nonprofits need help, too

Readers weigh in on a gap in the CARES Act, a Crain’s Forum story on Boeing’s relocation and its cost to taxpayers, and stepping up giving during the crisis.