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prior to open enrollment, when some actuaries were aware of the potential outcome but it had not yet been confirmed. Joe Slater and John Culkin take on the sensitive topic of funding health care costs for individuals with pre-existing conditions. They argue that coverage should be provided for the public good, but that incorporating “uninsurable risks” into voluntary insurance markets poses permanent challenges. With data to support their argument, they propose a solution akin to traditional high-risk pools, with insurance assessments and tax revenue providing the funding for high-cost individuals, allowing individual health markets to be priced more attractively.

Shifting to Medicare Advantage, Karena Weikel discusses the need for actuarial skills in the complex world of risk adjustment calculations. While the focus of her article is Medicare Advantage, actuaries working with ACA risk adjustment methodology will recognize similar challenges and the need for actuarial insight. Next, Karan Rustagi explores the well-known frustration of integrated delivery systems not aligning incentives and optimizing performance. He uses a practical illustration of Medicare Advantage bid calculations to demonstrate how an integrated health system can meet its shared goals. To wrap up the Medicare section, Greg Sgrosso explains the importance of reconciling financial data early in the pricing process. He argues that this will provide confidence in the underlying data and allow the actuary to focus on the ultimate project goal.

In our final section, Joan Barrett reviews the actuarial control cycle and discusses the increased demands and enhanced modifications with advances in predictive analytics. Her article offers considerations that actuaries will need to address in the future. Didier Serre and Joanne Buckle follow with an exploration of the ROI of genomic testing. They offer key considerations

regarding why investing in genomic testing requires some financial gymnastics. Marilyn McGaffin, the leader of Health Section Subgroups, provides a description of subgroup activity and all the need-to-know details for getting involved. Kwame Smart, an integral player in the planning of the health sessions at the 2017 Society of Actuaries (SOA) Annual Meeting & Exhibit, closes this issue with a summary of the well-attended Boston conference.

I have enjoyed the opportunity to serve as editor of *Health Watch* and thank all of the authors who have made this past year a success. In the future, I will continue to offer my insights to a publication that has served health actuaries and the general public well; I humbly ask you to consider the same. And one more thing to always remember before I go: trust math. ■



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ENDNOTES

- 1 D.J. Wilson, Guest Commentary: The Benefits of Trump's CSR Decision, *Alaska Journal of Commerce*, October 16, 2017, <http://www.alaskajournal.com/2017-10-16/guest-commentary-benefits-trump%E2%80%99s-csr-decision#.WetP2bpFvok> (accessed December 7, 2017).
- 2 Paige Winfield Cunningham, The Health 202: Four Possible Explanations for the Shocking Obamacare Enrollment Figures, *The Washington Post*, November 10, 2017, https://www.washingtonpost.com/news/powerpost/paloma/the-health-202/2017/11/10/the-health-202-four-possible-explanations-for-the-shocking-obamacare-enrollment-figures/5a04720530fb045a2e002ecb/?utm_term=.485509468b52 (accessed December 27, 2017).