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Risk Adjustment

MODERATOR

Sally Coberly, PhD
Deputy Director

SPEAKERS

John M. Bertko, FSA
Adjunct Staff
The RAND Corporation
Phone: 928/773-4361
E-mail: john.bertko@gmail.com

John M. Bertko, FSA, serves as adjunct staff at RAND, as a visiting scholar at the Brookings Institution, and as a consultant to the National Health Policy Forum. He retired as the chief actuary for Humana, Inc., where he managed the corporate actuarial group and coordinated the work of actuaries on Medicare Advantage, Part D, and consumer-directed health care products. Mr. Bertko has extensive experience with risk adjustment and has served in several public policy advisory roles, including design of prescription drug programs. He is also a commissioner for the Medicare Payment Advisory Commission and a member of the panel of health advisors of the Congressional Budget Office. He served the American Academy of Actuaries as a board member from 1994 to 1996 and as vice president for the health practice area from 1995 to 1996. He was a member of the Actuarial Board for Counseling and Discipline from 1996 through 2002. Mr. Bertko is a fellow of the Society of Actuaries and a member of the American Academy of Actuaries. He has a BS degree in mathematics from Case Western Reserve University.



Bela Gorman, FSA, MAAA

Lead Consultant

Gorman Actuarial, LLC

210 Robert Road

Marlborough, MA 01752

Phone: 508/229-3525

Fax: 508/682-0870

E-mail: Bela.gorman@verizon.net

Bela Gorman, FSA, MAAA is the lead consultant at Gorman Actuarial, LLC, an industry leader in health insurance market mergers. Prior to becoming an independent consultant, Ms. Gorman was the director of Actuarial Services at Harvard Pilgrim Health Care (HPHC) where she provided financial and actuarial analyses during HPHC's Receivership. She restructured all rating models and pricing methodologies for all products and states where HPHC conducted business while creating the Pricing Strategy Team, which brought Sales and Actuarial/Underwriting management together to discuss pricing strategy.

In 2006, Ms. Gorman was the lead actuary for "Services Relating to the Study of the Impact on Merging the Massachusetts Non-Group and Small Group Health Insurance Markets" for the Commonwealth of Massachusetts. She has also assisted the Commonwealth Connector with pricing the minimum creditable coverage plan, reviewing carrier rate filings, and identifying selection issues.

Ms. Gorman has presented at actuarial conferences, co-authored a paper for the Society of Actuaries on Managing Pharmacy Trends, and served as president of the Actuaries Club of Boston. Ms. Gorman is a fellow of the Society of Actuaries and a member of the American Academy of Actuaries with over 15 years of health care experience.



Richard Kronick, PhD

Professor of Family and Preventive Medicine

University of California at San Diego

9500 Gilman Drive, 0622

La Jolla, CA 92093-0622

Phone: 858/534-4273

Fax: 858/534-4642

E-mail: rkronick@ucsd.edu

Richard Kronick, PhD, is a professor and chief of the Division of Health Care Sciences at the University of California, San Diego, and a nationally recognized specialist in health care policy. His work focuses on understanding the causes and consequences of lack of insurance, and on understanding whether and how markets can be made to work in health care, particularly for vulnerable populations. He has developed and helped state Medicaid programs implement risk-adjusted payment systems for payment to HMOs (health management organizations). From 1993 to 1994 he was a senior health policy advisor in the Clinton administration, where he contributed

to the design of the administration's health care reform proposal. His articles have appeared in such journals as the *American Journal of Political Science*, *The New England Journal of Medicine*, and the *Journal of the American Medical Association*. Dr. Kronick has served as director of policy and reimbursement in the Massachusetts Department of Public Welfare and the assistant director in the Massachusetts Office of Health Policy.



Gary Claxton
Vice President and Director
Health Care Marketplace Project
Henry J. Kaiser Family Foundation
1330 G Street NW
Washington, DC 20005
E-mail: gclaxton@kff.org

Gary Claxton is a vice president and the director of the Health Care Marketplace Project at the Henry J. Kaiser Family Foundation. The Project provides information, research, and analysis about trends in the health care market and about policy proposals that relate to health insurance reform and our changing health care system. Prior to joining the Foundation, Mr. Claxton worked as a senior researcher at the Institute for Health Care Research and Policy at Georgetown University, where his research focused on health insurance and health care financing. From March 1997 until January 2001, Mr. Claxton as the deputy assistant secretary for Health Policy at the U.S. Department of Health and Human Services, where he advised the Secretary on health policy issues including: improving access to health insurance, Medicare reform, administration of Medicaid, financing of prescription drugs, expanding patient rights, and health care privacy. Other previous positions include serving as a consultant for the Lewin Group, a special deputy in the Office of the Assistant Secretary for Planning and Evaluation, an insurance analyst for the National Association of Insurance Commissioners, and a health policy analyst for the American Association of Retired Persons.

