

### Susan K. Hart

FSA, MAAA

Principal, Consulting Actuary



#### CURRENT RESPONSIBILITY

Sue Hart is a principal and consulting actuary with the Houston office of Milliman. She joined the firm in 1995.

#### EXPERIENCE

Sue's area of expertise is health insurance. Her clients include insurers, HMOs, employers, government entities, and providers. Sue has advised clients on the design and pricing of insurance programs, the projection and monitoring of financial results, and strategic planning. Her experience includes financial analyses associated with commercial, Medicaid, and uninsured populations, with extensive experience in the small group commercial market.

Sue has assisted health insurance organizations, providers, and other entities in the analysis of new ventures such as the formation of provider-sponsored healthcare organizations. Her support has included the development of initial feasibility studies and required regulatory filings and proposals. Sue has taken these clients through the start-up and implementation stages of the programs, including the development of rating and underwriting procedures, new product pricing, and financial projections. She provides ongoing support once ventures are operational, such as the evaluation of financial experience, pricing revisions, and regular projections and monitoring.

Sue has also been engaged by state regulators, government programs, and public/private partnerships formed to expand insurance to the uninsured and high-risk populations. She has analyzed the impact of current and proposed legislation including mandated benefits provisions, assessed the impact of regulatory changes on the uninsured in the small group market, and evaluated "limited benefit plan" packages for their affordability and market impact. Sue continually assesses past and emerging healthcare reform proposals and regulations and their impact on her clients and the healthcare market.

Prior to joining Milliman, Sue held a variety of positions for a national healthcare insurer. Her responsibilities included the management of a number of financial functions, including administrative cost allocations and large group underwriting for managed care products.

#### PROFESSIONAL DESIGNATIONS

- Fellow, Society of Actuaries
- Member, American Academy of Actuaries

#### EDUCATION

BS, Mathematics, University of Wisconsin

