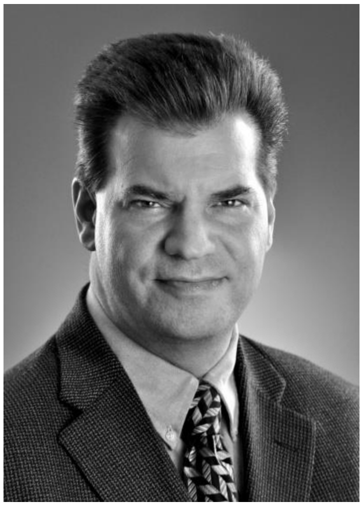
Erik Huth

FSA, MAAA
Principal and Consulting Actuary



CURRENT RESPONSIBILITY

Erik is a principal and consulting actuary with the Milwaukee office of Milliman. He joined the firm in 2010.

EXPERIENCE

Erik provides financial and strategic risk management support to the insurance and healthcare industries. He has helped clients with developing corporate strategy, product development and pricing, analyzing the impact of health care reform legislation, risk adjustment optimization, experience analysis, valuation of reserves, financial reporting, and appraisals for mergers and acquisitions.

Erik's area of expertise includes individual and small group health insurance, particularly relating to the Patient Protection and Affordable Care Act (ACA). Examples of Erik's expertise includes:

- Pricing and certifying over 45 individual and small group ACA filings in nine states. Clients include provider-owned plans, Medicaid MCOs entering ACA individual market, and traditional insurers.
- Assisting clients with ACA product development, plan design features, marketing strategies, competitive analyses, and network strategies.
- Helping ACA issuers identify members with the most potential for increases in risk adjustment transfer receipts.
- Estimating risk adjustment transfers for clients, including statewide efforts in South Dakota and Wisconsin.
- Helping the state of Colorado with their Section 1332 Waiver analysis.

In addition, Erik has worked on large group, and individual and small group non-ACA pricing and rate filings. Erik is the appointed actuary for a number of clients, certifying the actuarial opinion regarding the adequacy of their statutory liabilities.

From previous employers, Erik has experience with a variety of health and life insurance products, including:

- Pricing and developing underwriting guidelines for small group self-funded plans
- Pricing voluntary products (hospital indemnity, cancer, accident), and Medicare Supplement
- Developing and pricing mini-med products
- Performing asset-liability matching and investment strategies for life and annuity products,
- Developing, pricing, and valuation of long-term Care and long-term disability products.

PAPERS

- "Law and Executive Order: A look at how President Trump's executive order on healthcare impacts the ACA's small group and individual markets"
- "A financial post-mortem: Transitional policies and the financial implications for the 2014 ACA individual market"

PROFESSIONAL DESIGNATIONS

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

EDUCATION

BS, Mathematics, University of Wisconsin, Madison, 1988

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