



Stabilizing the Individual Health Insurance Market

SPEAKER BIOGRAPHIES

(In order of appearance on the program)

KATHRYN SANTORO, MA is Director of Policy and Development at the National Institute for Health Care Management (NIHCM) Foundation, a nonprofit and nonpartisan organization whose mission is to promote improvements in health care access, management and quality. Ms. Santoro currently leads NIHCM's *Driving Value* webinar series and directs the organization's maternal and child health programs. Under these projects, she conducts research and analysis on health policy issues in support of improving practices used by health care decision makers and industry leaders.

Ms. Santoro joined NIHCM Foundation in September 2004 after receiving her Master's degree in Public Policy from the George Washington University with a focus on women's health policy. Ms. Santoro previously served as a Project Consultant for Women in Government where she was responsible for compiling a state-by-state report card on access to cervical cancer screening. While pursuing her Master's degree, Ms. Santoro was a Communications Assistant for a health policy consulting firm and a Graduate Intern for a Washington, D.C. based women's and children's policy research organization. Ms. Santoro attended Villanova University in Villanova, PA and graduated with a BA cum laude in Political Science.

KURT GIESA, FSA, MAAA is a Partner and the National Practice Leader of Oliver Wyman Actuarial Consulting's Healthcare Practice. He works with health insurers, regulators, and providers. Recently, Mr. Giesa's work with health insurers has been focused on helping them understand and respond to the changes that result from the Affordable Care Act.

His work with insurers also includes the design of group health and HMO rating techniques, rating specialized coverages, provider contracting, Medicare Advantage and Medicaid risk contracting, product design, regulatory filing, and mergers and acquisitions. His work with health care providers includes assistance in contracting with payers, the design of risk-sharing mechanisms, HMO creation, and the development of business strategies to anticipate and respond to the changing health care environment. His work with regulators includes the design of health insurance exchanges, the review of health insurance rate filings, providing expert testimony at rate hearings, market analysis, and the development of regulation, specifically health insurance rate regulation.

Mr. Giesa is a Fellow of the Society of Actuaries and a member of the American Academy of Actuaries

KRIS HALTMEYER is Vice President, Legislative & Regulatory Policy, for the Blue Cross and Blue Shield Association (BCBSA) in Washington, D.C. He oversees regulatory and policy development for BCBSA, working on a broad range of issues, including health insurance reform, exchanges, and government programs.

With over 25 years of experience in strategic analysis and policy development, Mr. Haltmeyer has contributed to the debates on each of the major laws impacting health plans in recent years. These include the Affordable Care Act (ACA), the Mental Health Parity and Addiction Equity Act (MHPAEA), the Medicare Modernization Act (MMA), and the Health Insurance Portability and Accountability Act (HIPAA).

Prior to joining BCBSA, Mr. Haltmeyer was a health policy analyst with Blue Cross of California and WellPoint, Inc. Mr. Haltmeyer has a Masters in Health Services Administration and a Masters of Science in Gerontology from the University of Southern California.

JESSICA ALTMAN was appointed Acting Insurance Commissioner on August 19, 2017. Prior to this, Ms. Altman served as Chief of Staff for the Pennsylvania Insurance Department alongside former Insurance Commissioner Teresa Miller beginning in June 2015. In this position, Ms. Altman served as the top aide to former Commissioner Miller, oversaw policy initiatives for the agency, and coordinated policy with other state government agencies and external groups.

Ms. Altman represented the department in a number of statewide initiatives including coordinating aspects of Health Innovation in Pennsylvania, which leverages funds from the Centers for Medicare and Medicaid Services' State Innovation Model Initiative and sitting as a board member for ABC-MAP, the Commonwealth's initiative to implement a prescription drug monitoring program. She is also an active member of the National Association of Insurance Commissioners (NAIC), and is vice-chair of the NAIC's subgroup evaluating the definition of quality improvement activities for the medical loss ratio.

Prior to joining the Pennsylvania Insurance Department, Ms. Altman worked at the U.S. Department of Health and Human Services' Center for Consumer Information and Insurance Oversight, where she developed policy and facilitated implementation of the Affordable Care Act. In addition, she served as a policy analyst for the health division of the White House Office of Management and Budget while completing her master's degree.

Ms. Altman has a Master in Public Policy from the Harvard University John F. Kennedy School of Government and a Bachelor of Science in Policy Analysis and Management, with a concentration in Health Care Policy, from Cornell University.

AVIK ROY is the President of the Foundation for Research on Equal Opportunity (FREOPP.org), a non-partisan, non-profit think tank that conducts original research on expanding opportunity to those who least have it.

He has advised three presidential candidates, including Marco Rubio, Rick Perry, and Mitt Romney. As the Senior Advisor to Perry's campaign in 2015, Mr. Roy was also the lead author of Gov. Perry's major policy speeches. The *Wall Street Journal* called Perry's address on intergenerational black poverty "the speech of the campaign so far."

Mr. Roy is also the Opinion Editor at *Forbes*, and the author of *Transcending Obamacare: A Patient-Centered Plan for Near-Universal Coverage and Permanent Fiscal Solvency*, a second edition of which was published in 2016 by FREOPP. He serves on the advisory board of the National Institute for Health Care Management, is a Senior Advisor to the Bipartisan Policy Center, and co-chaired the Fixing Veterans Health Care Policy Taskforce.