

November 19, 2013 --- Portland Actuarial Club Luncheon

Title: Health Care Reform and the Individual Market
Speaker(s): Patrick Jou, FSA, MAAA, EA
When: Tuesday, November 19, 2013 from noon to 1:30pm
Where: Heathman Hotel – Broadway Room, 1001 SW Broadway Portland, OR 97205
RSVP: Please RSVP by

Thursday, November 14 at 2:00 pm

on our website: www.PortlandActuarialClub.org/contact/rsvp
RSVP's received later than the deadline will incur an additional \$5 fee.

Description:

Premiums in the individual market are attracting significant attention as online health insurance exchanges went live October 1. This presentation will explain the key Affordable Care Act provisions set to take effect for 2014 and explore some of the new actuarial issues arising from a rate setting perspective. For example the 2014 insured population will have significantly different average health status compared to today's insured population. Media and press attention given to the premium rate changes and online exchange issues will also be discussed.

Patrick Jou, FSA, MAAA, EA

Patrick has been an actuary for nine years and is currently a pricing actuary at Cambia Health Solutions, focusing on the individual and small group segments of the commercial health insurance market. He joined Cambia at the beginning of the year as market reform impacts were being developed and priced for 2014 premium rates. Before joining the carrier side, Patrick was most recently a consulting actuary at Mercer where he provided advice on employer-sponsored health plans and specialized in retiree plan issues.

Patrick is an avid tennis player, enjoys a cryptic crossword from time to time, and is fascinated by the latest season of Survivor. He is also a summa cum laude graduate of Dartmouth College with a bachelor's degree in economics.