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## **Proposals to Reform the Individual Health Insurance Market**

### **MODERATOR**

**Sally Coberly, PhD**

*Deputy Director*

### **SPEAKER**

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**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.



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**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. Before 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 was 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.



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**Brian Webb** has worked in health policy in Washington, DC, since 1988, when he joined the office of Rep. Bill Thomas (R-CA) as the health legislative assistant. Mr. Webb served in that capacity when Chairman Thomas first became Ranking Minority Member of the Subcommittee on Health for the Committee on Ways and Means. After six years with Rep. Thomas, Mr. Webb worked for five years in California Gov. Pete Wilson's Washington, DC, office as deputy director and health and welfare aide.

Prior to joining the National Association of Insurance Commissioners as a health policy analyst in 2001, Mr. Webb worked on Medicare and Medicaid policy for the BlueCross BlueShield Association and, before that, was the assistant vice president for legislation for the then-Federation of American Health Systems.

