

**New Hampshire Insurance Department (NHID)
Public Hearing on Premium Rates in the Health Insurance Market
Friday, November 6th, 2015**

Speaker Bios

Jennifer Smagula, FSA, MAAA is an independent actuarial consultant with over 15 years of health care actuarial experience who works with Gorman Actuarial on many projects. Jennifer testified on behalf of the Massachusetts Attorney General in 2011 at the Massachusetts Cost Containment hearings and is part of the GA team working on 2012, 2013 and 2014 Massachusetts Cost Containment analysis on behalf of the Attorney General's Office. Jennifer reviews rate filings on behalf of the Massachusetts Division of Insurance, and Jennifer is part of the New York Hospital Price Study project team. Prior to being an independent consultant, she was a director-level actuary at Blue Cross Blue Shield Massachusetts, where her responsibilities included prescription drug pricing and PBM contract analysis, rate development, and pricing for all senior products and financial analysis of disease-management programs. Jennifer also previously served as an actuarial manager at Harvard Pilgrim Health Care, where she was responsible for the New Hampshire, Maine, and Medicare Advantage rate filings. This included all aspects of the rate filing process, such as the base claims development, trend projections, and benefit pricing, along with the overall ongoing review of the profitability of the products.

Panel One

Moderator

Kathy Crompton has been a health care advocate for over thirty years. She has worked in several community-based organizations and served on many non-profit boards. Kathleen believes all people deserve access to optimal health care as well as opportunities to address the wide variety of health care needs encountered by individuals and families as they grow and change throughout the life cycle. Kathleen is currently the Director of Strategic Initiatives for the Strafford County Community Action Program in Dover, NH.

Panelists

Tom Sherman, NH State Representative and gastroenterologist is a graduate of the University of Connecticut School of Medicine and received his postgraduate training at the Washington University School of Medicine in St. Louis. Dr. Sherman is a practicing gastroenterologist at Exeter Hospital. His background includes having served as: chair of the hospital regulatory committee, medical staff president, and hospital trustee. He is also chairman of the board of trustees of Next Generation Choices Foundation, a nonprofit whose goal is to raise awareness for cancer prevention and healthy lifestyles.

Tom is now in his second term as state representative for Rockingham District 24, representing Rye and New Castle. He serves on the Committee on Health, Human Services and Elderly Affairs. He was appointed by the Speaker of the House of Representatives to the Commission to Study Expansion of Medicaid Eligibility. He collaborated with legislators from both chambers and parties for successful passage of the NH Health Protection Plan, representing the House both on the commission as well as during subsequent negotiations with the Republican Senate caucus. The Speaker also appointed him to the Medical Malpractice Panel and Insurance Oversight Committee. As a response to the hepatitis C outbreak at Exeter Hospital, which he helped discover, working closely with representatives and

senators from both sides of the aisle, Tom has ushered legislation critical to patient safety through both chambers of the Legislature to the Governor's desk, making New Hampshire the first state in the nation to provide professional oversight of medical technicians. He has done considerable legislative work on medical pricing transparency and hosted fora in both Rye and New Castle for constituents on the NH insurance market. With this background, Tom brings his commitment to a comprehensive and accessible patient-focused system of health care.

Abby Shockley, MPH, CPH, CLC is the Executive Director of the NH Alcohol and other Drug Service Providers Association. She holds her MPH from the University of South Florida and her BS from Boston University. Abby has a wide range of experience in the public health sector, with past work as a clinical researcher, educator, and program manager for healthcare quality improvement and reform policy projects in Florida and New Hampshire. Her previous experience includes work with the Tampa Bay Healthcare Collaborative, Healthy Start Coalition, and the Florida Perinatal Quality Collaborative. When not working with the NH Providers Association, Abby serves as the vice president of the NH Public Health Association and secretary for the NH Chapter of the National Organization on Fetal Alcohol Syndrome, and she is a board member for the NH Council on Problem Gambling. She lives in Concord with her husband, son, and their two dogs.

Gareth Dickens is the co-founder and co-CEO of ConvenientMD Urgent Care, a full-service physician-staffed urgent care clinic group operating clinics throughout New Hampshire focusing primarily on: (1) exceptional quality of care, (2) impeccable customer service, and (3) affordable healthcare prices. Gareth is also the co-Founder and managing partner of Market Square Capital, a search fund that was formed to make long-term control investments in profitable, growth-oriented private companies. Before Market Square, Gareth served as the director of corporate development for Thermo Fisher Scientific, a \$12 billion publicly-traded life sciences company. At Thermo Fisher, Gareth led a team of mergers and acquisitions professionals analyzing and executing numerous buy- and sell-side mergers around the globe. Before joining Thermo Fisher, Gareth spent a number of years working in private equity and mergers and acquisitions in Chicago.

Gareth's early childhood included years living on a game reserve in South Africa. He moved to the U.S. in the late '90s. He attended Harvard University's Extension School and UNH, completing his bachelor's degree in business administration, graduating summa cum laude. Gareth currently lives in Portsmouth, NH, with his family clan of 5. He is engaged in a number of community-based nonprofit initiatives.

Henry D. Lipman, FACHE, Senior Vice President/Financial Strategy & External Relations, LRGHealthcare, originally joined Lakes Region General Hospital's administrative staff in 1984 as the budget planning director and has served in the roles of vice president of professional services, vice president of professional services and finance, vice president/chief financial officer, and executive vice president/chief financial officer. In 2011, Mr. Lipman became the senior vice president for financial strategy and external relations. He has played a leadership role in the financial management, legislative/regulatory and operations of what has become a two-hospital system (Lakes Region General Hospital and Franklin Regional Hospital) as of July 2002; he coordinated the merger of Franklin and Lakes Region hospitals. He played a key role in the hospitals earning federal designations, with Franklin designated a Critical Access Hospital and LRGH with Sole Community Hospital status. Before joining LRGHealthcare, he was employed as a management engineer assistant at Concord Hospital in Concord and did administrative internships at Maine Medical Center and Brigham and Women's Hospitals.

Externally, he has served as chairman of the NH Hospital Association Board, served as chair of the Association's Advocacy Task Force during the adoption of the New Hampshire Health Protection Plan and the Medicaid Enhancement Tax Agreement, and he has played a leadership role in the development of the Granite Health* partnership. Among his many community involvements, he has served as Laconia Ward 3 City Councilor since November 2005 and recently as the immediate past chair of the Belknap Economic Development Council.

Lipman graduated Magna Cum Laude from the University of New Hampshire's Health Care Management and Policy Program and received a master's in business administration with a concentration in health care management from Boston University. He was recently presented with the Leslie A. Smith Award by the New Hampshire Hospital Association, was named a New Hampshire Business Review 2012 Financial Executive of the Year winner, and was named American Hospital Association's Grassroots Champion in 2010.

NHHealthCost.org Presentation

Maureen Mustard, Director of Health Care Analytics, NH Insurance Department has a bachelor of science degree in health management and policy from the University of New Hampshire and a master of business administration degree from Boston College. Ms. Mustard is involved in Insurance Department initiatives to collect and analyze healthcare data, to improve price transparency, and to inform policy recommendations. She oversees the submission of claims data to the NH Comprehensive Healthcare Information System (NHCHIS) and is leading the effort to enhance the NH HealthCost website.

Panel Two

Moderator

Tyler Brannen, Health Policy Analyst, NH Insurance Department, has been with the Insurance Department since 2006 and represents the department on issues related to health insurance policy, health care costs, and projects impacting the health care delivery system in NH. Tyler works closely with the New Hampshire legislature and with various health care commissions and boards in the state. Prior to coming to the Department, Tyler worked in strategic planning for Johns Hopkins Medicine, as a medical economics manager with a large pharmacy benefit manager, and in provider contracting at Blue Cross Blue Shield of New Hampshire. He has his master's degree from the Johns Hopkins School of Public Health and his undergraduate degree from the University of New Hampshire.

Panelists

Kevin Lewis, Chief Executive Officer, Community Health Options comes to CHO with extensive experience in healthcare management and advocacy in various leadership roles. Kevin previously was CEO at Maine Primary Care Association, where his efforts included improving health care access for underserved populations and representing Maine's community health centers. He served as director of continuing care at Maine Hospital Association and as the legislative liaison at the Wisconsin Department of Health and Family Services. Kevin has a BA from Dartmouth College, a master's degree in public policy from the University of Michigan, and he is a graduate of the Johnson & Johnson Health Care Executive Program at UCLA.

Scott Colby, Vice President of Regional Operations and Executive Director, Minuteman Health, is based in Minuteman's Manchester, N.H. offices. Prior to joining Minuteman Health in January 2015, Colby served as executive vice president of the New Hampshire Medical Society, where he had been employed since 2010. His responsibilities included operations, membership growth, strategic planning, lobbying, and general support of the society's mission.

In addition, in June 2012, Colby was appointed by the New Hampshire Medical Society Council as the manager of New Hampshire Medical Society Insurance Services, L.L.C. His responsibilities included day-to-day operations of the insurance agency, including the implementation of the agency's strategic partnership with Willis North America. Colby is a licensed property and casualty producer in the state of New Hampshire.

Before joining the Medical Society, Colby served as director, government affairs and managed care for Catholic Medical Center in Manchester, N.H., where he had been employed since 2000. Colby has more than 20 years of health care experience, including his role at the Medical Society, his prior experience at Catholic Medical Center, his work in network development for Tufts Health Plan of Watertown, Mass., and his work with Northshore International Insurances Services of Danvers, Mass.

Colby holds a B.S. in business administration from the University of New Hampshire, an M.S. in management from New England College in Henniker and is a 2002 graduate of Leadership Manchester. He lives in Londonderry, N.H., with his wife and daughters.

Tim Bulat, FSA, MAAA is Actuarial Senior Director at Cigna, leading the Markets and Products Pricing Team. He has had several roles at Cigna since 2004, in both the U.S. and international divisions, and his area of expertise is commercial health insurance pricing. He is a 2002 graduate of the University of Connecticut, and he currently works out of Cigna's Philadelphia office.

Beth Roberts, Senior Vice President, Regional Markets, Harvard Pilgrim Health Care is responsible for the growth and financial success of regional markets, to include New Hampshire, Maine, and Connecticut. Ms. Roberts and her team are the strategic hub for Harvard Pilgrim and work to develop and implement business plans focused on profitable growth. This role includes forging new relationships with business partners throughout the regional markets. Ms. Roberts previously served as the vice president of Northern New England at Harvard Pilgrim. She has more than 20 years of experience in the health insurance field.

Ms. Roberts serves as chair of the New Hampshire Health Plan Board, City Year New Hampshire, and the Riverwoods Continuing Care Group. Ms. Roberts was the chairperson of the 2010 Heritage United Way campaign and successfully raised a record \$3.7 million. She served as chairperson of the American Heart Association's 2010 Go Red for Women luncheon and the 2009 Heart Gala. She was awarded the Crystal Heart Award and was recognized as the Top Corporate Volunteer by New Hampshire Magazine. In addition, New Hampshire Business Review recognized her as an Outstanding Woman in Business in 2008. Ms. Roberts has a master's degree in business administration from Boston University and is a Certified Health Insurance Executive through the America's Health Insurance Plans.

Maria M. Proulx, Esq., Staff Vice President of Strategy, East Region and National Provider Solutions, Anthem Blue Cross and Blue Shield, leads Anthem's East Region and National Provider Solutions Strategy organization. In this role, she is responsible for providing strategic guidance to the leadership team as well as internal and external business partners.

Prior to being named staff vice president of strategy, East Region and National Provider Solutions, Ms. Proulx held leadership positions at the company, serving as Anthem's associate general counsel for New Hampshire, director of regulatory compliance for Anthem's plans in New Hampshire and Maine, and before that as a lead contractor in Anthem's provider engagement and contracting area. She has been with Anthem since 2008. Prior to joining Anthem, Ms. Proulx practiced law at Orr & Reno, PA in Concord, NH, where she focused on civil and commercial litigation.

She holds a law degree from Quinnipiac University School of Law in Hamden, Conn., as well as a bachelor's degree in political science from the University of New Hampshire. Ms. Proulx serves on the board of directors of CASA-NH (Court Appointed Special Advocates). She is a graduate of the Concord Chamber of Commerce Leadership Program and a 2015 recipient of the BIA's Above and Beyond Award in recognition of her work in the state of NH related to educating consumers and small and large businesses about the Affordable Care Act.

Ms. Proulx and her family reside in Exeter, New Hampshire. In her spare time, she enjoys running, playing soccer, and coaching her children's soccer teams.