

Senior Issues (B) Task Force

Public Hearing on Long-Term Care Insurance

Wednesday, November 28, 2012

Speaker Biographies

Marc Cohen, LifePlans, Inc.:

Marc A. Cohen, Ph.D. is the Chief Research and Development Officer and former President and co-founder of LifePlans, Inc., a long-term care insurance services, risk management and research company. Over his 20 year career at LifePlans, Dr. Cohen has conducted extensive research and analysis on a variety of public policy issues affecting the the financing and delivery of long-term care services and the development and growth of the long-term care insurance market. Dr. Cohen has consulted widely to the health and long-term care insurance industry, implemented new and innovative risk management and prevention programs affecting elderly populations, and testified before Congress on issues related to long-term care financing and private insurance. Dr. Cohen received his Ph.D. from the Heller School at Brandeis University and his Masters Degree from the Kennedy School of Government at Harvard University.

Andrew Melnyk, American Council of Life Insurers (ACLI):

Andrew Melnyk is Vice President of Research at the American Council of Life Insurers (ACLI). His many functions at ACLI include: authoring or supervising the development of numerous white papers; serving as staff representative on ACLI's Life Insurance Investments Committee; managing the production of ten statistical publications; serving as de facto chief economist of ACLI; and, managing ACLI's Research Department. Prior to joining ACLI in 2005, he was an Economist with USAID's Development Information Services project and, prior to that, a Research Economist with ERS Group. From 1998 to 2002, he held the position of Assistant Professor of Economics at the American University in Cairo (Egypt) and from 2001 to 2002 served as Chair of the Economics Department. He has also held the position of Affiliate Professor at Loyola University (Baltimore), Visiting Instructor at the American Institute of Business and Economics (Moscow), Adjunct Professor at the University of Miami, and was an Economist at the U.S. Department of Commerce. He has several academic publications and holds a Ph.D. and M.A. in Economics from the University of Miami and a B.A. in Economics from the University of Illinois.

Dawn E. Helwig, Milliman / American Academy of Actuaries:

Dawn E. Helwig (FSA, MAAA) is a principal and consulting actuary with the Chicago office of Milliman. She joined the firm in 1986. Dawn has participated in Milliman's internal research in developing long-term care claim cost guidelines. Dawn specializes in health product development and analysis, with a focus on long-term care (LTC) and Medicare Supplement. She has experience in the plan design, development, and implementation of LTC and MedSupp policies for a number of insurance companies and has assisted in developing and analyzing proposed LTC plans for employee groups (including the federal government). In addition to product development work, Dawn has experience with marketing and administrative management, state insurance department filings, profitability and experience analyses, strategic planning and acquisitions, and financial reporting.

Prior to joining Milliman, Dawn worked for 10 years for an insurance company, primarily in health product pricing and analysis. Dawn has been a frequent speaker at industry and professional meetings and has authored numerous articles. She is a Fellow in the Society of Actuaries and a Member of the American Academy of Actuaries.

Dawn has served on a Society task force to review syllabus content and has assisted in developing Health Practice Notes for MedSupp. She has also served on the SOA LTC Section Council, with one year as chairman. Dawn received her degree in Math and English (summa cum laude) at North Park College.

Bonnie Burns, California Health Advocates:

Bonnie Burns is a former consultant to state agencies and national consumer groups and has decades of experience in Medicare, Medicare supplemental insurance, and long term care insurance. She is currently the Training & Policy Specialist for California Health Advocates (CHA). She serves as a Funded Consumer Representative to the National Association of Insurance Commissioners (NAIC), and is an appointed member of the Board for the program, and a member of the Consumer Advisory Committee to the National Committee on Quality Assurance (NCQA).

She served on the Consumer Standards Working Group, the founding committee for developing the Partnership for Long-Term Care in California; and on advisory committees of the California Department of Aging, Department of Insurance, the CalPERS long-term care program, AARP, and other advocacy organizations working on long-term care insurance issues. She has testified in front of Congressional committees and the California State legislature and submitted comments on state and national legislation related to long-term care insurance. Bonnie was awarded the national "Beneficiary Services Certificate of Merit" by the Centers for Medicare and

Medicaid Services for her work on behalf of Medicare beneficiaries in 2001 and more recently was honored as a 2012 Money Magazine “Hero” in the October issue of the magazine.

Birny Birnbaum, Center for Economic Justice:

Birny Birnbaum is a consulting economist and former insurance regulator whose work focuses on insurance regulatory issues. Birny also serves as an economic adviser to and Executive Director for the Center for Economic Justice (www.cej-online.org), a Texas non-profit organization, whose mission is to advocate on behalf of low-income consumers on issues of availability, affordability, accessibility of basic goods and services, such as utilities, credit and insurance.

On behalf of CEJ, Birny has served as a consumer representative at the NAIC for over a dozen years and been involved in a variety of issues, including long term care insurance. Birny has consulted with state insurance departments and other state and federal agencies on a variety of insurance issues, including long term care insurance. Birny has testified on numerous occasions before Congress, state legislatures and state insurance departments.

Birny served for three years as Associate Commissioner for Policy and Research and the Chief Economist at the Texas Department of Insurance. At the Department, Birny provided technical and policy advice to the Commissioner of Insurance and performed policy research and analysis for the Department. Birny was also responsible for the development of data collection programs for market surveillance.

Prior to coming to the Department, Birny was the Chief Economist at the Office of Public Insurance Counsel (OPIC), working on a variety of insurance issue. OPIC is a Texas state agency whose mission is to advocate on behalf of insurance consumers. Prior to OPIC, Birny was a consulting economist working on community and economic development projects. Birny also worked as business and financial analyst for the Port Authority of New York and New Jersey. Birny was educated at Bowdoin College and the Massachusetts Institute of Technology. He holds two Master’s Degrees from MIT in Management and in Urban Planning with concentrations in finance and applied economics.

Mark Meiners, George Mason University:

Mark R. Meiners, Ph.D., is a Professor of Health Economics and Policy in the College of Health and Human Services at George Mason University. Dr. Meiners specializes in the areas of aging and health with emphasis on financing and reimbursement issues. He is nationally recognized as one of the leading experts on financing and program development in long-term care. His most recent work focuses on improving community care coordination between medical and social

service providers. He is also working to replicate Long-Term Care Insurance Partnership programs in states across the country.

Among his noteworthy accomplishments is his leadership of the Robert Wood Johnson Foundation (RWJF) Medicare/Medicaid Integration Program, an initiative designed to help states develop new systems of care that better coordinate acute and long-term care. In addition he has led the RWJF Partnership for Long-Term Care, an innovative state-based long-term care insurance program, since its beginning in 1987. His path-breaking research on long-term care insurance has been a major catalyst to the current interest in this topic and his work on Medicare/Medicaid integration has helped advance chronic care improvement strategies for all aged and disabled populations. He holds a Ph.D. and M.A. in economics from Georgetown University and a B.A. in economics with distinction from the University of Wisconsin.

Guenther Ruch, GHR Consulting:

Guenther Ruch is an independent consultant who assists clients in insurance regulatory issues and matters and provides strategic advice on the Wisconsin insurance marketplace and strategic research and analysis on Affordable Care Act implementation issues. He is also acting President and CEO of Requia Life Insurance Corp in Madison, WI. Mr. Ruch was Assistant to the Commissioner – LTE Consultant for the Wisconsin Office of the Commissioner of Insurance (OCI) from 2010-2012. He was Senior Vice-President at WPS Health Insurance in Madison, Wisconsin from 2004-2006. He was the Division Administrator for Regulation and Enforcement at OCI from 1997-2004 and 2006-2010. He was the Director of the Market Regulation Bureau at OCI from 1985-1997. He was Corporate Accounting Manager at American Family Insurance in Madison, Wisconsin from 1983-1985. He was the Insurance Financial Examiner and Assistant Director for the Financial Examinations Bureau from 1973-1983. He graduated from University of Wisconsin – Whitewater with a B.A. in Business Administration with minors in economics and finance.

Mr. Ruch is the recipient of the 1998 NAIC's Robert Dineen Award. He received the Wisconsin Association of Mutual Insurance Companies Distinguished Service Award in 2004. He was a Member of the Board of Directors of Eldercare Health Plan from 2004-2006. He was a Certified Financial Examiner. He is also a former Chair of the NAIC's Senior Issues (B) Task Force, Medicare Private Plans (B) Subgroup, and several Medigap (B) Subgroups.