

# KRISTIN HOUGHTON

FSA, MAAA

Consulting Actuary

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## Current Responsibility

Kristin Houghton is a consulting actuary specializing in healthcare consulting in the Seattle office of Milliman. She was with Humana before joining the firm in 2012.

## Professional Work Experience

Kristin has assisted clients with a variety of projects, including pricing, rating, healthcare reform, risk adjustment consulting, and regulatory filings. She has extensive experience in commercial rate development and filings, particularly in the state of California, and ACA risk adjustment projections.

Recent projects include:

- Commercial ACA rate development, filings, and consulting
- ACA risk adjustment projections and consulting
- Claims experience analysis and benchmarking
- Benefit relativity development and pricing
- Rating model development
- Provider payment development

## Professional Designations

- Fellow, Society of Actuaries
- Member, American Academy of Actuaries

## Education

BS, Mathematics; BA, Business Administration (summa cum laude),  
St. Norbert College (WI)