

Hans K. Leida

PHD, FSA, MAAA

Principal, Consulting Actuary



CURRENT RESPONSIBILITY

Hans Leida is a principal and consulting actuary with the Minneapolis office of Milliman. He joined the firm in 2006.

EXPERIENCE

Hans works in health insurance. He has consulted to the full gamut of risk-bearing entities, including traditional insurers, managed care plans, healthcare providers, government health programs, and employers. Recently, he has also been working with healthcare technology companies and with stakeholders trying to understand the likely effects of potential healthcare reforms. Hans has been quoted in the media on healthcare reform in publications such as The Wall Street Journal, Reuters, Bloomberg Businessweek, and Modern Healthcare.

Hans has completed many projects involving individual and group health insurance strategy, pricing, and rate filings. In 2007, he co-authored a paper for America's Health Insurance Plans (AHIP) on the impact of guaranteed issue and community rating laws adopted by certain states in the 1990s. That paper, which was updated in 2012, has been widely cited with the advent of federal healthcare reform, most notably by the chief justice of the United States Supreme Court in his majority opinion for the case upholding premium subsidies in federal exchange states (King v. Burwell).

Hans co-authored the second edition of *Individual Health Insurance*. This textbook has been on the Society of Actuaries' exam syllabus for many years. More recently, Hans completed a major study commissioned by the SOA examining the first decade of results under the Affordable Care Act.

Hans is a recognized expert on risk adjustment and predictive modeling of healthcare costs. He helped develop and currently leads research and development for the Milliman Advanced Risk Adjusters™ (MARA™) software product, which leads the industry in predictive accuracy. He is also experienced in applying MARA or other industry-standard risk adjustment models to solve business problems, such as targeting care management initiatives or developing alternative payment arrangements with healthcare providers. When needed, Hans has also developed and implemented custom modeling solutions for clients.

Hans also works with Medicare Advantage and Medicare supplement plans.

Prior to joining the firm, Hans taught mathematics while pursuing his PhD. He also performed research and co-authored a book with the support of a grant from the National Science Foundation.

PROFESSIONAL DESIGNATIONS

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

EDUCATION

- BA (summa cum laude), Mathematics and English, University of St. Thomas
- PhD, Mathematics (Algebraic Topology), University of Wisconsin - Madison

