

Justin Chow, FSA

Manager & Actuary

Summary

Fellow of the Society of Actuaries since August 2019. Primary role in Medicaid capitation rate advocacy among other quantitative responsibilities. Committed to development of analytical talent among direct reports.

Established actuarial credentials at Milliman Inc, Indianapolis. Former projects consisted of Medicaid capitation rate setting and various support work for state Medicaid agencies. Managed team of actuarial analysts working extensively with SAS Statistical Software for state Medicaid programs and various commercial health research projects. Experienced in establishing project workflow and data automation. Developed client-facing dashboards for insight (see DRIVE).

Graduated Magna Cum Laude (GPA 3.86) with BSBA in Actuarial Science and Information Systems from Drake University 2013. Also experienced in advanced Excel models, VBA coding, and GitHub source control. Familiar with Pragmatic Programmer concepts and QlikView business intelligence software.

Expert skier; Advanced scuba diver; Brazilian Jiu-Jitsu blue belt.

Experience



AmeriHealth Caritas

Manager, Actuarial Services

October 2022 - Present

- Provided rate advocacy support for the Pennsylvania Community HealthChoices (CHC) managed care program and the AmeriHealth New Hampshire managed care program. Performed forecasting, pricing, budgeting, and reserving functions, in addition to negotiations with the relevant state agencies and actuaries.
- Implemented use of Genie AI for databricks to expedite existing workflows, as well as ideation of additional plan efficiencies. Notable efforts include risk adjustment validation (e.g. CDPS), plan enrollment integrity, and various revenue maximization strategies.
- Managed a team of analysts to implement best practices in workflows to accomplish actuarial departmental goals. Coached direct reports to achieve a common understanding of business goals and health insurance principles. Actively mentoring direct reports to improve productivity and analytical judgment.
- Co-hosted and organized the actuarial departmental on-site meeting (September 2023), consisting of three days of sessions for professional development for over 50 staff members. Drafted and implemented a half- day long collaboration and communication activity in the style of Shark Tank. Interfaced with senior leadership (company VPs) for participation and approval.



Milliman

Actuary

August 2019 - October 2022 (3 years 3 months)

- Performed capitation rate setting for state Medicaid program, including drafting certification reports based on Medicaid Managed Care Rate Development Guide published by CMS. This included organizing and interpreting various data sources to establish credible base experience.
- Reviewed risk adjustment metrics applied to certified capitation rates for reasonability.
- Managed client deliverables by delegating appropriate tasks among junior staff, including coaching staff through education on Medicaid program requirements.
- Shared insights of COVID-19 impact on Medicaid financial metrics through a presentation during the annual firm-wide forum.

Associate Actuary

July 2013 - August 2019 (6 years 2 months)

- Assisted in capitation rate setting for a state Medicaid behavioral health program by analyzing historical enrollment, encounters, and capitation data through in-house processes. This involved adjusting morbidity mix among health plans through Excel models, in addition to extensive programming with SAS statistical software.
- Implemented GitHub repository bases for annual Medicaid related projects through principles of pragmatic programming. Improved code base through refactoring existing logic and utilized Jenkins continuous integration to improve programming efficiency.
- Developed the Milliman product Dashboard for Research, Insight, and Validation of Experience (DRIVE™) using the QlikView platform for state Medicaid programs to promote transparency in rate setting process.
- Completed various other projects that involved the use of Cost Models, Claims Probability Distributions, Enrollment Transition Matrices, Governmental Data Surveys, and SAS Connect, among other supporting roles.

Education



Drake University

Bachelor of Science in Business Administration (BSBA)

Actuarial Science & Information Systems (2010 - 2013)

Grade: 3.86



INTI College Subang Jaya (2008 - 2009)

Activities and societies: Debate Championship Runner-up [2009] & Semi-Finalist [2010]



Duolingo

Spanish: CEFR B2 (Upper-Intermediate)

Mandarin Chinese: CEFR B2 (Upper-Intermediate)