

MARY CRETEN (VAN DER HEIJDE)

FSA, MAAA

Principal, Consulting Actuary

mary.creten@milliman.com

+1 303 672 9081



Current Responsibility

Mary Creten is a principal and consulting actuary with the Health Practice in the Denver office of Milliman. She joined the firm in 2001.

Professional Work Experience

Mary has been heavily involved in healthcare reform, with a focus both on current required changes and on pricing and strategy for entry into health exchanges. Mary works extensively on individual and small group underwriting and pricing and leads the development of Milliman's Small Group Medical Underwriting Guidelines and Individual Medical Underwriting Guidelines products for the United States, Brazil, and Mexico. She has recently done significant work assisting insurers in the individual market, including pricing, design, medical underwriting implementation, and other market and competitive considerations. She has also worked in areas of predictive modeling, including risk adjusters, lifestyle-based analytics, and other tools to enhance initial underwriting.

She has considerable experience in pricing, having worked intensively on pricing healthcare costs for the federal government's multi-billion dollar TRICARE program. In addition, she has done extensive work in litigation support for Medicaid rate setting expert witness cases. She has also worked for the Center for Medicare and Medicaid Services (CMS) as a part of Milliman's ACRP Audit team. She has ample experience in statistical and longitudinal data analysis. Mary also helped in the development of the book True Group Long Term Care and has worked in long-term care modeling and pricing. Her recent projects include plan utilization rate development for large insurers, researching and pricing changes in benefit coverage, and plan analysis.

Professional Designation

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

Education

- BS (with highest distinction), Applied Mathematics, University of Colorado, Boulder
- Certificate in Actuarial Sciences, University of Colorado, Boulder