

LAUREN EFFERDING

CEBS

Principal & Sr. Benefits Consultant

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Current Responsibility

Lauren Efferding is a principal and senior benefits consultant in Milliman Omaha's Employee Benefits Health and Welfare Practice. She works closely with employers and their advisors and vendors on the design, budgeting, funding, and implementation of employee benefit plans for medical, dental, life, disability, paid time off, stop-loss, and other ancillary coverage. Lauren manages seven senior and junior staff members and oversees quality risk management for the Omaha Health Practice.

Professional Work Experience

Since joining Milliman in 2013, Lauren has been involved in a wide range of projects and clients. Lauren was instrumental in developing consulting products and tools for mid-market employers (200 to 5,000 employees) that present high-level data analyses in an understandable form. Specifically, she has deep expertise in self-funding, fully insured, captive, level-funded, ICHRA, and multi-employer health plan consulting. She continues to work with clients and other Milliman consultants in the delivery and ongoing enhancements of these products.

Professional Designations

CEBS

Education

B.S.B.A., Finance and Minor Marketing University of Nebraska-Lincoln

Presentations and Publications

Lauren's presentations include:

- Medical Inflation: Drivers and Employer Management Strategies. ISCEBS Webinar presentation. April 2023.
- The Future of Benefits: Remote Workers, Inflation, and...ICHRA? Health Forum. October 2022.
- Investing in New Employees – Training Best Practices. Health Forum. October 2022.
- (Interviewee) ICHRAs Begin to Gain Traction with Health Plan Purchasers. AIS Health. September 2022.

- Leveraging Employer Health Plan Benchmarking Using CAHP. Health Forum. October 2020.

Publications:

- Leveraging ICHRA for employer groups, white paper. June 2022.
- National and Indiana Healthcare Benchmarking Report, commissioned by Apex Benefits Group, Inc. April 2023.

Affiliations

- Board Member, Nebraska ISCEBS chapter
- Education Committee, Nebraska ISCEBS chapter