

T.J. GRAY

FSA, MAAA

Principal, Consulting Actuary

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Current Responsibility

T.J. Gray is a principal and consulting actuary with Milliman's Health Practice. He is located in Denver, Colorado, and joined the firm in 2007.

Professional Work Experience

T.J.'s primary areas of expertise are in supporting risk takers in the commercial market and in understanding the finances of behavioral healthcare.

In the commercial market, T.J. has extensive experience working with local, regional, and nationwide health insurers in underwriting, product development, pricing, and rate filing. He understands the intricacies of operating in a wide variety of environments and the diverse challenges that carriers of all sizes face. He also has experience with financial reporting, reserving, and actuarial certifications.

T.J. has in-depth knowledge from years of important work in the behavioral healthcare arena, including development of financial models, risk analysis, cost and utilization benchmarking and projections, support for alternative payment models, and Mental Health Parity compliance reviews.

In addition to traditional commercial markets, T.J. works in a wide variety of other actuarial areas. These include dental rate filing and pricing; preparation of TRICARE bids, including analysis of claim and discount information and strategic considerations; and analysis of pharmaceutical drug use and impacts.

Professional Designations

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

Education

B.S. (cum laude), Actuarial Science, Brigham Young University