



Travis J. (T.J.) Gray

FSA, MAAA
Consulting Actuary

CURRENT RESPONSIBILITY

T.J. is a consulting actuary with the Denver office of Milliman.

EXPERIENCE

T.J.'s primary area of expertise centers around helping insurers with challenges they are facing in the commercial health insurance market, particularly related to healthcare reform. He has experience in product development, pricing, rate filing, and exchange strategy considerations. T.J. has experience working with local, regional, and nationwide insurers. He understands the intricacies of operating in a wide variety of environments as well as the diversity of challenges that carriers of all sizes face. He has also been involved with financial reporting, reserving, and actuarial certifications.

In addition to traditional commercial markets, T.J. has experience working 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; analysis of pharmaceutical drug use and impacts; and extensive experience in the behavioral healthcare arena, including capitation, risk analysis, and strategic compliance with the Mental Health Parity and Addiction Equity Act.

T.J. also assists with the development of Milliman's *Medical Underwriting Guidelines*, with a focus on prescription drugs.

T.J. has coauthored multiple papers related to utilization, adherence, and costs of various prescription drugs. He also coauthored a paper entitled, "The Economic Measurement of Medical Errors," which quantifies the cost of medical errors to the United States economy.

PROFESSIONAL DESIGNATIONS

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

EDUCATION

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

