

# LUIS MALDONADO

FSA, MAAA

Principal and Consulting Actuary

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## Current Responsibility

Luis Maldonado is a principal and consulting actuary with the Philadelphia office of Milliman. He joined the firm in 2009.

## Professional Work Experience

While working at Milliman, Luis has assisted clients from different spectrums of the healthcare industry. This includes work with insurance carriers, health plans, hospitals, IPAs, employer groups, brokers, and PBMs. His projects have involved calculating premiums, reviewing capitation contracts, analyzing benefit changes, and financial projections, among others. He also has a strong knowledge of Medicare Advantage Prescription Drug plans. By having exposure to such a variety of clients, Luis is able to leverage his understanding of all stakeholders and bring significant insight into projects. Current work has focused on Medicare value-based designs, including the Hospice program and other flexible benefit opportunities with a focus on Social Determinants of Health (SDoH) initiatives. Luis also has experience supporting health insurance trade associations with public policy issues related to Medicaid and Medicare funding.

Prior to joining Milliman, he served as assistant vice president at a leading health insurance carrier. In this position, Luis gained a solid background in claims reserving and valuation, pricing management, product development, group underwriting, statistical data reporting and analysis, and financial forecasting. Prior to that experience, Luis worked as a financial analyst in acquisitions and corporate investments at one of the top 50 largest banks in the United States. His role included active participation in the evaluation and structuring of mergers and acquisitions activity.

Luis is also fully bilingual (Spanish and English).

## Professional Designation

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

## Education

BA, Applied Actuarial Math with minor in Economics, Bryant College, Rhode Island.

## Presentations and Publications

- Co-editor Chapter 9: Government Health Plans in the United States, Group Insurance 8th Edition.
- Implications of the COVID-19 pandemic on medical loss ratio for health plans, Milliman Insight.
- Key considerations in product design for actuaries for the 2021 MA pricing season, Milliman Insight.
- Health Reform Impact for Puerto Rico, Milliman Insight.
- Presenter at SOA Latin America Committee first International Program in Actuarial Sciences in May, 2018, Bogota, Colombia.

## Affiliations

- Board of Director Member, International Actuarial Association Health Section
- Member, SOA Health Cost Trends Steering Committee
- Member, SOA Social Determinants of Health POG