

# CHRISTOPHER M. RUFF

FSA, MAAA

Principal and Consulting Actuary

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## Current Responsibility

Chris Ruff is a principal and consulting actuary with the Philadelphia office of Milliman. He joined the firm in 2013.

## Professional Work Experience

Chris's area of experience is healthcare, with a current focus on commercial ACA individual and small group products. His experience includes:

Pricing and rate filing preparation for ACA business

Supporting financial feasibility analyses in the individual and small group markets

Working with insurers and provider groups to evaluate risk-sharing arrangements

Analyzing impacts of CCIO's implementations of regulations, including evaluations of tools developed for ACA regulatory compliance

Estimating accruals and liabilities for ACA risk mitigation programs and MLR rebates

Evaluating impacts of federal and state legislative and regulatory changes

Evaluating Medicaid MCO rates

Performing IBNR reserving

Performing cost benchmarking

Developing a large group rating formulae

Prior to joining Milliman, Chris worked in valuation and financial reporting where he developed expertise in preparing statutory financial statements annual reserve opinions.

## Professional Designations

Fellow, Society of Actuaries

Member, American Academy of Actuaries

## Education

BS, Mathematics and computer Science, University of Richmond