

Hans K. Leida

PhD, FSA, MAAA
Consulting Actuary, Principal



CURRENT RESPONSIBILITY

Hans is a principal and consulting actuary with the Minneapolis office of Milliman. He joined the firm in 2006.

EXPERIENCE

Hans works in health insurance. He has consulted to insurance companies, Blue Cross Blue Shield plans, HMOs, government health programs, and employers. Recently, he has been working on individual and small group health insurance rate filings under the Patient Protection and Affordable Care Act's healthcare reforms. Hans is frequently quoted in the media on healthcare reform in publications such as The Wall Street Journal, Reuters, Bloomberg Businessweek, and Modern Healthcare.

Hans has completed many projects involving individual and group health strategy, pricing, and rate filings. In 2007, he co-authored a paper for America's Health Insurance Plans (AHIP) on the impact of guaranteed issue and community rating laws adopted by certain states in the 1990s. That paper, which was updated in 2012, has been widely cited with the advent of federal healthcare reform, most notably by the chief justice of the United States Supreme Court in his majority opinion for the case upholding premium subsidies in federal exchange states (King v. Burwell).

More recently, Hans co-authored the second edition of "Individual Health Insurance." This textbook has been on the Society of Actuaries' exam syllabus for many years.

Hans also has significant experience with risk adjustment and predictive modeling of healthcare costs. He was the lead developer of the prescription drug-based risk adjuster included in the Milliman Advanced Risk

Adjusters (MARA) software product. He has also performed firm-level research on the federal ACA risk adjustment model that took effect in 2014.

Hans also works with Medicare Advantage and Medicare supplement plans.

Prior to joining the firm, Hans taught mathematics while pursuing his PhD. He also performed research and co-authored a book with the support of a grant from the National Science Foundation.

PROFESSIONAL DESIGNATIONS

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

EDUCATION

- BA (summa cum laude), Mathematics and English, University of St. Thomas
- PhD, Mathematics (Algebraic Topology), University of Wisconsin–Madison

