

# ROB BACHLER

FCAS, FSA, MAAA

Principal & Consulting Actuary

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## Current Responsibility

Rob Bachler is a principal and consulting actuary with Milliman's Health Practice in the Seattle office. He joined the firm in 2008.

## Professional Work Experience

Rob is responsible for managing a wide variety of client relationships, projects, and products. His clients include insurance companies, managed care organizations, state government agencies, and reinsurers. Rob has worked on projects that include pricing, reserving, financial reporting, product development, underwriting, predictive modeling, disease management program evaluation, provider network evaluation, underwriting software development, feasibility studies, and constructing risk sharing arrangements. He also has experience with group medical, individual major medical, dental, Medicare, Medicaid, specific and aggregate stop-loss, and various types of reinsurance.

Prior to joining Milliman, Rob spent eight years at Munich Re America HealthCare, one of the leading health reinsurers in the U.S. marketplace. His main responsibilities there included pricing of various reinsurance products such as HMO reinsurance, excess reinsurance, and employer stop-loss. Rob also was responsible for the development, modeling, and ongoing evaluation of many non-standard risk and reinsurance arrangements. Prior to his time at Munich, he was vice president, actuarial, at Educators Mutual Insurance Association.

Examples of Rob's experience include:

- Evaluating employer stop-loss and reinsurance portfolios, including results monitoring, pricing analysis, reserving, and underwriting reviews.
- Developing Milliman's Excess Suite products, including pricing tools for employer stop-loss, managed care reinsurance, provider excess of loss, and traditional reinsurance.
- Assisting captives with feasibility studies, pricing/loss projection and reserving for medical stop-loss coverage.
- Developing and pricing for unique risk/reinsurance arrangements for primary risk takers, including quota share arrangements, aggregate stop-loss policies, and tiered excess reinsurance arrangements.

- Implementing diagnosis-based risk adjustments to develop large loss probability estimates for use in underwriting specific stop-loss and reinsurance policies.
- Evaluating and designing provider risk-sharing arrangements on behalf of both payers and providers.
- Preparing Medicare Advantage bids for multiple organizations, including standard actuarial functions and strategic support. This work has been completed on behalf of institutional special needs plans (I-SNPs), dual-eligible special needs plans (D-SNPs), and general enrollment plans.
- Completing feasibility studies for organizations investigating entry into the Medicare Advantage market.
- Assisting Medicare Advantage organizations in developing and evaluating full- and partial-risk capitation arrangements with various providers, including physicians and skilled nursing facilities.
- Evaluating actuarial soundness of disease management savings and designing vendor savings risk-sharing arrangements.
- Presenting at multiple insurance industry and professional organization meetings on stop-loss topics, including the use of predictive modeling and small group stop-loss.

## Professional Designations

Member, American Academy of Actuaries, 1998

Fellow, Society of Actuaries, 2001

Fellow, Casualty Actuarial Society, 2003

## Education

BS, Statistics – Brigham Young University, 1995

MS, Statistics – Brigham Young University, 2001