

TIA GOSS SAWHNEY, DrPH, FSA, MAAA

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City: Newark, NJ



Summary

An executive leader, strategic thinker, researcher, teacher, writer, speaker, DrPH, and credentialed actuary with 20+ years of work at the intersection of public policy, population health, and health insurance.

- Currently an independent consultant and adjunct professor of public health
- 15+ years as consultant and insurance executive
- 4+ years as an appointee in state government
- Direct and indirect work on behalf of state governments and federal government agencies
 - State: Illinois, New York, New Jersey, and Connecticut
 - Federal: Centers for Medicare and Medicaid Services, Center for Consumer Information & Insurance Oversight, Agency for Healthcare Research & Quality
- Consultant-researcher for organizations hoping to influence public policy and debate
- Author of peer reviewed articles and numerous white papers



Keywords

Health policy, public health, population health, health insurance, Medicare, Medicaid, commercial insurance, public insurance, health payment systems, health informatics, health economics, health finance and management, risk adjustment, health risk, health disparities, public management, claims data, analytics, data analysis, statistical analysis, real-world evidence, research design, research planning, research management, project management, program evaluation, actuary, actuarial, value-based payments, training

Professional Credentials

Society of Actuaries

Fellow (FSA), 1993

- Section memberships: Health, Social Insurance and Public Finance

American Academy of Actuaries

Member (MAAA), 1990

- Qualified to issue Statements of Actuarial Opinion concerning health insurance

Education

University of Illinois at Chicago, School of Public Health

Full-time, on-campus program

Doctor of Public Health (DrPH), Health Risk Assessment Emphasis, 2012

- Dissertation: "*Controlling Indirect Selection Under Healthcare Reform*", 2011
- James C. Hickman scholar, Society of Actuaries (SOA), 2010-2011
- Training fellow, Centers for Disease Control and Prevention (CDC), 2010
- Teaching assistant, Principles of Management in Public Health, 2010
- Practicum intern, Cook County Health and Hospital System, strategic re-design project, 2009
- Advanced biostatistics courses

University of Pennsylvania, Fels Center of Government

Master of Government Administration (MGA), 1992

- Teaching assistant, Governmental Accounting

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University of Pennsylvania, Wharton School

Bachelor of Science in Economics (BSE), Finance Concentration, 1986

- Summa cum laude, 3.9 GPA

State University of New York, Jefferson Community College

Associate of Science (AS), Science, 1982

- Highest honors, 4.0 GPA, Outstanding Freshman Chemist award
- Chemistry, organic chemistry, biology, anatomy and physiology, and physics courses
- Learning center tutor, Introduction to Statistics

Academic Appointments

New York University, School of Global Public Health

Adjunct Clinical Associate Professor, 2018+

- Preparing NYU student to answer public health questions with real-world data
- Co-developer and instructor for [Healthcare Claims Data Analysis Lab](#), 2017-2020
- Co-developer and instructor for Healthcare Claims Data Analysis Course, 2021

University of Pennsylvania, LITE Study / A PCORI-funded pragmatic trial for the treatment of psoriasis using home phototherapy

Payer-Perspective Subject Matter Expert, 2018+

Employment

Teus Health, LLC / a consulting firm providing health policy and analytics services

Owner and Managing Director, 2019+

- Consultant for the value-based and innovation projects of a large safety-net health system
- Consultant for a startup working on employer-sponsored healthcare innovation
- Subcontractor for the employee health and welfare benefits consulting needs of a public employer
- Advisor and technical writer for patient advocacy groups

Remedy Partners / a venture-funded company implementing bundled payments for healthcare services

Vice President, Actuarial Services, 2018-2019

- Member of a team of industry-leaders committed to changing healthcare financing and delivery
- Bundle development Agile team product owner
- Subject matter expert for commercial health insurance provider payments, federal and state regulation, claims data integrity, and analysis

Milliman–New York, NY / a leading US and international, independent insurance and risk consulting firm

Healthcare Consultant and Actuary, 2015-2018

- Account manager, lead consultant, and project manager for several nationally-ranked healthcare systems, supporting their strategic planning, value-based contracting, provider fee negotiations, and conversations with CMS
- Lead consultant and project manager for due diligence reviews of value-based health care providers, working closely with investment bankers and other parties to the transactions
- Lead consultant and project manager from proposal to final on-time delivery for research projects commissioned by advocacy groups, professional associations, pharmaceutical and medical device companies, health systems and others, often resulting in white papers and academic journal articles
- Mentor to Milliman's data analysts and junior consultants
- Subject matter expert for Milliman clients and consultants on Medicare accountable care (MSSP and Next Gen) contracts, Medicaid, risk adjustment, claims data analysis, and public health
- Other positions at Milliman

Healthcare Management Consultant, 2005-2006

Assistant Actuary, Health Practice, 1986-1989

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State of Illinois, Department of Healthcare and Family Services / also known as Illinois Medicaid

Director of Data, Analytics and Research, 2011-2015

- Appointed by Governor, reported to the Director of Healthcare and Family Services
- Executive team member for an agency with an \$18 billion annual budget, during a period when the agency transitioned to managed care, faced a statewide budget crisis, and shared an unprecedented amount of data
- Executive sponsor of the agency's \$5+ million a year enterprise data warehouse (EDW) vendor contract, re-procured in 2012 with a significant cost savings
- Manager of a large, socially diverse, and exceptionally-productive data analytics and management team working in Springfield and Chicago
- Agency-stakeholder liaison for data and analysis-related topics, working with the Governor's office and other agencies, Office of the Inspector General (for Medicaid fraud detection and prosecution), the press, legislators, and other external stakeholders
- Subject matter expert for risk adjustment for Medicaid and Illinois's health exchange, Freedom of Information Act requests, HIPAA, and inter-agency data sharing
- Co-writer of legislation that modernized the Illinois's AIDS Confidentiality Act, prepared in partnership with an HIV advocate task force

Director of Research, 2010-2011

Precedent Insurance Company / a start-up insurance company

Chief Strategy Officer and Vice President, 2006-2007

Sawhney Enterprises, Inc. / a technology strategy advisory and consulting company

Co-owner and Business Manager, 1999-2005

Health Care Services Corporation / also known as Blue Cross Blue Shield of Illinois

Director, IT Projects, Underwriting Department, 1997

Director and Department Manager, Actuarial Department, Fort Dearborn Life Insurance Company, 1995-1997

Group Actuary, Fort Dearborn Life Insurance Company, 1993-1995

Commercial Life Insurance Company / a UNUM-owned Company

Group Actuary, 1990-1993

Writing

Peer Reviewed Articles

"The real-world Medicare costs of Alzheimer's disease: considerations for policy and care", Pyenson, Sawhney, Steffens, et al, Journal of Managed Care & Specialty Pharmacy, accepted / publication pending.

"Prevalence, Care Use and Costs of Care for Children with Cerebral Palsy Enrolled in Medicaid Managed Care", Pulgar, Baines, Gooch, et al, Journal of Managed Care & Specialty Pharmacy, accepted / publication pending.

"Computed Tomography Colonography Less Costly Than Colonoscopy for Colorectal Cancer Screening of Commercially Insured Patients", Sawhney, Pyenson, Rotter, and Berrios. American Health and Drug Benefits, 2018.

"Docetaxel chemotherapy in metastatic castration-resistant prostate cancer: cost of care in Medicare and commercial populations", Armstrong, Bui, Fitch, Sawhney, et al. Current Medical Research and Opinion, 2017.

"Medicare cost of colorectal cancer screening: CT colonography vs. optical colonoscopy", Pyenson, Pickhardt, Sawhney, et al. Abdominal Imaging, 2015.

White Papers and Reports

"The utility of ICER reports for private payer budgeting: Budget impact analyses", Sawhney, Pyenson, and Buzby,

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2019.

"The Utility of ICER Reports for Private Payer Drug Coverage Decision-Making: Cost-Effectiveness Assessments", Pyenson, Sawhney, and Buzby. PhRMA, 2018.

"The exclusion of some nursing facility visits from MSSP assignment has potential unintended consequences", Sawhney, Fitch, and Gusland. Milliman, 2018.

"New York State Small Group Stop Loss Study", Boyarsky, Sawhney, and Asparouhova. New York State Department of Financial Services, 2018.

"Lawrence + Memorial Corporation Cost and Market Impact Review", Sawhney, Pyenson, and Kelkar. Connecticut Office of Health Care Access, 2017.

"Burden of Skin Disease", Sawhney and Pyenson. American Academy of Dermatology, 2017.

"Multiple Sclerosis: New Perspectives on the Patient Journey | Real-World Analysis of Prescription Drug Use and Costs in Medicare Part D", Pyenson, Sawhney, Berrios, and Tomicki. Milliman, 2017.

"Impact of prescription drug copay regulatory action on ACA exchange plans in Colorado and Montana", Sawhney, Dieguez, and Mirchandani. Milliman, 2017.

"Evolution of the use of restrictions in commercial formularies", Dieguez, Sawhney, and Mirchandani. Milliman, 2016.

"Controlling Indirect Selection Under Healthcare Reform", Sawhney. Society of Actuaries, 2011.

Trade Articles

"Examining the Evidence: Blood, Guts, ASOPs and Delivery System Reform", Sawhney and Pyenson, Health Watch (Society of Actuaries), 2015.

"When Do Cause and Effect Matter for Health Actuaries?", Sawhney and Pyenson. Health Watch (Society of Actuaries), 2015.

"Examining the Evidence: Enhanced primary care leads to reduced hospital use and saves costs—or does it?", Sawhney and Pyenson. Health Watch (Society of Actuaries), 2015.

"Putting the 'Public' into Public Plan Actuarial Work", Sawhney. In the Public Interest (Society of Actuaries), 2014.

"In the Public Interest: Growing by Serving", Sawhney. The Actuary (Society of Actuaries), 2014.

"Breaking Promises", Sawhney. In the Public Interest (Society of Actuaries), 2013.

"No Spot Solutions: Vitamin A Supplementation in India", Sawhney. American Journal of Public Health, 2012.

"Medicaid Expansion: Informing the Debate", Sawhney. riskpertise.soa.org (Society of Actuaries), 3 parts, 2012.

Letter to the editor regarding "Predictive Modeling with Consumer Data" article, Sawhney. The Actuary (Society of Actuaries), Winter 2011/2012.

"Lives Well-Lived: Socioeconomic Status and Mortality", Sawhney. Contingencies (American Academy of Actuaries), 2010.

"Insight: Underwrite Health, But Do It Only Once", Sawhney. Best's Review, Life and Health Edition, 2009.

"Improving Prescription Drug Risk Assessment Tools", Sawhney. Contingencies (American Academy of Actuaries), 2009.

"Where are the Actuaries?", Sawhney. CompAct (Technology Section of the Society of Actuaries), 2008. Won "Article of the Year".

"The Post-Millennial Metamorphosis in Life Underwriting", George and Sawhney. Contingencies (American Academy of Actuaries), 2008. Republished with permission by Insurance Chronicle (The ICFAI University Press).

"The Case against Paper Based Risk Assessment", Sawhney. Software Supplement, Contingencies (American Academy of Actuaries), 2008.

"Back to the Numbers", Sawhney. Actuary of the Future (Actuary of the Future Section of the Society of Actuaries), 2008. Lead article.

"A Holistic Approach to Health Underwriting", Sawhney. Contingencies (American Academy of Actuaries), January 2021

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2008.

"Auto Insurance Principles Should Apply to Health Insurance", Sawhney. Contingencies (American Academy of Actuaries), 2007.

"Health Insurance and Managed Care: Uses of Information Technology", Sawhney, Singh, and Moyer. Journal of Insurance Regulatory and Development Authority (India), 2006.

"Health Insurance Lessons from the Auto Industry", Sawhney. Health Insurance Underwriter, 2006.

"Predictive Analytics and the New World of Retail Healthcare", Singh and Sawhney. Health Management Technology, 2006.

"Local Experience for International Healthcare", Sawhney. Milliman Global Annual Report, 2005.

Unpublished Papers and Proposals

"Health Insurance Risk Adjustment: The Income Effect", Sawhney, 2010.

"Health Insurance Risk Adjustment: Looking Beyond R-Squared", Sawhney, 2010.

"Illinois's Public Health System Response to Injury Mortality: An Initial Analysis and a Proposal for an Evaluation Case Study", Sawhney, 2009.

"IPLAN or weDREAM? Translating public health strategic planning into strategic action", Sawhney, 2009.

"Compression of Disability: A National Imperative", Sawhney, 2009.

"The Impact of Low Cost Generics on Prescription Drug Adherence: A Natural Experiment", Sawhney, 2008.

Speaking

"Understanding Health Insurance Claims", presenter. Remedy Partners, 2018.

"Milliman Concept Paper: Colorectal Cancer Screening Local Area/Population Cost Modeling Tool", presenter. National Colorectal Cancer Roundtable, 2017.

"Cost Modeling at the Local Level: What's Possible Now, and What Could be Possible in the Future?", panelist. National Colorectal Cancer Roundtable, 2016.

"Big Data – Predictive Analytics", panelist. 2017 Business in Healthcare Conference, Johns Hopkins Carey Business School, 2017.

"Do we have a budget for this? Assessing the value of new health technologies", panelist. Milliman Health Forum, 2016.

"Managed Care & Value Based Reimbursement in Medicaid", speaker. UIC Medical Policy and Advocacy Forum Medicaid Day, 2016.

"Winning and serving state Medicaid clients", panelist. Milliman Health Forum, 2015.

"Increasing Access: The Right Time for Population Health! Current Trends and Future Direction | Proposed Federal Rules", speaker. Community Behavioral Health Association of Illinois Annual Meeting, 2015.

"Serving the Public", moderator. Chicago Actuarial Association Workshop, 2014.

"Transitioning to Real Data", speaker. Illinois State University Actuarial Club, 2014.

"Public Pensions Plans -- Are Actuaries Doing Enough?" moderator. 2014 Health Annual Meeting (Society of Actuaries), 2014.

"Publicly Funded Long Term Care: A Public Policy and Actuarial Topic of Interest", panelist. 2014 Health Annual Meeting (Society of Actuaries), 2014.

"Observations on the Illinois Pension Crisis: The House is on Fire!" (repeat), panelist. Chicago Actuarial Association Annual Workshop, 2014.

"Professionalism: The House is on Fire!", panelist. Chicago Actuarial Association Meeting, 2014.

"Medicaid Reform: Expanded populations, new payment methodologies and oversight", panelist. 2013 Health Annual Meeting (Society of Actuaries), 2013.

"Applications of Risk Adjustment", panelist. 2013 Health Annual Meeting (Society of Actuaries), 2013.

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- "Information Systems and Technology in the Public Sector"*, speaker. University of Chicago Public Policy Class, 2013.
- "Delivering Useful Health Data While Protecting Privacy"*, speaker. Teradata Partners Conference, 2012.
- "Population Health and Public Health: Why Should We Care?"*, panelist. 2013 Health Annual Meeting (Society of Actuaries), 2012.
- "Challenges of Provider Payment Risk Adjustment"*, panelist. 2010 Annual Meeting (Society of Actuaries), 2010.
- "Provider Payment Reform and Risk Adjustment"*, co-presenter. Society of Actuaries Annual Meeting, 2010.
- "Jyoti School: A Jewel of Kanpur, Many Thanks to Rotary"*, speaker. Skokie Valley Rotary Club, 2010.
- "The Application and Information Collection"*, panelist. Life Insurance Conference (Life Office Management Association – LOMA), 2010.
- "Jyoti School: A Jewel of 21st Century Kanpur"*, speaker. Fundraising Event, Kanpur, India, 2010.
- "Introduction to Relational Databases"*, speaker. Master of Healthcare Administration Seminar Series (University of Illinois at Chicago), 2010.
- "Tia Goss Sawhney on Post Issue Underwriting"*, podcast. BestDay Audio, Best's Review, 2009.
- "Business Rules Engines: The Future of Life Underwriting or the Death of Human Existence as We Know It"*, moderator. 5th Annual Teleunderwriting Conference (Society of Actuaries), 2009.
- "Are we asking the right questions?"*, speaker. 5th Annual Teleunderwriting Conference (Society of Actuaries), 2009.
- "Predictive Modeling in Underwriting: Panacea or Sham?"*, moderator. Individual and Small Group Health Insurance Underwriting Seminar (Society of Actuaries), 2009.
- "Risk Selection: Considering New Mortality Markers"*, interviewee (published). Transamerica Reinsurance, Forecaster Newsletter, 2009.
- "Reaching the 'Young Invincibles': Successfully Marketing to the Uninsured"*, panelist. Corporate Research Group, 2007.
- "Changing the Rules in Insurance"*, panelist. Corticon Online Seminar Series, 2007.
- "Impact of Consumer Directed Health Plans on Hospitals: 'A New Health Plan or A New Era of Health Insurance?'"*, panelist. Healthcare Web Summit: Consumer Driven Care 2006, MCOL, 2006.

Volunteer Work

- Old First Presbyterian Church of Newark, Ruling Elder and Clerk of Session, Presbyterian Church USA, 2019+.
- North American Actuarial Journal, Reviewer, Society of Actuaries, 2014-2015.
- College of Health Sciences Community Advisory Board, Member, Chicago State University, 2014-2015.
- Expert Panel for the Risk Adjustment and Socioeconomic Status Project, Member, National Quality Forum (NQF), 2013.
- Health Section Council Research Committee, Member, Society of Actuaries, 2010-2015.
- Project Oversight Group: Risk Adjustment Bias, 2012-2013
 - Project Oversight Group: Non-Traditional Variables in Healthcare Risk Adjustment, 2010-2013
 - Project Oversight Group Chairperson: End of Life Costs, 2011-2012
 - Project Oversight Group: Quantifying Uncertainty, 2010-2012
- Health Section Council, Active Friend Of, Society of Actuaries, 2013-2015.
- Medicaid Workgroup, Active Participant, Society of Actuaries, 2012-2015.
- Centers of Actuarial Excellence Evaluation Committee, Member, Society of Actuaries, 2011-2014.
- Social Insurance and Public Finance Section Council, Society of Actuaries, Member 2010-2013, Active Friend of 2013-2015.
- Organized webcast: *The Public Actuary: Serving the Public in Challenging Times*, May 2011.

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Illinois Department of Insurance, Advisor for Risk Adjustment and Selection Control under Health Care Reform, 2011-2012.

Risk Sharing Work Group, Member and contributing writer, American Academy of Actuaries, 2011-2012.

Develop Knowledge Team, Member, Society of Actuaries, Knowledge Management Initiative, 2009-2012.

Jyoti Foundation, Vice-President and Board Member, supporting the Jyoti School for Deaf Children (Kanpur, India), 2006-2012.

DrPH Oversight Committee, Student Representative, University of Illinois at Chicago, School of Public Health, 2008-2011.

Committee on Education Programs, Student Representative, University of Illinois at Chicago, School of Public Health, 2008-2010.

Illinois Anti-Obesity Task Force, Volunteer Researcher and Participant, 2008-2009.

More

Travel, often off the tourist path, within most US states, dozens of countries, and all continents except Antarctica.

Political fundraising and advocacy.