

# Health Equity Committee: Gearing Up for The Symposium

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*of* ACTUARIES

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# Why Actuaries Care About Health Equity

- Key health care decision-makers rely on actuaries for advice
- Unique skillset to quantify costs of health disparities to the health care system
- Commitment to identifying and addressing issues on behalf of the public interest
- Desire to explore and understand whether any actuarial practices inadvertently lead to or exacerbate health disparities and inefficient use of health care dollars
- Potential to use actuarial principles to contribute to reduced health disparities and improved health outcomes
- Equity lessons learned by health actuaries may be applicable to other actuarial areas

# Academy Health Equity Committee

- Primary goal:
  - Seek solutions to health equity and health disparities by first evaluating current actuarial practices in the context of health equity
- Committee's health equity focus is broader than race and ethnicity
- Six issue briefs published to date
- Two publications in process
- Several research projects planned

# Definitions Used by the Health Equity Committee

- **Health equity** means that everyone has a fair and just opportunity to be as healthy as possible. This requires removing obstacles to health such as poverty, discrimination, and their consequences, including powerlessness and lack of access to good jobs with fair pay, quality education and housing, safe environments, and health care.
- **Health disparities** are differences in health or its key determinants that adversely affect marginalized or excluded groups. Disparities in health and in the key determinants of health are the metric for assessing progress toward health equity.
- **Social determinants of health** are nonmedical factors such as employment, income, housing, transportation, child care, education, discrimination, and the quality of the places where people live, work, learn, and play, which influence health.

Source: Braveman P, Arkin E, Orleans T, Proctor D, and Plough A. [What Is Health Equity? And What Difference Does a Definition Make?](#) Princeton, NJ: Robert Wood Johnson Foundation, 2017.

# Initial Phases—Specific Areas of Exploration

- Benefit design
- Provider contracting and network development
- Premium pricing
- Managing population health
- Areas of overlap
  - Use of historical data
  - Risk adjustment / risk stratification

*Issue briefs are available at [Health Equity Committee | American Academy of Actuaries \(actuary.org\)](#)*

# Challenges Along the Way

- Educating our own committee members
- Lack of existing research to answer our questions
- Data availability, capacity for original research
- Ensuring a variety of perspectives, especially consumer voice



# November 15, 2023: Health Equity Symposium

- Intersection of benefit design and health equity
  - Focus on employer-sponsored insurance
  - Convening of expert voices to discuss challenges and solutions
  - Keynote speaker(s)
- Following the Academy's Annual Meeting, in Washington, D.C., and will be live-streamed
  - Actuaries, policymakers, other interested parties

# Planning

- Weeks of initial scoping
  - Interviewed experts
  - Small-group brainstorming of topics and questions
- Developing content through expert workshops
  - Building agendas and lots of recruiting!
- Working with Academy staff on logistics and marketing

# Finding Experts and Building Content

- Expert workshop series, June–September. Exploration into:
  1. Equity-improving elements and current health insurance benefit designs
  2. What is known about what does or does not improve health equity and ways to overcome any challenges
  3. Incorporation of historically marginalized consumer perspectives
  4. Overcoming implementation constraints
- 8-10 multi-disciplinary experts in a professionally moderated discussion

# Workshop Series Is Underway

*Health Benefit Design Innovations for Advancing Health Equity:  
Removing the Barriers to Successful Implementation*

Insights so far:

- High levels of interest in these topics!
- Convening thought leaders to share experience is valuable
- Future workshop and symposium session topics require careful tailoring to ensure maximum effectiveness
- Tremendous opportunity to continue the conversation and make real progress

# Thank You—Questions?

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