



Rutgers Center for
State Health Policy



**NJ Department of
Banking & Insurance**

***Strategies to Strengthen Private Health Insurance Markets:
An Expert Panel Dialogue on Reinsurance***

*Hosted by Rutgers Center for State Health Policy (CSHP) &
the NJ Department of Banking & Insurance (DOBI), with funding provided through
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– Speaker & Panelist Bios –

Joel C. Cantor, Sc.D.

Joel C. Cantor, Sc.D., is the Director of the Center for State Health Policy and Professor of Public Policy at the Edward J. Bloustein School of Planning and Public Policy at Rutgers, The State University of New Jersey. Dr. Cantor's research focuses on issues of health care regulation, financing and delivery. His recent work includes studies of health insurance market regulation, access to care for low-income and minority populations, the health care safety net, and the supply of physicians.

Prior to joining the faculty at Rutgers, Dr. Cantor served as Director of research at the United Hospital Fund of New York and Director of evaluation research at The Robert Wood Johnson Foundation. He received his doctorate in health policy and management from the Johns Hopkins University School of Hygiene and Public Health in 1988, and was elected a Fellow of the AcademyHealth (formerly the Academy for Health Services Research and Health Policy) in 1996.

Dr. Cantor has published widely on health policy topics, and serves on the editorial board of the policy journal *Inquiry*. Dr. Cantor serves frequently as an advisor on health policy matters to New Jersey state agencies; he currently serves as Chair of the New Jersey Mandated Health Benefit Advisory Commission and as a member of the Department of Health and Senior Services Quality Improvement Advisory Committee.

Deborah Chollet, M.A., Ph.D.

Deborah Chollet, M.A., Ph.D., is a Senior Fellow at Mathematica Policy Research in Washington, DC where she conducts and manages research on health insurance markets, employee and retiree health benefits, Medicare, and Medigap insurance. She directs projects for foundation and federal and state government clients, and serves as a senior advisor to the Robert Wood Johnson Foundation's State Coverage Initiatives program.

Previously, Dr. Chollet was a Vice President at AcademyHealth in Washington, DC and Director of the Center for Risk Management and Insurance Research at Georgia State University, where she was also an Associate Professor of Risk Management and Insurance. She has served as Executive Director of the Quadrennial Advisory Council on Social Security and was a Senior Research Associate at the Employee Benefit Research Institute in Washington, DC. She received her master's and doctoral degrees in economics from Syracuse University, and her undergraduate degree in economics from the University of Missouri.

Dr. Chollet has convened meetings with senior state officials and technical experts to explore issues ranging from the modeling of state health insurance programs, to hospitals' uncompensated care and bad debts, to reinsurance and competition in the insurance market.

Ellen DeRosa, M.A.

Ellen DeRosa, M.A., is the Executive Director of the New Jersey Individual Health Coverage Program and the Small Employer Health Benefits Program. She has worked in the area of health reform programs since 1995, initially as Assistant Director before being promoted to Deputy Executive Director and then to her current position.

Ms. DeRosa began work with health reform programs after garnering over 12 years of experience working in the insurance industry. She was the officer responsible for compliance, product development, contracts, and case issues with an insurance company that specialized in small employer coverage. She began her insurance career as an actuarial assistant for the New Jersey Department of Insurance. She received her undergraduate degree in education and mathematics from St. Francis University, and her master's degree in catechesis from Felician College.

Ms. DeRosa works with all aspects of the reform programs including development of plan designs, implementation of legislation, drafting of program regulations, monitoring and analysis of data, and day to day interaction with carriers, producers, employers and consumers.

Steven M. Goldman, LL.M., J.D.

Steven M. Goldman, LL.M., J.D., currently serves as Commissioner of the New Jersey Department of Banking & Insurance. He was sworn into the position in March 2006 after being nominated by Governor Jon S. Corzine.

Previously, Commissioner Goldman was a senior member of the law firm Sills, Cummis, Epstein, and Gross PC. During his time at the firm, he worked on corporate law, focusing specifically on mergers and acquisitions, banking and finance, joint ventures, and leveraged buy-outs. He received his master's of law in taxation from New York University School of Law, his juris doctorate from the George Washington University School of Law, and his undergraduate degree in political science from Boston University.

Commissioner Goldman serves as a member of the Operations & Finance Committee of the Board of Directors of the New Jersey Performing Arts Center as well as a member of the Board of Advisors of The George Washington University Law School. He is also a member of the Board of Trustees of Holy Name Hospital. He has been admitted to the bar in New Jersey, New York, and Florida.

Anita C. Murcko, M.D., F.A.C.P.

Anita C. Murcko, M.D., F.A.C.P., is a board-certified internal medicine specialist who currently serves as Medical Director for the Healthcare Group of Arizona. In this role, she provides the clinical leadership for all aspects of the plan, which covers nearly 6,000 Arizona small businesses. She also directs the Employee Wellness and Worklife Office of HCG's parent agency, the Arizona Health Care Cost Containment System.

Dr. Murcko previously served as Chief Medical Officer for Health Services Advisory Group (HSAG), a healthcare quality-improvement organization. While at HSAG, she led a number of successful initiatives aimed at healthcare delivery redesign, including the Robert Wood Johnson Foundation-sponsored Arizona State Diabetes Collaborative, the Arizona Diabetes Initiative, the state Coronary Artery Bypass Workgroup, and the Hospitalist Stakeholders Taskforce.

Dr. Murcko received her bachelors and medical degrees from the University of Pittsburgh. She is an Adjunct Professor at Arizona State University's School of Health Administration and Policy. She has held numerous local and national leadership positions, including state Past-President of the American Society of Internal Medicine, and member of the Board of Directors of the American Health Quality Association.

Anthony D. Rodgers, M.S.

Tony Rodgers, M.S., currently serves as Director of the State of Arizona Medicaid/SCHIP programs, also known as the Arizona Health Care Cost Containment System (AHCCCS). He was appointed to the position in 2003.

Prior to his current appointment, Mr. Rodgers served as General Manager for the State Sponsored Programs division of WellPoint Health Networks where, among his job duties, he was responsible for the Medicaid and SCHIP product lines, in which over 1 million members were enrolled. He had previously served as Chief Executive Officer of the L.A. Care Health Plan, and as Director of the Maricopa Health System in Phoenix, Arizona. He has previously been named one of the region's 50 most influential leaders in health care in the *Los Angeles Business Journal*.

Mr. Rodgers received his undergraduate degrees in economics and political science, as well as his master's degree in public health, from the University of California, Los Angeles (UCLA). He currently serves as a visiting professor at the UCLA School of Public Health. He also has served on a number of association boards and state advisory commissions, including most recently the State of California Health Families Program Advisory Board.

Gale Simon, J.D.

Gale Simon, J.D., currently serves as New Jersey's Assistant Commissioner for Life and Health in the New Jersey Department of Banking & Insurance. In her current position, she is responsible for the operations of the Health, Life, Actuarial, and Valuation Bureaus.

Prior to her current appointment, Ms. Simon served as a Special Deputy Commissioner responsible for company withdrawals and insolvencies. She has also previously served as Deputy Attorney General in the New Jersey Division of Law, Department of Law & Public Safety, representing the Department of Insurance, the Division of Pensions and Benefits, and other state agencies.

Ms. Simon received her juris doctorate from the University of Pennsylvania Law School and received her undergraduate degrees in mathematics and economics from Trinity College. She is admitted to practice law in New Jersey and Pennsylvania.

Katherine Swartz, Ph.D.

Katherine Swartz, Ph.D., is Professor in the Department of Health Policy and Management at the Harvard School of Public Health, Harvard University. She also serves as Director of the Robert Wood Johnson Scholars in Health Policy Program at Harvard University. Her current research interests focus on the population without health insurance and on efforts to increase access to health care coverage, as well as health care financing and organization.

Previously, Dr. Swartz served as Senior Research Associate at The Health Policy Center at The Urban Institute, and as Associate Professor at the Taubman Center for Public Policy at Brown University. After receiving her undergraduate degree in economics from the Massachusetts Institute of Technology, she received her master's degree in economics, as well as her doctorate in economics, from the University of Wisconsin-Madison.

Dr. Swartz currently serves as the editor of *Inquiry*, a journal that focuses on health care organization, provision, and financing. She was the 1991 recipient of the David Kershaw Award from the Association for Public Policy Analysis and Management. She recently completed work on *Reinsuring Health: Why More Middle-Class People Are Uninsured and What Government Can Do*.

Patricia Swolak, J.D.

Patricia Swolak, J.D., is an attorney with the New York State Department of Insurance's Health Bureau. Since joining the Department, she has been involved in numerous special projects, including the implementation of the state's external appeal law, the creation of a COBRA premium subsidy program, and the implementation and oversight of the state's Healthy New York program.

Ms. Swolak received her undergraduate degree from the Rochester Institute of Technology, and her juris doctorate from the University at Buffalo. In addition, she holds a certificate of legal concentration in state and local government. She volunteers as a panel member for New York's Surrogate Decision Making Committee which grants or withholds consent for medical treatment for the mentally disabled. She is also admitted to practice law in New York & Washington, DC.

Ms. Swolak has represented the Department at various conferences, conducted national webcasts regarding the program, and has provided technical assistance to other states interested in the Healthy New York model. Most recently, Ms. Swolak has been appointed to the New York's interagency workgroup on Health Information Technology.

R. Neil Vance, F.S.A., M.A.A.A., Ph.D.

R. Neil Vance, F.S.A., M.A.A.A., Ph.D., currently serves as the Managing Actuary in charge of the Life & Health Actuarial Unit in the New Jersey Department of Banking & Insurance. In this role, he is responsible for review of health rates, life and annuity minimum benefits, and reports on New Jersey's health market. He also reviews proposed legislation and regulations. He has been with the Department for 12 years.

Dr. Vance's other primary duties with the Department included the Prudential demutualization and participation in a working group on health insurance reform.

Dr. Vance received his undergraduate degree from Reed College and his doctoral degree from the University of Virginia, both in mathematics. He has taught at Temple University and the Wharton School of the University of Pennsylvania.

Ida Tsujikawa Zodrow, MSW

Ida Tsujikawa Zodrow is an independent insurance consultant. Before her retirement, Ms. Zodrow was a public servant for more than thirty years, with extensive experience in health care and insurance regulation.

Prior to undertaking her private consultancy practice, Ms. Zodrow served as Deputy Insurance Commissioner for Washington Insurance Commissioners Mike Kreidler and Deborah Senn. She has also previously held a cabinet position in the administration of Governor Gary Locke where she served as Administrator of the Washington Health Care Authority, the agency responsible for purchasing health care and other benefits for public employees and retirees and for administering the Basic Health Plan. Additionally, she has served as the Chief Deputy Insurance Commissioner for Operations in the California Department of Insurance.

Ms. Zodrow holds a master's degree from the University of California at Berkeley.