

**Kaiser Family Foundation
Kaiser Initiative on Health Reform and Private Insurance
What Can States Do to Control the Rapid Rise of Health Insurance Premiums?
Speaker Biographies
Thursday, September 22, 2011**

Gary M. Cohen

**Acting Director of Oversight in the Center for Consumer Information and Insurance Oversight,
Centers for Medicare and Medicaid Services, U.S. Department of Health and Human Services**

Prior to being named Acting Director of Oversight, Gary Cohen served as Director of the Compliance and Enforcement Division within the Office of Oversight in OCIO. Prior to that, he served as Chief of Staff to Congressman John Garamendi, and was General Counsel of the California Department of Insurance under Commissioners Garamendi and Steve Poizner. He also served as General Counsel of the California Public Utilities Commission and was a partner at the law firm Kecker & Van Nest, LLP.

Susan Ezalarab

**Director, Bureau of Market Regulation
Wisconsin Office of Commissioner of Insurance**

Susan Ezalarab is the Project Director for the Health Insurance Rate Review Grant for the Wisconsin Office of the Commissioner of Insurance. She also serves as the Director of the Bureau of Market Regulation and has held this position since 1994. She manages the market analysis, market conduct examination, policy form, rate filing, complaint, enforcement, producer licensing and continuing education functions.

She received a B.S. in Education and a M.A. in Public Policy and Administration from the University of Wisconsin in Madison.

Kim Holland

Executive Director of State Affairs, Blue Cross Blue Shield Association

As the Executive Director of State Affairs, Holland oversees the Association's state efforts and plays a critical role providing support for the nation's 39 Blue Cross and Blue Shield companies as they work with state officials and national organizations on federal healthcare reform implementation.

Holland is the first woman elected insurance commissioner in Oklahoma. She was elected to office in 2006 after having been appointed by Governor Brad Henry in January 2005 to fill an unexpired term. Holland also held a leadership position with the NAIC serving as Secretary-Treasurer.

She is a former board member of the Oklahoma Health Care Authority and the Oklahoma State Employees Benefits Council.

Mila Kofman**Research Professor and Project Director, Georgetown University Health Policy Institute**

Mila Kofman, J.D. rejoined the faculty at Georgetown University Health Policy Institute in July 2011 as a Research Professor and Project Director. From March 2008 to May 2011, Kofman served as the Superintendent of Insurance in Maine. A gubernatorial appointee, she was nominated and first confirmed in 2008, and in 2010 was renominated and unanimously reconfirmed to a new term.

In addition to serving on the Governor's Steering Committee on health reform implementation in 2010, Kofman served in key leadership positions at the National Association of Insurance Commissioners (NAIC). She was elected Secretary/Treasurer of the northeast zone and served on the NAIC's Executive Committee, she chaired the Health Insurance Regulatory Framework Task Force (responsible for ACA changes to NAIC models), co-chaired the Consumer Information Working Group (statutory working group under ACA with diverse membership of regulators, industry, consumers, physicians, agents, and other stakeholders), and was a member of the (B) Health Insurance and Managed Care Committee, the Exchanges Working group, the Executive Committee's Professional Health Insurance Advisors Task Force, and Anti-Fraud Task Force. She was also a member of the Life Insurance and Market Regulation committees. She held the NAIC seat on URAC's Board of Directors.

From 2001 to 2008, Kofman was an Associate Research Professor and Project Director at the Georgetown University Health Policy Institute. She studied state private health insurance market reforms, regulation, products (including alternative products like discount cards), and financing strategies. Kofman served on the NAIC Consumer Participation Board of Trustees for 6 years, the Board of Directors for URAC, and was co-editor for the Journal of Insurance Regulation for 3 years.

Ms. Kofman was a federal regulator at the U.S. Department of Labor (1997-2001). Ms. Kofman holds a J.D. from Georgetown University Law Center and a B.A. in Government and Politics from the University of Maryland (summa cum laude).

Teresa D. Miller**Administrator, Oregon Insurance Division**

Teresa Miller, an attorney and former legislative director for Oregon's governor, became administrator of the Oregon Insurance Division on July 1, 2009. Her background combines consumer protection and legislative experience.

A graduate of Willamette University College of Law in Salem, Ms. Miller spent the first seven years of her career as a lobbyist for several diverse organizations. She then worked two years as Governor Ted Kulongoski's legislative director, playing a key role in developing his legislative agenda and working with legislators and stakeholders. In that role, she also became familiar with the Insurance Division and its parent agency, the Oregon Department of Consumer and Business Services.

After handling consumer protection cases for the Oregon Department of Justice, Ms. came to the Insurance Division as deputy administrator in July 2008 and was appointed acting administrator November 1.

Donna Novak
NovaRest President and CEO

Donna Novak has over 35 years of experience and is the leader of her own consulting firm. She specializes in predicting the cost of health care insurance reform, as well as measuring the financial health of insurers, HMOs, and health care providers that assume risk. Her career includes 12 years of experience with commercial carriers, 3 years with the Blue Cross and Blue Shield Association, and over 20 years of consulting experience specializing in reserve setting and financial practices.

Ms. Novak's current consulting activities focus on supporting state and federal insurance regulators. She has participated in CMS Medicare bid desk audits, CMS Medicare bid audits, and reviews of Retiree Drug Subsidy actuarial attestations. Ms. Novak and NovaRest Consulting have worked with state regulators, the NAIC, and HHS to implement the current federal insurance reform. She was also appointed to the Advisory Board to the HHS Consumer Operated and Oriented Plan (CO-OP) Program.

Larry Levitt
Senior Vice President for Special Initiatives and Senior Advisor to the President; Co-Executive Director, Kaiser Initiative on Health Reform and Private Insurance, Kaiser Family Foundation

Larry Levitt is the Senior Vice President for Special Initiatives at the Kaiser Family Foundation and Senior Advisor to the President of the Foundation. Among other duties, he is Co-Executive Director of the Kaiser Initiative on Health Reform and Private Insurance.

He previously served as Editor-in-Chief of kaisernetwork.org, the Foundation's online health policy news and information service, and directed Foundation's communications and online activities and its Changing Health Care Marketplace Project.

Before joining the Foundation, Mr. Levitt was a senior manager with The Lewin Group, where he advised public and private sector clients on health policy and financing issues. He previously served as a Senior Health Policy Advisor to the White House and Department of Health and Human Services, working on the development of President Clinton's Health Security Act and other health policy initiatives. He co-chaired the working group on cost containment in conjunction with the President's task force on health reform.

Prior to that, he served as the Special Assistant for Health Policy with California Insurance Commissioner John Garamendi, where he co-authored Commissioner Garamendi's "California Health Care in the 21st Century" proposal. Before joining Insurance Commissioner Garamendi, Mr. Levitt was a medical economist with Kaiser Permanente, where he worked on insurance reform and other public policy issues. Levitt previously managed new program development for the Massachusetts Department of Medical Security, the agency charged with implementing the universal health care plan in Massachusetts. He was responsible for the design of new health programs under the plan, and for management of the fund used to reimburse hospitals for uncompensated care. He also served as a senior analyst with the Governor's budget office in Massachusetts, where he helped develop that state's universal health care legislation. He holds a bachelor's degree in economics from the University of California at Berkeley, and a master's degree in public policy from Harvard University's Kennedy School of Government.

Gary Claxton

Vice President and Director, Health Care Marketplace Project; Co-Executive Director, Kaiser Initiative on Health Reform and Private Insurance, Kaiser Family Foundation

Gary Claxton is a Vice President and the Director of the Health Care Marketplace Project, and the Co-Executive Director of the Kaiser Initiative on Health Reform and Private Insurance at the Kaiser Family Foundation. Prior to joining the Foundation, Mr. Claxton worked as a senior researcher at the Institute for Health Care Research and Policy at Georgetown University, where his research focused on health insurance and health care financing. From March 1997 until January 2001, Mr. Claxton was the deputy assistant secretary for Health Policy at the U.S. Department of Health and Human Services, where he advised the Secretary on health policy issues including: improving access to health insurance, Medicare reform, administration of Medicaid, financing of prescription drugs, expanding patient rights, and health care privacy. Other previous positions include serving as a consultant for the Lewin Group, a special assistant to the Deputy Assistant Secretary for Health Policy in the Office of the Assistant Secretary for Planning and Evaluation, an insurance analyst for the National Association of Insurance Commissioners, and a health policy analyst for the American Association of Retired Persons.