

## Esther M. Blount

FSA, MAAA  
Consulting Actuary



### CURRENT RESPONSIBILITY

Esther is a consulting actuary with the Milwaukee office of Milliman. She rejoined the firm in 2015 after four years with a national insurance carrier. Esther has 12 years of prior work experience with Milliman.

### EXPERIENCE

Esther's area of expertise is health insurance. Specific areas of concentration include the design and pricing of insurance programs, rating strategies, the projection and monitoring of financial results, as well as state and HIOS rate filings. She has advised HMOs, PPOs, insurance companies, employee benefit plan sponsors, and governmental entities. She has extensive experience in the small group market, including compliance testing, rating strategies, and product design. Esther has also worked with state and local governments to develop alternative benefit designs for the uninsured populations.

Esther has supervised the underwriting department of HMOs, including the training of new underwriters, developing underwriting manuals, developing electronic underwriting systems that capture the data for compliance testing and experience reporting, and training underwriters to use the Milliman Underwriting Guidelines.

Prior to joining Milliman, Esther held various positions with national healthcare insurers. Her most recent role was as senior director responsible for regional profitability, reserving, forecasting, competitive analysis, and rate filings. Product lines included commercial group and individual HMO, POS, and PPO, including Accountable Care Act compliant small group and individual products.

### PROFESSIONAL DESIGNATIONS

- Fellow, Society of Actuaries
- Member, American Academy of Actuaries

### PROFESSIONAL ACTIVITIES

Esther has served on an examination committee of the Society of Actuaries and is a past president of the Actuaries' Club of the Southwest.

### EDUCATION

- B.S., Education, Southwest Missouri State University
- M.S., Mathematics, University of Missouri

