

Jose Carlo
Consultant



CURRENT RESPONSIBILITY

Jose joined the San Francisco office in 2010. He is currently working towards his associateship in the Society of Actuaries.

EXPERIENCE

Jose has worked on a variety of actuarial projects focused on healthcare data analysis, value-based benefit design and pricing, healthcare cost benchmarking, and state rate filings for health insurers. Currently, he uses this experience to consult and advise digital health startups in early stage engagements focusing on product pricing, market positioning, data acquisition and analysis. He has worked extensively with state Medicaid agencies on various engagements such as:

- Rate setting and contract negotiations with Managed Care Organizations (MCOs).
- Fee schedule analysis and capitation rate validation.
- Calculating benefit design cost impact.
- Developing cost saving strategies through plan design, managed care model changes and auditing of MCOs.

He has also developed expertise performing medical claims audits with the Milliman Technology and Operations Solutions (TOPS) practice. His roles for audits include:

- Evaluating plan adherence to contractual requirements and conditions with clients.
- Assessing overall plan administration and claim adjudication in accordance with plan design.
- Verification and evaluation of claim processing procedures through manual review of medical claims during on-site audits.
- Reconciling financial impact of audit results to both plan members and clients.

Jose has also worked on ACA research projects such as new benefit pricing and cost projections for insurers. These projects include data querying, grouping, and analysis utilizing database languages such as SQL and SAS.

EDUCATION

- BS, Financial Mathematics, University of Michigan, Ann Arbor

