

Frank J. Cestare

FSA, MAAA
Principal, Consulting Actuary



CURRENT RESPONSIBILITY

Frank Cestare is a principal and consulting actuary with the Philadelphia office of Milliman. He joined the firm in 1985.

EXPERIENCE

Frank works with Blue Cross Blue Shield plans, health maintenance organizations, and other health insurance carriers. He assists clients with developing and evaluating products and strategies in the commercial, Medicare, and Medicaid markets. The consulting services that Frank has provided to clients include:

- Regulatory rate filings
- Medicare and Medicaid feasibility studies
- Medicare Part C and Part D bid development
- Medicare supplement product development and pricing
- Medicaid rate analysis and projections
- ACA individual and small group product development and pricing
- Trend analysis
- Medical utilization and cost experience analysis and benchmarking
- Estimation of claims and other reserves
- Evaluation of risk-based capital requirements
- Provider reimbursement design and analysis
- Review of rating and underwriting practices
- Risk score development and analysis

Frank has particular expertise in the Medicare Advantage and Prescription Drug Plan markets. He works for local and national carriers in various markets around the country. He has been extensively involved in the Medicare market on an ongoing basis since joining the firm.

PROFESSIONAL DESIGNATIONS

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

EDUCATION

BBA, Actuarial Science, Temple University

