

Applicants for HBX Working Committees

Producers (Brokers and Agents) Advisory Committee

Dave Chandra – Dave Chandra is a Senior Policy Analyst for the Center on Budget and Policy Priorities. Mr. Chandra’s portfolio of health care experience includes policy analysis, project management, non-profit and government operations, legislative and rulemaking development, and research and writing. As a Senior Policy Analyst, Mr. Chandra conducts consumer-oriented research and analysis on federal and state level implementation of the Affordable Care Act, provides technical assistance and consultation to state health officials, state exchange board members, lawmakers and health care advocates regarding state level health reform implementation policy issues, with a specific focus on health insurance exchanges, private market reform, and expansion of Medicaid. Mr. Chandra has a Bachelor of Science degree in Biology from Brown University.

Stephanie J. Cohen – Stephanie Cohen is Co-Founder and CEO of NFP Golden & Cohen, LLC; an employee benefits firm, catering to small and mid-sized groups. She is also the Co-Founder of Maryland Women Ambassadors for Business. Ms. Cohen has a solid background in the insurance and finance industry, managing and directing programs for profit and non-profit charitable organizations. Ms. Cohen is a member of the Advisory Board for Capital Bank; Chairman of the District of Columbia Exchange Council; Advisory Board member for DC Insurance Commissioners; and member of The Greater Washington Health Underwriters. Ms. Cohen has a BS degree in Marketing from the University of Maryland.

Robert Poli – Robert Poli is the Executive VP and CEO for Insurance Marketing Center (IMC). Mr. Poli has been in the health insurance industry for over 20 years. Under his leadership, IMC has grown into one of the leading GA’s in the mid Atlantic region. IMC is known as the resource for Consumer Driven Plans and Mr. Poli is considered one of the leading authorities on CDH plans and their implementation. Mr. Poli currently serves on several Advisory Boards, including Aetna and Care First Blue Cross Blue Shield and is directly responsible for plan designs and benefit changes for Maryland’s largest insurer.

Robert John Clark – Robert Clark is a Senior Manager with PricewaterhouseCoopers’ Health Research Institute (HRI). As Senior Manager, Mr. leads HRI’s analysis of key regulatory and policy initiatives focused on the pharmaceutical and life sciences sectors, and analyzes and translates complex healthcare regulations and legislation into understandable summaries, as well as thematic articles, presentations and digital content. Through his profession, Mr. Clark has served as Policy Advisor for the US House of Representatives, Committee on Energy and Commerce, Subcommittee on Health. He provided expert advice to the Subcommittee Chairman and Members of the Subcommittee, on matters pertaining to federal health programs and policies under the Subcommittee’s jurisdiction, including the regulation and reform of private health insurance markets; coverage and payment policies relating to Medicare and Medicaid. Mr. Clark has a Master of Public Policy degree from Georgetown Public Policy Institute; and a BA degree in Political Science and Sociology from Rutgers College.

Lee V. Bethel – Lee Bethel is President of Comprehensive Benefit Services, Inc. Mr. Bethel has been in the insurance, employee benefit, investment and financial services field since 1979. He is a graduate of Morehouse College, Chartered Life Underwriter, Chartered Financial Consultant, Registered Employee benefits Consultant, Registered Health Underwriter, Chartered Advisor in Philanthropy, and a Chartered Healthcare Consultant. He is also a member of the National Association of health Underwriters; the National Association of Plan Advisors; and the DC Association of Insurance and Financial Advisors. Mr. Bethel served for three terms on the Board of Directors of the DC Association of Insurance and Financial Advisors. Through his profession, Mr. Bethel has appeared on Money Watch as a guest panelist, and as a Financial Consultant for Black Entertainment Television (BET).

Margaret M. Flickinger – Margaret Flickinger is the Managing Principal and CEO of Keller Benefits Services, Inc., and has over 34 years in the employee benefits field. Ms. Flickinger's expertise includes plan design management, funding alternatives, provider network analysis, renewal underwriting and negotiation of insured and self insured benefit programs. Through her profession, she has served on broker advisory councils to several insurance companies, providing consumer and business input with the goal of improving insurance carrier practices and products. Ms. Flickinger is a graduate of the Bridgewater College in Bridgewater, Virginia and has earned both the Chartered Life Underwriter (CLU) and Certified Employee Benefit Specialist (CEBS) designations.

David B. Smith – David Smith is Vice President of Sales and Account Management for United Healthcare. Mr. Smith has over 23 years of group benefits experience working both with insurance carriers and consulting firms. His current responsibilities include, providing leadership for sales productivity, client retention and broker/TPA partnerships; directing sales strategy, lead generation and market penetration objectives; and achievement of membership goals and health plan budget targets. Mr. Smith has also developed extensive health and welfare consulting experience working with public, private, and non-profit organizations. Mr. Smith is a graduate of Bates College with a BA degree in Economics. He holds several industry designations and is a member of several local and national associations.

Terrence L. Young – Terrence Young is Manager of HIV Testing and Field Operations for the Community Education Group. Mr. Young's responsibilities include, performing community assessments, community observations, analyzing data from observations, forming strategic plans and implementing HIV outreach and counseling. Mr. Young has also been responsible for monthly and quarterly data and narrative reports; managing program budget and financial statements; and ensuring all policies and protocols surrounding testing are adhered to. Mr. Young is a member of Ward 7 HIV/AIDS Collaborative, and works with the DC HIV Prevention Community Planning Group.

David Natori – David Natori is the national Head of Distribution and Channel management for Small Group and Individual with Aetna. He is a respected healthcare leader with over twenty-three years of experience building and turning around sales and marketing organizations, ranging in size, with up to \$1.2 billion in revenue. In his current role, Mr. Natori leads the initiatives and strategies to enhance growth in these businesses. He is responsible for the development and execution of overall channel management and distribution strategy. Mr. Natori also acts as the executive sponsor of key strategic initiatives. Mr. Natori has a BS degree in Marketing from Montclair State University.

Claire McAndrew – Claire McAndrew is a Senior Health Policy Analyst at Families USA, a national non-profit organization dedicated to the achievement of high quality, affordable coverage for all. Ms. McAndrew manages federal and state advocacy on health insurance exchanges and other private insurance issues for national consumer health care advocacy organizations to include, researching and writing reports on Affordable Care Act implementation and other private insurance issues; providing technical assistance to state-based organizations working to implement the Affordable Care Act; and serving as a source of health policy information for the media and policymakers nationwide. Ms. McAndrew serves as an appointed consumer advocate member of the DC Health Benefit Exchange Advisory Board and is an Expert Member of Centers for Medicare and Medicaid Services Technical Expert Panel on the Exchange Consumer Satisfaction Survey. Ms. McAndrew has a Master of Public Health degree in Health Management and Policy from the University of Michigan; and a BA degree in Public Health studies from Johns Hopkins University.

Sanford Walters - Sanford Walters is President of Kelly Administrative Services for Kelly & Associates Insurance Group. Mr. Sanford is also Vice Chairman of the Society of Professional Benefit Administrators. He is a Vietnam Veteran and served as a Board member of the Maryland Center for Veterans Education & Training (MCVET), the country's first integrated training center for homeless veterans. Mr. Sanford was involved in developing the rules for waivers for groups not meeting annual and lifetime, and is active in framing implementation of many other aspects of ACA. He was also influential with the IRS on how the adoption of W-2 rules and regulations would be implemented. Mr. Sanford has a Masters degree in Business Administration from the University of Baltimore; and a BS degree from the University of Maryland.

Plan Management Advisory Committee

Louisa L. Tavakoli – Louisa Tavakoli has served as Vice President of Mandates Strategy, Delivery Oversight for CareFirst Blue Cross Blue Shield for the past 13 years. Ms. Tavakoli's responsibilities include, developing a cross-functional operational and technical implementation plan for CareFirst's 2014 participation on state exchanges and executing on that plan; actively engaging in legislative and regulatory process to develop compliance plans as well as influence internal and external stakeholders on compliance and mandate implementation matters; and developing and directing a portfolio of major corporate initiatives related to regulatory compliance requirements at the local, state and federal levels. She also represents CareFirst on external regulatory subcommittees and in strategic meetings of relevant associations in developing industry wide strategies to implement health care reform. Ms. Tavakoli has a BA degree in Economics from the University of Tennessee.

Dania A. Palanker – Dania Palanker is an Associate Director of Healthcare Policy with the National Women's Law Center. Ms. Palanker leads the policy work for the union on implementation of private insurance provisions of Affordable Care Act (ACA) including, drafting comments on federal regulations, meeting with federal agency staff and educating local affiliates about the law through written materials, presentations and webinars. Her work also involves working with legislative and campaign staff to

protect ACA, Medicaid and Medicare funding, and representing SEIU at conferences and meetings. Ms. Palanker served as a member of the Advisory Board for the Center for Value Based Insurance Design at the University of Michigan. Ms. Palanker holds a Juris Doctorate from Georgetown University Law Center, a Masters degree in Public Policy from Harvard University; and a BA degree in English and Theatre.

Wes Rodriguez Rivers – Wes Rivers is a Policy Analyst for the DC Fiscal Policy Institute. As a Policy Analyst, Mr. Rivers monitors and analyzes policy development of the DC Health Benefits Exchange; evaluates design and effectiveness of District health programs, including, Medicaid, Alliance and consumer/patient assistance, outreach and education; analyzes District’s health budget to ensure adequate funding for programs that affect low and moderate-income families; and research District tax policy and produce analyses to inform DC Tax Revision Commission. Mr. Rivers has a Master of public Policy Affairs degree from The University of Texas at Austin; and a BA degree in Economics from Southwestern University.

Hannah K. Turner – Hannah Turner is a Legislative Compliance Consultant for Keller Benefit Services. Ms. Turner is a member of one of the largest privately-held employee benefit consulting firms in the region. As a Legislative Compliance Consultant, Ms. Turner ensures clients are in compliance with employee benefit legislation and tax codes, including ACA, cafeteria plan regulations, COBRA, HIPAA, ERISA, Medicare notification and disclosures and federal and state FMLA laws. Ms. Turner takes a personal, proactive approach of sifting through the legislation to condense the information to layperson’s terms and then reaches out to the client to ensure that the requirements are understood. Ms. Turner has as a BS degree in Computer Science from St. Mary’s College of Maryland and is Legislative Chair of the Board of Directors for the Greater Washington Association of Health Underwriters (GWAHU).

Casey A. Hedden – Casey Hedden is a Regional Sales Manager, Mid Atlantic, for DentaQuest, Inc. Ms. Hedden is responsible for the sale of new business and retention of current accounts for the Mid Atlantic region. She directly manages a team of 9 employees consisting of Sales Executives, Account Executives and Account Coordinators. Ms. Hedden has a BS degree in International Business and Spanish from the University of Maryland.

Tanya M. Robinson – Tanya Robinson has served as Director of Strategic Market Initiatives and as Senior Manager of Product Development for Kaiser Foundation Health Plan. In her current position, Ms. Robinson manages implementation of state and federal mandates, including Health Insurance Exchanges; lead key initiatives to support regional profitability and membership goals; and oversees the product development function which develops, designs, plans and executes on activities necessary to launch new products and services. Ms. Robinson has a BA degree in Health Care Management from Howard University.

Jeffrey M. Album – Jeffrey Album has served as Vice President of Public and Government Affairs for Delta Dental of California for over 20 years. Mr. Album’s responsibilities include government and media relations, employee and crisis communications and reputation/issues management for all affiliates of an

enterprise with nearly \$7 billion in consolidated revenues; serves as principal spokesperson with responsibility for all media relations; and provides or oversees executive speech writing and executive presentations. Mr. Album reports to the Chief Legal Officer and Executive Vice President; plans and executes systematic public and government affairs programs for the nation's largest dental benefits system; serves as president of the Board of Directors for the California Association of Dental Plans, and as Board Director for the national Association of Dental Plans. Mr. Album has a Master of Arts degree in Communication/Journalism from Stanford University; and a BA degree in Public Policy & Planning from the University of California.

John Fleig – John Fleig is Health Care Reform Lead for Northeast Region, COO Mid Atlantic Health Plan, with United Healthcare. Mr. Fleig's major responsibilities include, overall operations of the health plan; strategy and policy as it relates to PPACA for the north East Region; Integration (for all aspects for the Health Plan); and coordinating locally and nationally with all areas of the Health Plan including regulatory affairs, government relations, products, underwriting/pricing and operations. Mr. Fleig is Co-chair of the Maryland SHOP Exchange Advisory Board; member of the Board of Directors for Optimum Choice, Inc., M.D. Individual Practice Association, Inc., and MAMSI Life and Health Insurance Company. He is also a member of the Maryland Implementation Advisory Committee and Commissioner of Maryland Health Care Commission. Mr. Fleig has a Bachelors degree in Psychology from the University of Maryland.

Goulda A Downer – Goulda A Downer is the Principal Investigator and Project Director of the AIDS Education and Training Center/National Multicultural Center (AETC/NMC) at Howard University. The AETC/NMC mission is to foster the reduction of HIV/AIDS disparity throughout the United States by 1) increasing cross-cultural awareness and competency in health care professionals, while facilitating the needs of people living with HIV/AIDS; and by 2) improving communication between health care providers and their patients. Dr. Downer is also an assistant professor at Howard. Her civic activities include serving three terms as Chair of the DC Statewide Health Coordinating Council (under Mayors Williams, Fenty and Gray). She is currently a member of the DC Dietetic and Nutrition Licensing Board, which she previously chaired. Dr. Downer received a BS in nutrition from the Pratt Institute, and an MS and PhD in nutrition from Howard University.

Consumer Assistance and Outreach Advisory Committee

Katherine J. Stocks – Katherine Stocks is an attorney and Associate with The Goldblatt Group. Ms. Stocks currently serves as Lead counsel on the Patient Protection and Affordable Care Act, and as DC Chamber of Commerce Representative for Small Employer Alliance for Affordable Health Care Options. During her internship with the National Research Group, Ms. Stocks assisted with the Health Care Reform with updates to the Willis Compliance Manual, reflecting the Patient Protection and Affordable Care Act and corresponding federal regulations affecting ERISA, COBRA and FMLA. Through her profession, Ms. Stocks has drafted legislation, regulations and testimony for clients, served as Campaign Manager for Jack Evans 2012 Re-election Campaign and served as a Legislative Aide with the Committee on Finance and

Revenue. Ms. Stocks holds a Juris Doctorate from the Washington University School of Law; a BS in Economics; and an LLM in Taxation.

Elaine Marie Saly – Elaine Saly is a Health Policy Analyst at Families USA, a national non-profit organization dedicated to the achievement of high quality, affordable coverage for all. Ms. Saly drafts policy briefs, media reports and consumer education pieces on implementation of the Affordable Care Act, as well as, analyzes and comments on federal and state regulations, proposed legislation and white papers. For the past two years, Ms. Saly volunteered for CASA for Children of DC as a Court Appointed Special Advocate, representing the interests of youths in foster care before DC Family Court. Ms. Saly is a graduate of Wesleyan University with a Bachelor of Arts degree in Government and Art History.

Stephanie Oluchukwu Akpa – Stephanie Akpa is an attorney and Equal Justice Works Fellow with the Legal Aid Society of the District of Columbia. The Fellowship project is focused on assisting African Americans in DC with obtaining access to quality health care. Ms. Akpa represents individual clients who have been denied medical coverage. She conducts community education and outreach, and engages in systemic advocacy on the issues of health care access. Through her profession, Ms. Akpa has served as a Litigation Associate in New York, a Teaching Fellow at Yale University, and as an intern at Yale Law School. Ms. Akpa holds a Juris Doctorate from Yale Law School; a BA in Political Science; and is a member of the Washington Council of Lawyers.

Marilyn Schindler Koss – Marilyn Koss is the President and of Koss Benefits Financial & Insurance Services. For the past 22 years, Ms. Koss has served as a skilled benefits practitioner in health, welfare and retirement program administration, strategy, plan design, trend analysis, multi-state programs and international coverage. She manages administration of all health, welfare and retirement plans, including medical, dental, disability and life. Ms. Koss is a member of the MD Health Exchange SHOP Advisory Committee; Greater Washington Association of Health Underwriters; Greater Washington Chapter of the National Association of Insurance & Financial Advisors (NAIFA); and participating Broker of MD Health Insurance Partnership. Ms Koss has a Master of Arts degree in Political Management and Legislative Affairs from George Washington University; and a Bachelor of Arts degree from State University of New York.

Stuart P. Berlow – Stuart Berlow is a Public Policy Manager for the DC Cancer Consortium. As a Public Policy Manager, Mr. Berlow manages government relations, policy analysis and advocacy for a 75 organization coalition. His responsibilities include, developing policy positions, making recommendations, advising members on policy/legislative matters, as well as researching, developing and disseminating white papers, legislative testimony, letters, fact sheets and other advocacy materials. Mr. Berlow is Secretary of the DC Tobacco Free Coalition and a member of the Board of Governors, University of Michigan Alumni Club of Washington, DC. Mr. Berlow has a Master of Public Policy degree from the Gerald R. Ford School of Public Policy, University of Michigan; a Master of Health Services Administration degree from the University of Michigan; and a BA degree in Political Science from the University of Michigan.

Kimberly L. Fox - Kimberly Fox is the Director of Direct Community Benefit Investments, Finance and Compliance for Kaiser Foundation Health Plan of the Mid Atlantic States Region (KFHP). Ms. Fox specializes and focuses on addressing the barriers to care for vulnerable and low-income populations that are uninsured and underinsured by connecting these populations with access to the healthcare system. Ms. Fox has been directly responsible for the Charitable Care and Coverage Programs which have served over 10,000 individuals and families in need by leveraging and using community partnerships, collaborations, and non-profits. Ms. Fox has a Master of Science in Health Services Administration from Central Michigan University; and a BA degree in Psychology from the University of Maryland.

Alma A. Alfaro-Laska – Alma Alfaro-Laska is a Membership Coordinator for the Greater Washington Hispanic Chamber of Commerce, with more than 25 years of experience in international trade and government bilateral negotiations. In her current role, Ms. Alfaro-Laska promotes networking events, business Expos, annual Galas, educational seminars, representation and government advocacy for small businesses; increases the number of members, and supports all activities and events organized by the Chamber. Through her profession, Ms. Alfaro-Laska has also advised US corporations on export and import procedures; organized trade missions and visits of business women from Mexico to Washington, DC; and served as Secretariat of Economy of Mexico.

Susan A. Walker – Susan Walker is a retired Medical Social Worker/ Advocate. Through her profession, Ms. Walker has served as Chair of Nursing Assistive and Trained Medication Employees Subcommittee – gathering provider organizations’ representatives to review the regulations and make recommendations to the Board of Nursing; Home Health Licensure – reviewing regulations and making recommendations to the Health Committee of the DC Council; and Community Board of Ethics – Implementing concepts. Ms. Walker is a licensed Certified Social Worker of Maryland and a Licensed Independent Clinical Social Worker for the District of Columbia. Ms. Walker also has a BA degree in Liberal Arts from Boston University.

Bethlehem Tadesse – Bethlehem Tadesse is an Assistant Manager of Programs and Evaluation for the Community Education Group (CEG) in Washington, DC. In this role, Ms. Tadesse ensures that CEG is compliant with all grant deliverables and associated report deadlines; provides program management support for the Director of Programs and operations; and assists in cultivating and maintaining relationships with community partners to increase the program’s reach. Ms. Tadesse has a Master of Public Health from Tulane University School of Health and Tropical Medicine; and a BS degree in Public Health and Neuroscience from Tulane University.

Erin M. Loubier – Erin Loubier serves as the Director of Public Benefits for Whitman-Walker Health (WWH) Legal Services Program, and Senior Managing Attorney. Ms. Loubier oversees WWH’s public benefits and client eligibility program; serves as a technical expert on public benefits issues, directly handles complex public benefits cases at all levels of appeal, including federal court; and created and oversees a separate Public Benefits Navigation Program where staff screen and assist all WWH clients secure and maintain Medicaid, Medicare, DC Healthcare Alliance, ADAP and other public insurance/safety net options. Ms. Loubier serves on the DC Medicare Advisory Committee; and the DC

Health Care Ombudsman Advisory Committee. Ms. Loubier holds a Juris Doctorate from American University, Washington College of Law; and a BA degree in political Science and Sociology from Drew University.

Theresa A. Waters – Theresa Waters is a Senior Director of Human Resource and Administration for the American Immigration Lawyers Association. Ms. Waters leads strategic human resources initiatives for the Association and its 501(c)(3), the American Immigration Council. She is accountable for all aspects of human resources including, budget, recruitment, compensation, benefits, professional development, performance management, employee relations, reward and recognition, wellness, safety and compliance. Ms. Waters plays a pivotal role as a key member of the Senior Management Team responsible for organizational leadership and strategic direction. Ms. Waters has a BA degree in Business Administration from Trinity University and a State of Maryland insurance Producers Licensee, Property and Casualty.