

# JOANNE FONTANA

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Principal and Consulting Actuary

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## Current Responsibility

Joanne Fontana is a principal and consulting actuary with the Hartford office of Milliman. She has been with the firm since 2006. During that time, she has consulted for insurance companies, including many major dental carriers, as well as employers, government entities, and other organizations.

## Professional Work Experience

Joanne's focus has been largely on managed care and dental insurance, with experience in premium rate development, product development, provider contract analysis, and health care reform. Over the past decade, Joanne has come to be known as an industry expert in dental product and pricing topics; she regularly presents on dental-related issues at industry forums and has authored many topical articles.

Joanne has worked closely with the National Association of Dental Plans, the California Association of Dental Plans, the American Dental Association, and other dental clients to assess the impact of health care reform on the dental industry. She manages Milliman's Dental Actuarial Analytics PPO Network Study, a product that uses a vast contributor database of dental claims to provide competitive insights on dental network discounts and utilization to study participants.

Joanne has worked with carriers and employer groups on the dental insurance procurement process, worked on Medicaid dental procurements with both state entities and bidders, and has done core actuarial dental pricing and underwriting work for many carriers in the commercial, ACA, and Medicare Advantage dental markets. In addition to Joanne's dental consulting, she also manages Milliman's GASBhelp.com, an online tool allowing small government entities to complete valuations of post-retirement health benefits.

Prior to joining Milliman, Joanne spent more than 10 years as an actuary with Cigna, where she held various healthcare financial leadership roles, including chief actuary of Cigna's dental insurance business.

## Professional Designations

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

## Education

BA, Mathematics and Economics, Cornell University