

## Stephen P. Melek

FSA, MAAA  
Principal, Consulting Actuary



### CURRENT RESPONSIBILITY

Steve is a principal and consulting actuary with the Denver office of Milliman. He joined the firm in 1990.

### EXPERIENCE

Steve's areas of expertise include healthcare product development, management, and financial analyses. He has worked extensively in the behavioral healthcare specialty field. He has worked with many managed behavioral healthcare organizations, parity issues and cost analyses, mental health utilization and costs in primary care settings, psychotropic drug treatment patterns, and strategic behavioral healthcare system design. He has experience with plan design, pricing, capitation and risk analysis, provider reimbursement analysis and strategies, healthcare revenue distribution, and utilization management analysis. He has completed valuations and projections of healthcare businesses and product lines, profitability and experience analysis, reinsurance analysis, pricing model and strategy development, and actuarial liability determination.

Steve has advised HMOs, PPOs, managed care organizations, behavioral healthcare firms and associations, insurance companies, employers, hospitals, physician groups, PHOs, and state insurance companies.

### PRESENTATIONS AND PUBLICATIONS

Steve has published research reports for Milliman, and has written and published extensively on behavioral healthcare.

He has spoken on behavioral healthcare issues at various Society of Actuaries' meetings and behavioral healthcare institute meetings.

### PROFESSIONAL DESIGNATIONS

- Fellow, Society of Actuaries
- Member, American Academy of Actuaries
- Master Fellow, Life Office Management Association

### AFFILIATIONS

Steve has chaired and served on various Society of Actuaries and American Academy of Actuaries task forces and working groups, most of which have been focused on behavioral healthcare issues.

### EDUCATION

- BA, Mathematics, Illinois Institute of Technology

