

LES KARTCHNER

FSA, MAAA

Principal, Consulting Actuary

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Current Responsibility

Les Kartchner is a principal and consulting actuary with Milliman's Health Practice. He is located in Salt Lake City, Utah, and joined the firm in 2010.

Professional Work Experience

Les's areas of expertise include self-funded employer plans and trusts, commercial health insurance, post-employment benefits, and Medicare Advantage. At Milliman, Les has focused on helping employer and insurer clients to use network contracting to optimize the cost and performance of case and disease management programs. He has also priced health benefits for insurers in the individual and small group ACA markets, not-for-profit trusts, and Medicare Advantage and Part D products through the bid submission process. Some of the more specialized services with which Les has extensive experience include providing strategic consulting for post-employment health benefits, establishing self-insured premium equivalency amounts, conducting employee contribution scenarios, and performing network analyses.

After graduating from the University of Utah, Les worked as an actuarial analyst at Towers Watson. There, he gained significant experience in reviewing details behind financial reporting and liability calculations of post-employment benefits. In 2010, he began his consulting career with Milliman working on employer benefit benchmark studies, state high-risk pool analyses, and various ad-hoc employer plan projects. Les has served as the primary relationship manager for a number of clients with extensive experience managing their needs, leading meetings and presentations, and serving as a strategic consultant for a variety of employers, brokers, and trusts.

Professional Designations

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

Education

B.S. (magna cum laude), Mathematics, University of Utah

Presentations and Publications

- Measuring employer cost savings from network changes: Implementation results. Milliman White Paper, March 2019.
- Empowering employers through employee contribution strategies. Milliman White Paper, April 2020.
- COVID-19, unemployment, and healthcare coverage. Milliman White Paper, May 2020.
- Is the vaccine for COVID-19 a white knight for employers? Milliman White Paper, December 2020.
- Effectively measuring the value of employer point solution programs. Milliman White Paper, November 2021.