

ERIK NIVER

MBA, CEBS

Principal & Senior Benefits Consultant

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Current Responsibility

Erik Niver is a principal and senior benefits consultant with the Employee Benefits Health and Welfare Practice in the Omaha office. Erik assists plan sponsors and their advisors in designing, budgeting, and implementing employee benefits plans for medical, dental, life, disability, and other ancillary plans. Erik is also responsible for the ongoing delivery and enhancement of Health Plan Assist™ and online benchmarking tools.

Professional Work Experience

Since joining the firm in 2010, Erik has been involved in a wide array of ongoing consulting and ad hoc projects in addition to expanding his industry credentials and education degrees. In addition to Erik's consulting role, he has worked extensively in the development of tools and systems that improve the design and implementation of employee benefit plans.

In his current position, Erik specializes in the following:

- Managing client relationships to ensure strategic goals are achieved
- Determining the financial impact of combining multiple benefit arrangements alongside mergers & acquisitions
- Completing analysis of plan design changes using Milliman's proprietary actuarial cost models, Health Cost Guidelines, and Dental Cost Guidelines
- Preparing income and expense reports on employers' individual experience
- Benchmarking plan designs and recommending changes
- Projecting financial results
- Assessing the feasibility of self-insurance and captive-funding arrangements

Professional Designations

CEBS, Certified Employee Benefits Specialist

Education

- MBA, Creighton University
- BSBA, Finance and Economics, University of Nebraska-Lincoln

Presentations and Publications

Early ICHRA Insights (<https://www.milliman.com/en/insight/early-ichra-insights>)