



AMERICAN ACADEMY
of ACTUARIES

NEWS RELEASE

Immediate Release

Contact: Ellen Dadisman
202.785.7872
dadisman@actuary.org

Academy Pledges Profession's Expertise in Continuing Efforts to Improve Access and Control Costs

Sound Actuarial Principles Key to Sound Health Care Policy

WASHINGTON (June 22, 2012)—The American Academy of Actuaries said today that it is renewing efforts to offer the actuarial profession's expertise to policymakers and others who share its goals of addressing the rising costs of health care coverage and improving access to health care.

Actuarial principles and methods are critical in establishing viable health insurance systems. In particular:

- **Health insurance markets must attract a broad cross section of risks;**
- **Market competition requires a level playing field;**
- **Health spending growth must be reduced for long-term sustainability.**

"Regardless of the Supreme Court's upcoming decision, addressing rising health costs is paramount," said Academy Senior Health Fellow Cori Uccello. "Containing costs is critical to a sustainable health system that is affordable to individuals, employers, and the government."

In January, the Academy filed an [*amicus curiae*](#) brief with the Court on the severability issue. The Academy brief provided an actuarial explanation of how severing the issue and rating provisions of the Affordable Care Act from the individual mandate will increase adverse selection, leading to lower participation and higher premiums, unless other mechanisms are implemented to help ensure participation by a broad cross section of risks.

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