



SOCIETY OF
ACTUARIES®

Health

2025 SOA MEETING



Session 6C: Food for Thought

How Access to Healthy Food Impacts Health

July 24, 2025

Moderator:

Maggie Ruzicka; ASA, MAAA

Presenters:

Seth Berkowitz; MD, MPH

Cecilia Gerard; MS

Ann Pogrebitskiy; ASA, MAAA

SOA Antitrust Compliance Guidelines

Active participation in the Society of Actuaries is an important aspect of membership. While the positive contributions of professional societies and associations are well-recognized and encouraged, association activities are vulnerable to close antitrust scrutiny. By their very nature, associations bring together industry competitors and other market participants. The United States antitrust laws aim to protect consumers by preserving the free economy and prohibiting anti-competitive business practices; they promote competition. There are both state and federal antitrust laws, although state antitrust laws closely follow federal law. The Sherman Act, is the primary U.S. antitrust law pertaining to association activities. The Sherman Act prohibits every contract, combination or conspiracy that places an unreasonable restraint on trade. There are, however, some activities that are illegal under all circumstances, such as price fixing, market allocation and collusive bidding.

There is no safe harbor under the antitrust law for professional association activities. Therefore, association meeting participants should refrain from discussing any activity that could potentially be construed as having an anti-competitive effect. Discussions relating to product or service pricing, market allocations, membership restrictions, product standardization or other conditions on trade could arguably be perceived as a restraint on trade and may expose the SOA and its members to antitrust enforcement procedures.

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- **Do not** discuss prices for services or products or anything else that might affect prices
- **Do not** discuss what you or other entities plan to do in a particular geographic or product markets or with particular customers.
- **Do not** speak on behalf of the SOA or any of its committees unless specifically authorized to do so.
- **Do** leave a meeting where any anticompetitive pricing or market allocation discussion occurs.
- **Do** alert SOA staff and/or legal counsel to any concerning discussions
- **Do** consult with legal counsel before raising any matter or making a statement that may involve competitively sensitive information.

Adherence to these guidelines involves not only avoidance of antitrust violations, but avoidance of behavior which might be so construed. These guidelines only provide an overview of prohibited activities. SOA legal counsel reviews meeting agenda and materials as deemed appropriate and any discussion that departs from the formal agenda should be scrutinized carefully. Antitrust compliance is everyone's responsibility; however, please seek legal counsel if you have any questions or concerns.

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To serve the public and the U.S. actuarial profession



Community:

Serving over 20K MAAs & public stakeholders for 60 years



Standards:

Setting qualification, practice, and professionalism standards



Impact:

Delivering over 300 insight-driven publications & resources annually

Information About This Presentation

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- This program, including remarks made by attendees, may be recorded and published.

Agenda

- Overview of the American Academy of Actuaries' Health Equity Committee
- Considerations for Non-Traditional Health Benefits
- Panelists Introductions
- Moderated Q&A
- Open Q&A

Academy's Health Equity Committee

- Created to contribute actuarial perspective to health equity
- Focus:
 - Evaluate actuarial practices in the context of health equity
 - Educate actuaries and other stakeholders on health equity issues
 - Apply an equity lens when considering the impact of current or proposed health care policies
- Work explores health equity topics in actuarial practice
- 2024 Symposium highlighted equity-enhancing benefits in the employer coverage space

Health Equity Committee Definitions

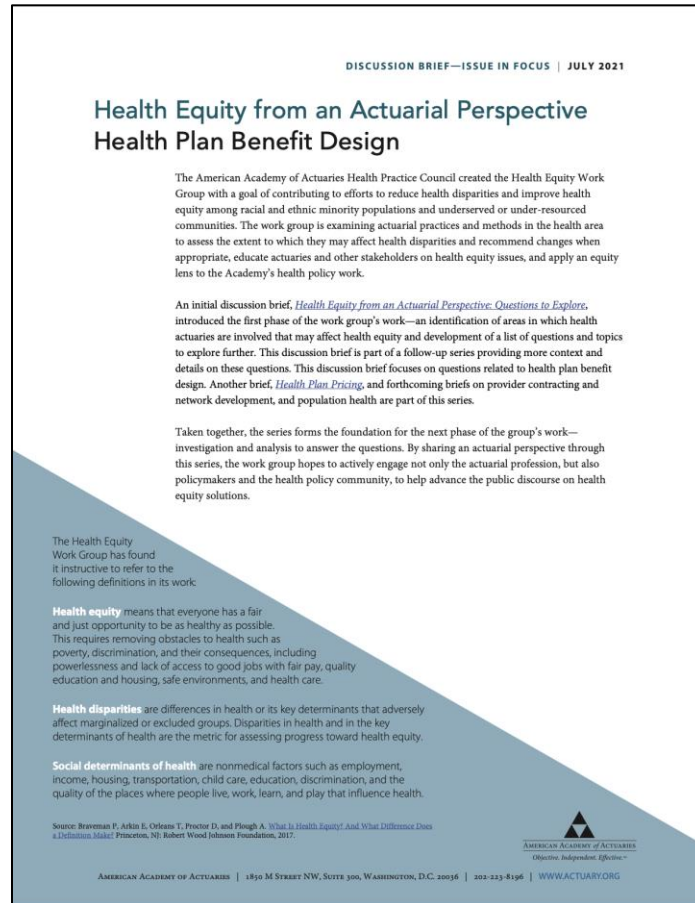
- **Health Equity:** Everyone has a fair and just opportunity to be as healthy as possible. This requires removing obstacles to health, such as poverty, discrimination, and their consequences, including powerlessness and lack of access to good jobs with fair pay, quality education and housing, safe environments, and health care.
- **Health Disparities:** Differences in health or its key determinants that adversely affect marginalized or excluded groups. Disparities in health and in the key determinants of health are the metric for assessing progress toward health equity.
- **Social Determinants of Health:** Nonmedical factors such as employment, income, housing, transportation, childcare, education, discrimination, and the quality of the places where people live, work, learn, and play, which influence health.

Source: Braveman P, Arkin E, Orleans T, Proctor D, and Plough A, [What Is Health Equity And What Difference Does a Definition Make?](#) Princeton, N.J.: Robert Wood Johnson Foundation, 2017.

What Have We Learned?

- Actuaries play an important role in reducing health disparities and advancing health equity.
- To be effective, we may need to develop new approaches, use new sources of data, and incorporate the perspectives of the people impacted by our work.
- We cannot do this alone. We need to partner with researchers, clinicians, health policy experts, and others to ensure we understand the big picture and the impact that our work may have. This will allow us to broaden our focus.

Nontraditional Benefits – Deep Dive



- In our [*Health Plan Benefit Design Issue Brief*](#), we posed the question:

What are the health equity effects from the inclusion or exclusion of nontraditional benefits, such as food as medicine in a standard benefit package?

Panelist Introductions

Seth Berkowitz, MD, MPH
Associate Professor of Medicine
University of North Carolina School of Medicine



Cecilia Gerard, MS
Managing Director
Food is Medicine Institute at Tufts University



Ann Pogrebitskiy, ASA, MAAA
Consulting Actuary
Wakely Consulting Group



Moderated Q&A

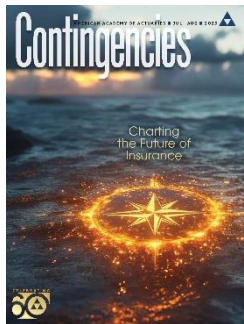
Audience Q&A

Other Academy Resources

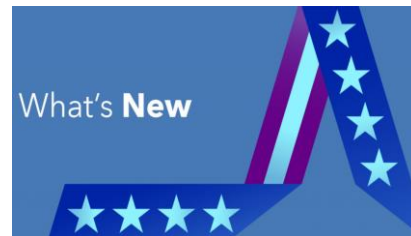
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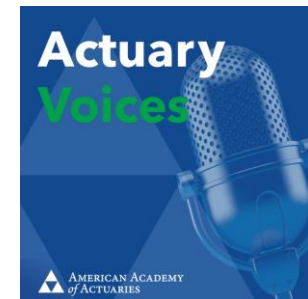


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For more information, please contact
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Questions?



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