Sixteen months into federal health reform, states are responding in different ways—some relying on existing laws, some creating new state policies, while others let the federal government initiate programs. These “market reforms” include coverage for adult dependents, patients with pre-existing conditions and early-retirees, as well as expanded consumer protections, premium rate review and medical loss ratios.

**Speakers:**

- **Gary Cohen,** Director, Oversight Group, CCIIO, Centers For Medicare & Medicaid Services (CMS/HHS), Maryland

  As Acting Director of the Oversight Group in CCIIO, Mr. Cohen is responsible for implementation, compliance and enforcement of the market rules, medical loss ratio and rate review provisions of the Affordable Care Act, as well as the Rate Review Grant Program. Before coming to HHS he served as Chief of Staff to Congressman John Garamendi (CA 10). Prior to joining the federal government, Mr. Cohen was Deputy Commissioner and General Counsel at the California Department of Insurance under Commissioners Garamendi and Steve Poizner. He began his state service as General Counsel of the California Public Utilities Commission.

- **Commissioner Sandy Praeger,** Kansas Insurance Department, Kansas

  Commissioner Sandy Praeger was elected Kansas’ 24th Commissioner of Insurance in 2002. She was re-elected in 2006 and again in 2010. Commissioner Praeger is responsible for regulating all insurance sold in Kansas and overseeing the nearly 1,700 insurance companies and 94,000 agents licensed to do business in the state. Commissioner Praeger serves as Chair of the Health Insurance and Managed Care Committee for the National Association of Insurance Commissioners and NAIC past president. She is frequently called upon by media and called to testify before Congress on health reform. Commissioner Praeger is a graduate of the University of Kansas and lives in Lawrence, KS.

- **Kim Holland,** Blue Cross Blue Shield Association, Washington, D.C.

  Kim Holland is Executive Director, State Affairs, for the Blue Cross and Blue Shield Association (BCBSA), a national federation of 39 independent, community-based and locally operated Blue Cross and Blue Shield companies. In her role with BCBSA, Holland is responsible for ensuring that Blue Cross Blue Shield Plan interests are represented in the development of federal and state legislative and regulatory positions and priorities. She is also responsible for the coordination of resource development and deployment to assist member Plans in advancing Blue positions in the states. Holland is widely recognized as a long-time advocate for affordable health insurance, working continually to reduce costs and expand access to coverage. A former career insurance producer and independent agency executive, Holland was appointed Oklahoma Insurance Commissioner by Governor Brad Henry in January 2005 to fill an unexpired term, and in 2006 became the first woman elected to the post.

**Moderator:**

- **Senator Jeremy J. Nordquist,** Nebraska

  Jeremy Nordquist was elected to the Nebraska Legislature in November 2008. Senator Nordquist is the Chairman of the Nebraska Retirement Systems Committee and is also member of the Appropriations...
Committee, State-Tribal Relations Committee, and Children's Behavioral Health Oversight Committee. In 2010, Senator Nordquist was also selected to serve as the Chairman of the Health Committee for the National Conference of State Legislatures (NCSL). Prior to his election, Jeremy served as a Legislative Aide and Research Analyst for his predecessor, State Senator John Synowiecki. Jeremy currently works for Building Bright Futures, a community initiative that seeks to improve overall academic performance and reduce the academic achievement gap. He graduated with honors from Creighton University and is completing a master's degree in public administration, with a concentration in health care, at the University of Nebraska at Omaha.