

About Mila Kofman



Mila Kofman rejoined the faculty at Georgetown University Health Policy Institute in July 2011 as a Research Professor and Project Director. A nationally recognized expert on private health insurance markets, Kofman works with states and all stakeholders to implement health insurance reforms. Her approach is informed by hands-on experience as the Superintendent of Insurance in Maine implementing health insurance reforms, being a former federal regulator working with states to implement HIPAA reforms of the 1990s, studying state-based reform efforts and markets, and working with employer purchasing coalitions seeking to leverage purchasing power for sustainable financing of medical care.

From March 2008 to May 2011 as the Superintendent of Insurance in Maine, Kofman regulated a multi-billion dollar insurance industry, heading an agency with 70+ staff and a multi-million dollar budget. A gubernatorial appointee, she was nominated and first confirmed in 2008, and in 2010 was renominated and unanimously reconfirmed to a new term. Her effective alliances with business groups, the insurance industry, consumer and patient advocates, physicians, trial attorneys, and sister state agencies helped to improve the state's insurance market for both consumers and companies. The property and casualty market improved its ranking to third best in the nation. Kofman was successful in her priority legislative initiatives with some having passed unanimously. She also successfully undertook agency restructuring. She realigned resources to clear backlogs and improve services to the regulated community; created a market conduct examination unit responsible for ensuring compliance with the state's laws; created a formal and more effective enforcement process, going from a few to dozens of active enforcement cases; and improved consumer services processes making it easier for consumers to get help. Kofman improved transparency and government accountability by holding public hearings around the state on health insurance rates, efforts that were recognized by the White House and served as a model in other states.

In addition to serving on the Governor's Steering Committee on health reform implementation in 2010, Kofman served in key leadership positions at the National Association of Insurance Commissioners (NAIC). She was elected Secretary/Treasurer of the northeast zone and served on the NAIC's Executive Committee, she chaired the Health Insurance Regulatory Framework Task Force (responsible for ACA changes to NAIC models), co-chaired the Consumer Information Working Group (statutory working group under ACA with diverse membership of regulators, industry, consumers, physicians, agents, and other stakeholders), and was a member of the (B) Health Insurance and Managed Care Committee, the Exchanges Working group, the Executive Committee's Professional Health Insurance Advisors Task Force, and Anti-Fraud Task Force. She was also a member of the Life Insurance and Market Regulation committees. She held the NAIC seat on URAC's Board of Directors.

From 2001 to 2008, Kofman was an Associate Research Professor and Project Director at the Georgetown University Health Policy Institute. She studied state private health insurance market reforms, regulation, products (including alternative products like discount cards), and financing strategies. In addition to more than 30 peer reviewed publications, her work included papers on group purchasing and private-public purchasing partnerships (pre-cursors to exchanges). She led ground breaking research on associations, which continues to be used widely. Ms. Kofman was the

first in the nation to document the third cycle of health insurance scams (a report published by BNA) – research that informed a GAO study and a subsequent Congressional hearing. She has testified before the U.S. Senate, the U.S. House of Representatives, and state legislatures. She also served as an expert witness in civil and criminal cases. Kofman served on the NAIC Consumer Participation Board of Trustees for 6 years, the Board of Directors for URAC for 5 years, and was co-editor for the Journal of Insurance Regulation for 3 years. In 2007, she was recognized by the American Council on Consumer Interests and was the 2007 Esther Peterson Consumer Policy Forum Speaker.

Ms. Kofman was a federal regulator at the U.S. Department of Labor (1997-2001). She worked on legislation and implemented HIPAA and related laws. She was honored with the Labor Secretary's Exceptional Achievement Award. In 2000, she was appointed Special Assistant to the Senior Health Care Advisor to the President at the White House to work on legislative and regulatory initiatives -- the Patient's Bill of Rights, long-term care insurance, nursing home reform, and ERISA reform.

She has appeared on NPR, CNN, CBS Evening News, ABC News and has been cited in BusinessWeek, Consumer Reports, the NY Times, the Wall Street Journal, the Washington Post, the LA Times, the Chicago Tribune, Forbes, US News & World Report, AM Best, AP, and other press. Her blogs have appeared in Huffington Post, Health Affairs, and The New Republic.

Ms. Kofman holds a J.D. from Georgetown University Law Center and a B.A. in Government and Politics from the University of Maryland (*summa cum laude*).

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