

Wences B. Troncoso

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Florida Bar No. 035060

850-212-3178

SENIOR HEALTH CARE REGULATORY COUNSEL

As a Senior Insurance Regulatory Attorney, I bring two decades of comprehensive experience spanning health care regulatory law, government affairs, and legal leadership. This includes serving as Senior State Regulatory Counsel in the health insurance sector, where I applied strategic negotiation and in-depth regulatory understanding. I have also functioned as General Counsel for a statewide trade association, spearheading advocacy efforts, influencing public policy, and managing all legal and lobbying functions. Earlier in my career, I held roles as Deputy Commissioner and Assistant General Counsel for the Florida Office of Insurance Regulation, gaining deep insight into insurance regulation and legislative processes, and started my legal journey as an Assistant Public Defender, honing trial strategy and client representation skills.

EXPERIENCE

Oscar Health Insurance Company

Senior State Regulatory Counsel

November 2024 – Present

- Provide strategic legal counsel on complex state regulatory matters impacting health plan operations, products, and market conduct.
- Ensure robust compliance with state insurance laws and regulations.
- Interpret new state legislation and regulatory guidance, assessing impact on business operations and recommending proactive strategies for adaptation.
- Serve as a primary liaison with state Departments of Insurance, Health, and other regulatory bodies, managing inquiries, submissions, and relationships.
- Lead or support advocacy efforts on proposed state legislation and regulations to protect company interests and shape favorable policy outcomes.
- Manage and respond to state market conduct examinations, regulatory investigations, and enforcement actions.
- Review and approve health plan products, benefit designs, marketing materials, and member communications for state regulatory compliance.
- Advise internal business units (e.g., product development, sales, operations, finance) on regulatory requirements for new initiatives, expansions, and ongoing business practices.
- Identify, analyze, and mitigate regulatory risks, developing internal policies and procedures to ensure adherence and minimize exposure.

Florida Association of Health Plans, Inc.

Senior Vice President and General Counsel

February 2014 – November 2024

Advanced the Florida Association of Health Plans' (FAHP) interests and goals as the statewide trade association representing commercial, Medicaid and Medicare Advantage health insurers and managed care organizations that cover 20+ million Floridians. Advocated for public policy focused on enhancing access to quality, affordable health care benefits and services to businesses, individuals, and families across the state of Florida through a competitive marketplace. In consultation with the FAHP Board of Directors and policy committees, developed and implemented public relations campaigns, government affairs strategies, lobbying efforts, and branding of the association. Championed community social responsibility by identifying partnerships and supporting local health care programs and initiatives. Executed government affairs strategic initiatives, by identifying coalition building opportunities, engaging stakeholders, as well as key policymakers. Promoted FAHP's agenda and objectives as an industry subject matter expert and representative before the legislature, executive branch agencies, the media as well as community forums, conferences, industry executive groups and national trade organizations. Empowered internal team of five

and managed 20+ external lobbyists/consultants to expand FAHP's brand and advocacy priorities. Managed the daily operations of the 501(c)6 non-profit association.

- Doubled FAHP's bottom line revenue and created long-term solvency by building \$1 million in reserves.
- Increased overall membership through business development from less than 10 associate members to over 70.
- Enhanced FAHP's annual conference revenue from \$150,000 to projected \$600,000 in 2024.
- Optimized political engagements by development and management of political contribution (PAC) strategies.
- Facilitated program implementation between FAHP member health plans and the Agency for Health Care Administration to transition over three million Floridians into Statewide Medicaid Managed Care.
- Successfully passed legislation to protect Florida patients from the practice of Surprise medical billing, which became the framework for national No Surprises Act legislation.
- Protected Florida Seniors' long term care benefits through legislation stabilizing the funding for the Florida Life and Health Insurance Guaranty Fund.
- Lead initiatives in coordination with state officials and government partners throughout the COVID-19 pandemic, and through the unwinding of the public health emergency.

Florida Office of Insurance Regulation
Deputy Commissioner of Life and Health

January 2012 – February 2014

- Supervised over 70 employees in areas including Life and Health, Financial Oversight, and Product Review.
- Acted as subject matter expert for all issues regarding the Patient Protection and Affordable Health Care Act for the State.
- Served at the direction of the Florida Insurance Commissioner and provide expertise to members of the Financial Services Commission and the Florida Legislature.

Florida Office of Insurance Regulation
Assistant General Counsel

February 2008 – January 2012

- Supervised the public records office.
- Managed new company applications process.
- Directed legal assignments to attorneys in company regulation.
- Drafted orders, handled various public records issues, and conducted legal research as necessary.
- Assisted in the training of new attorneys.

Public Defenders Office, Second Judicial Circuit
Assistant Public Defender

January 2006 – January 2008

- Represented a diverse group of clients presenting numerous legal issues.
- Handled a large case load of 170+ in order to develop trial strategies and resolve cases.
- Developed extensive trial and motion practice experience.

EDUCATION

Barry University School of Law, Orlando, FL
Juris Doctorate

May 2006

Florida State University School of Law, Tallahassee FL
Visiting Student

August 2005 – May 2006

Florida State University, Tallahassee FL
Bachelor of Political Science

May 2003

Franca D'Agostino

Professional Summary

Experienced leader with strong background in guiding teams, managing complex projects, and achieving strategic objectives. Excels in building relationships to facilitate and influence desired business outcomes as it relates to insurance regulation. Known for collaborative approach and commitment to excellence.

Accomplishments

Widely recognized leader in government affairs, health policy, and regulatory advocacy, with a proven record of shaping enterprise strategy, driving cross-functional initiatives, and representing organizational interests at the national and state levels. Expertise spans AI and data governance, privacy, legislative analysis, and stakeholder engagement. Known for thought leadership, technical acumen, and the ability to influence policy environments through strategic relationships and advocacy.

Work History

The Cigna Group - Director, National Regulatory Affairs

Dillsburg, PA

12/2017 - Current

- Provide direction and decision-making to the company on strategic Government Relations decisions.
- Present the organization and health policy positions to executive branch, legislative and regulatory bodies at state and national levels of government.
- Collaborate with leaders and key stakeholders to understand strategic business initiatives and develop solutions that satisfy those needs.
- Widely recognized State Government Affairs expert and thought leader by both internal and external community.
- Lead state government affairs strategy on several NAIC and NCOIL initiatives, i.e. PBM whitepaper, MCAS reporting, multi-state filing initiatives, rate filings, exit strategy and DOI communications.
- Represent the Enterprise by advocating for our health policy principles on issues related to AI, Model Governance, and Privacy.
- Lead enterprise Supervisory College and Annual Meetings

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Dillsburg, PA 17019

Skills

- Strategic Government Relations
- Health Policy & Regulatory Affairs
- AI, Data, and Privacy Governance
- Legislative Analysis & Policy Development
- Stakeholder Engagement & Executive Communication
- Cross-Functional Leadership
- Public Policy Research & Messaging
- Contract Management & Consulting Oversight

Education

Six Sigma

Six Sigma: Lean and DFSS Certification
In Progress

05/1996

University of Pennsylvania

Shippensburg

Master of Public Administration (M.P.A.)
Degree

05/1989

University of Pennsylvania

Millersville

- Testify at NAIC and draft comment letters in multiple contexts.
- Manage and directs consulting contracts with Arbor Strategies and Poolman Consulting.
- Develop and validated policy positions and messaging with Public Policy team on issues related to: MHP, AI, Model Governance, Privacy, PBM regulation, NAIC/Prior Authorization, AI (Third-party vendors).
- Provide regulatory/environmental insights to business and state filing team on product development issues.
- Lead Regulatory Affairs engagement with PCMA on NAIC/NCOIL issues.
- Maintain key relationships with regulators, NAIC staff, and competitors to gather intel to inform on trends and external environment.
- Participate in panel discussions on issues related to compliance and market conduct through IRES.
- Participate in multiple internal public policy work groups
- Share expertise in broader environment through State Government Affairs Quarterly Meetings.
- Responsible for leading all health care and compliance related advocacy at the NAIC which requires a significant amount of cross-functional expertise and the ability to leverage a growing internal and external network to meet business objectives.

PA Public School Employees Retirement System (PSERS) - Director, Health Insurance Office

Harrisburg, PA

09/2016 - 12/2017

- Managed all aspects of the Health Options Program which is a voluntary post-employment health insurance program covering 110,000 lives within two self-funded Medicare supplemental plans, an employer direct Medicare RX plan, a pre-65 medical plan, insured Medicare Advantage plans, and a dental plan.
- Determined the strategic direction of the agency as it relates to health insurance matters and serve as the primary adviser to the PSERS board of trustees on all health insurance issues.
- Maintained 0 premium increases for 2018 with minimal benefit changes by establishing new formulary policy.
- Increased percentage of aged 65 enrollees by 5% annually through enhanced communication methods
- Achieved a 4.5 star rating from CMS for our Part D plans.

Governor's Office of the Budget - Strategic Planner

Harrisburg, PA

09/2015 - 09/2016

- Assisted in developing, implementing, executing and monitoring performance of strategic goals for key agency initiatives through facilitation activities, internal and external communications, and leveraging relationships
- Developed and executed strategic plans aligned with organizational goals.

Bachelor of Science (B.S.) Degree:
Business Administration - Marketing

- Collaborated with cross-functional teams to drive project success and alignment.
- Oversaw project timelines and deliverables, ensuring adherence to objectives.
- Developed strategic recommendations for resource allocation based on fiscal policy objectives.

Pennsylvania Insurance Department (PID) - Executive Director of CHIP and Strategic Initiatives

Harrisburg, PA

12/2012 - 02/2015

- Managed the Children's Health Insurance Program with a \$474 Million combined federal and state budget and a staffing complement of 23
- Coordinated and implemented ACA initiatives requiring cross agency synchronization, while ensuring compliance with all federal and state laws and regulations regarding CHIP and the ACA
- Negotiated rates down 6%, monitored compliance, and managed contracts with 9 major insurance carriers to provide CHIP benefits
- Effectively worked hand in hand with key advocates, the Governor's office, and key legislators to address children's health insurance issues including the reauthorization of CHIP and the elimination of the Go Bare period.
- Served as the department's point of contact at the federal level for all federal health care reform related issues
- Continued to maintain relationships and represent Pennsylvania at the National Association of Insurance Commissioner's (NAIC) Health Insurance and Managed Care (B) Committee.
- Directed strategic initiatives to enhance regulatory compliance and operational efficiency across the department.
- Oversaw budget planning and allocation, ensuring effective resource management aligned with departmental goals.

Pennsylvania Insurance Department (PID) - Director, Special Projects

05/2011 - 12/2012

- Lead the health care reform (HCR) initiatives within the department, focusing on health insurance exchanges.
- Managed federal HCR grants, programs, and contracts: Consumer assistance \$1.4M, Rate Review \$4M , Exchange planning \$1M, and Establishment \$34M, PA Fair Care \$160M
- Coordinated health insurance exchange related issues across state agencies (DPW/DOH/OA, OT/DGS/OB), and federal agencies (CMS/HHS/CCIIO)
- Procured, monitored, and managed vendors and vendor contracts (Exchange, EHB, Stakeholder, CHIP)
- Represented Pennsylvania on, and coordinate activities for the NAIC Health Care Reform Regulatory Alternatives Working Group, the North East Zone meeting, and various other activities.
- Aided the Insurance Commissioner on Department long range planning and goal setting related to significant policy and operational initiatives.

- Directed and managed studies for the Insurance Commissioner with general or broad specifications.
- Identified and evaluated problems in current program areas and recommend the appropriate course of action to the Commissioner.
- Led strategic initiatives to enhance regulatory compliance and consumer protection in insurance practices.
- Directed cross-functional teams to streamline processes, improving operational efficiency within the department.
- Collaborated with legislative bodies to shape insurance laws, ensuring alignment with state objectives and consumer interests.

Governor's Office of Administration, Office of Strategic Services - Management Policy Manager (February 2005), Management Policy Analyst II (March 2002) Management Policy Analyst I (June 1995), Management Policy Associate (April 1993)

04/1993 - 05/2011

- Provided management consulting services to any state agency under the governor's jurisdiction through facilitation, the evaluation of management practices, the review and analysis of programs and their effectiveness, the refinement of operating processes and procedures, the development of strategic plans, and change management.
- Lead teams of analysts on intra and interagency projects utilizing sound project management methods to develop and carry out project plans.
- Worked independently on major projects of significant complexity and met aggressive timelines.
- Managed multiple complex, high level and highly sensitive projects at any given time with minimal supervision and that required decision-making authority.
- Built and maintained a positive rapport with clients resulting in repeat business and being the most requested consultant on staff.
- Communicated effectively with multiple high-level executive and program management personnel to debrief and summarize sensitive project findings and deliverables.
- Evaluated sensitive management issues and facilitated sessions that have the potential of being confrontational.
- Implemented surveys, developed evaluations and measurement tools, conducted research, and guided efforts to assist in the implementation of change.
- Authored and presented reports and briefing papers to agency heads that contain findings and recommendations that utilize analytical methods to generate conclusions.

FMD & Associates - Strategic Planning Facilitator – Owner

2006 - 01/2010

- Facilitate annual strategic planning sessions for Campbell Soup Company's (CSC) Global Safety Leadership Team. Leadership is comprised of CSC executives worldwide, top operations, safety, HR, and risk management representatives. Sessions consist of pre session

fact finding efforts, a three day facilitated session, and a post session report deliverable that includes both a strategic and action plan.

- Researched, developed, and presented safety strategic planning module at CSC's annual national safety conference.
- Lead strategic planning sessions for Pepperidge Farm, Arnots, and Sunoco.
- Facilitated workshops to enhance team collaboration and communication skills.
- Developed training materials aligned with organizational goals and participant needs.
- Guided discussions to identify challenges and promote strategic solutions among stakeholders.
- Analyzed feedback to improve future sessions and increase overall effectiveness.
- Built rapport with diverse groups of stakeholders by demonstrating empathy, active listening skills, and cultural competence during facilitated sessions.

Co-owner - Women's Self Defense Instructor

Dillsburg, PA

02/2015 - Current

- Developed and implemented self-defense curriculum tailored to diverse skill levels.
- Conduct hands-on training sessions in various self-defense techniques and strategies.
- Evaluate student performance, providing constructive feedback for continuous improvement.
- Organize community workshops to promote awareness of personal safety measures.
- Collaborate with local law enforcement to integrate real-world scenarios into training programs.
- Partner with schools and community organizations to offer specialized workshops focused on empowering youth through self-defense education.

Interests

- Volunteering with youth sports programs as a basketball coach.
- Community Cleanup
- Adventure Travel

References

Available upon request

Andrew France, FSA, MAAA

11906 Clearwater Oaks Dr. W ▪ Jacksonville, FL 32223

Telephone: (904) 422 4824

Email: andrew.france@bcbsfl.com

Health Care Experience:

Florida Blue/Florida Blue Medicare, Jacksonville, FL 2001-present

Enterprise Chief Actuary – GuideWell Mutual Insurance Holding Company

Actuarial Team, Actuarial Data Team, and Employer Analytics 2026-present

- Lead team of one hundred to meet actuarial and analytics needs for Florida Blue and Triple S
- Routinely present at Actuarial forums and conferences on subjects ranging from ACA risk adjustment to RADV regulation

Prior Roles – Guidewell/BCBSFL

Chief Actuary – Florida Blue Commercial 2022-2026

Chief Actuary – Florida Blue Medicare 2018-2022

Vice President – Actuarial

Medicare, Reserving, Forecasting, and Value Based Arrangements 2017-2018

Actuarial Director

Government Markets Lead, Health Care Reform Lead, Trend Analysis 2010-2017

- Created the top model for the holistic post-ACA market in Florida

Actuarial Analyst/Manager 2001-2010

Prior Experience:

Chatham County Schools, Pittsboro, NC 1997-2000

High School Math Teacher/Coach

Greensboro City Schools, Greensboro, NC 1996-1997

High School Math Teacher/Coach

Publication:

Wu-Chyuan Gao, Andrew France, et al.

"Predictive Modeling in Post-Reform Marketplace: A Risk Adjustment Approach."

Western Michigan University ScholarWorks, 2013.

[Predictive Modeling in Post-reform Marketplace \(wmich.edu\)](https://scholarworks.wmich.edu/predictive-modeling-in-post-reform-marketplace/)

Education:

University of North Carolina, Chapel Hill, NC 1993-1996

Mathematics and Political Science (BA)

- Senator in Dialectic and Philanthropic Society
- Charles Aycock Poe Award – Intramural Participant of the Year ('96)
- Wiley P Mangum Award – Outstanding Senior Oratory ('96)

Interests:

- Recreational and competitive basketball, ultimate Frisbee
- High school basketball coach; NC (2000), FL (2003) state finalist
- High school softball coach
- Reading, gardening, history, sports analytics

Credentials:

Fellow, Society of Actuaries

Member, American Academy of Actuaries

AHIP Certified Health Insurance Executive

ERIC D. JOHNSON, PhD, ASA, MAAA

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ACTUARIAL, FINANCE, & IT EXECUTIVE

Data Analytics | Insurance Operations | Strategic Leadership

Senior-level Actuarial, Finance, & IT Executive with extensive experience in insurance, finance, value-based care, business intelligence, and IT. Analytical decision-maker with success in streamlining processes, increasing productivity, and providing timely decisions on complex issues. Thought leader with an in-depth understanding of emerging regulatory issues and their impacts on the comprehensive health insurance industry.

CORE COMPETENCIES

ACA, Group, Medicare, & Medicaid | Strategic Decision Making | P&L Performance
Statutory Actuarial Liabilities and Assets | Asset Valuation Modeling | Financial Reporting & Analysis
Value-Based Care | Relationship Building | Streamlining and Innovation | Team Building | Healthcare Economics

PROFESSIONAL EXPERIENCE

SVP, CHIEF ACTUARY

Sentara Health Plans | Gainesville, FL (Remote)

2024 - Present

Leads the Actuarial, Underwriting, and Risk Adjustment functions consisting of 98 employees, for the Sentara Health Plan Enterprise. Provides strategic direction and leadership over a Data & Analytics Acceleration Program that spans all healthcare finance and delivery entities.

- Develops the strategic direction for the pricing, underwriting, and risk adjustment functions in all geographic markets.
- Partners with the CEO, and senior executives to translate financial insights into business strategy, influencing capital allocation, product portfolio decisions, and investments in value-based care.
- Executes the premium rate strategy for the Sentara portfolio with over \$6.5B in revenue
- Leads the annual underwriting margin forecasts, aligning business unit objectives with enterprise financial goals.
- Led the selection of a technology and analytics vendor with solutions for value-based care, population health management, and risk adjustment operations.
- Drove the development of a suite of financial KPI dashboards focused on medical loss ratios, risk-adjusted revenue, and cost of care.
- Implemented and leads a new Business Analytics Strategy function to bridge the gap between business stakeholders and their IT counterparts.
- Led the development and implementation of a data warehousing overhaul to streamline health plan data and enable enhanced trend analytics and member cohort profitability analyses.

SVP, CHIEF ACTUARY & CHIEF INFORMATION OFFICER

Sentara Health Plans (AvMed - FL) | Gainesville, FL

2021 - 2024

Led the Actuarial, IT, Business Intelligence, Healthcare Economics, and Advanced Analytics business units with 45 employees and over 400 outsourced resources. Provided strategic direction for Digital Health Plan Operations. Provided strategic direction and leadership over a Data & Analytics Acceleration Program that spanned the healthcare finance and delivery functions.

- Negotiated the sale of a health plan valued at over \$200 million
- Executed a portfolio of cost of care initiatives with average annual savings of over \$20 million (3% - 4%)
- Executed Federally Facilitated Marketplace pricing strategy leading to 500% membership growth
- Developed predictive analytics to optimize membership growth, medical costs, and underwriting
- Managed portfolio of strategic IT initiatives and optimize data governance policies

CHIEF ACTUARY & VICE PRESIDENT OF BUSINESS INTELLIGENCE AND ADVANCED ANALYTICS

AvMed Health Plans | Gainesville, FL

2017 - 2021

Led the Actuarial, Business Intelligence, Healthcare Economics and Advanced Analytics business units. Responsible for premium pricing strategies for all AvMed products.

- Led business case development for expansion to the Federally Facilitated Marketplace
- Executed a portfolio of cost of care initiatives with average annually savings of over \$20 million (3% - 4%)
- Established and implemented sound data governance and data quality policies
- Expanded professionalism requirements to help expand employee expertise and improve retention

DEPUTY COMMISSIONER—LIFE & HEALTH

Florida Office of Insurance Regulation | Tallahassee, FL

2017 - 2017

Led the Life & Health business unit consisting of 90 employees with a budget of \$5 million. Established short- and long-term strategic goals for the Office. Represented the Office in multiple national settings including CMS, CCHIO, and the NAIC.

- Developed and guided strategies for streamlining and improving the quality of the regulatory process
- Implemented a shadow/rotation program across various business units
- Advised members of the Cabinet and Legislature regarding life and health insurance matters

PROFESSIONAL ASSOCIATIONS & ENGAGEMENTS

- Gainesville Chamber of Commerce Board Member, 2019-Present
- Florida HMO Consumer Assistance Plan Board Member, 2020-Present
- Florida Health Insurance Advisory Board Member, 2019-Present
- Member of the American Academy of Actuaries, 2015
- Associate of the Society of Actuaries, 2015

EDUCATION

Doctor of Philosophy, Nuclear Physics

Florida State University | Tallahassee, FL

Master of Science, Physics

Florida State University | Tallahassee, FL

Bachelor of Science, Physics

Nebraska Wesleyan University | Lincoln, NE