



Axene Health Partners, LLC

Health Actuaries & Consultants

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Scott K. Bender

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Mr. Bender joined Axene Health Partners, LLC in 2003 as one of its first employees with more than 15 years of actuarial experience. Prior to joining AHP, he was a consultant with Ernst & Young's Health Actuarial practice. Mr. Bender is based in Orange County, California. Prior to this Mr. Bender worked with Pacificare's Life and Health Insurance Company and Wellpoint. He has worked with a variety of health organizations including:

- Health plans: HMOs, PPOs, managed care plans, BlueCross Blue Shield plans, insurance companies, etc.
- Healthcare providers: hospitals, medical groups, ancillary providers, etc.
- Various governments and government programs: federal, state and local, international, Medicare, Medicaid, CHAMPUS, social systems.
- Employer health benefit plan sponsors
- Healthcare technology companies
- Medical device and technology suppliers, etc.

Some examples of projects Mr. Bender has worked on include:

- Valuation of Incurred But Not Reported (IBNR) claim liabilities for insurance companies, HMO's and large employers and development, implementation and maintenance of valuation software
- Financial forecasting and modeling across various business and funding types
- Pricing and product development for medical and dental insurance products including PPO/Indemnity, HMO, Point-of-Service and Medicare Supplement products for Individual, Legislated Small Group, Large Group, Senior and Federal (FEP and FEHBP) markets
- Development, implementation and maintenance of appropriate pricing structures, performing manual rate studies and development and maintenance of pricing software across many lines of business
- Underwriting training and support for large/complex accounts and proposals

Mr. Bender holds a Bachelor of Science in Mathematics (with honors) from Portland State University in Portland, Oregon.