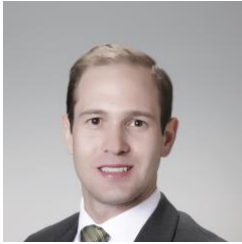


José Carlo

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BIOGRAPHY

Jose is a Consultant with the Milliman San Francisco Healthcare practice. He has worked with a variety of government, commercial insurance, and early stage startup clients focusing on healthcare data analysis, benefit design and pricing, healthcare cost benchmarking, and medical claims auditing. Since 2009 he has worked with the Puerto Rico Health Insurance Administration consulting on a wide range of actuarial and financial projects. More recently, he was part of the team that designed the new risk model for the Government Health Plan also known as Vital.

Jose has a bachelor's degree in Financial and Actuarial Mathematics from the University of Michigan in Ann Arbor and is working towards his Associateship in the Society of Actuaries.