



José Carlo, FSA, MAAA is the Chief Actuary at Triple-S Salud, where he leads the company's pricing, reserving, forecasting, and risk management strategies. With over 15 years of actuarial consulting experience, José specializes in the healthcare industry, focusing on data analysis, value-based benefit design (VBBD), and medical cost benchmarking.

Before joining Triple-S, José spent 13 years at Milliman, one of the world's leading actuarial consulting firms. Throughout his career, he has worked extensively with state Medicaid agencies, leading actuarial teams in the development of capitation rates, negotiation of contracts with managed care organizations, state-directed payments, and state budget forecasting. His expertise has played a key role in shaping Medicaid financing strategies and optimizing healthcare affordability.

José is a Fellow of the Society of Actuaries (FSA) and a Member of the American Academy of Actuaries (MAAA). He currently serves as Chair of the Actuarial Committee for the Medicaid and Medicare Advantage Plans Association (MMAPA). Additionally, he has worked closely with MMAPA and Puerto Rico government officials, actively lobbying in Washington, D.C., to advocate for equitable Medicare and Medicaid funding for the island.

