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Steven Draper is a senior manager in the Ernst & Young LLP People Advisory Services (PAS) practice in Dallas. He has over 20 years of actuarial and employee benefits consulting experience. At EY, Draper developed the actuarial components of the firm's Affordable Care Act (ACA) benefits modeling tool. He also coordinates PAS practice review of postemployment health care cost assumptions for EY audit teams. Draper's experience includes assisting employer sponsors of health and welfare plans. He evaluates the impact of benefit plan designs using advanced actuarial models, relying on his extensive knowledge of the health aspects of active and retiree medical plans. Draper's expertise includes providing innovative solutions for managing retiree medical costs. He is a respected knowledge resource at EY, tasked with leading training sessions on the ACA requirements for employers, including minimum essential coverage and minimum actuarial value. Draper has consulted with many major organizations, including AT&T, DaVita, Lawrence Livermore National Laboratory, Los Alamos National Laboratory, NIKE, PacifiCorp, United Airlines and Walmart. Before joining EY in 2012, he was a consulting actuary with a major human resources and actuarial consulting firm. Draper began his career as a retirement actuary and then specialized in health actuarial work while consulting with employers and health insurers. He assisted his clients with cost projections, rate setting, and union negotiations, as well as IBNR and OPEB liabilities under various accounting standards. Draper recently published an article "The Cadillac Tax Demystified" in the *Journal of Compensation and Benefits*. His other articles include "Employer Options under the Affordable Care Act," which provides a framework for optimizing the employee benefit plan offer under the new rules of the ACA, and "Can You Increase Employee Satisfaction While Holding Health Costs in Check? Yes!," which outlines strategies for employers making changes to health benefit plans. Draper is a graduate of Brigham Young University with a B.S. degree in business and finance and a minor in physics. He is a fellow of the Society of Actuaries (FSA), an enrolled actuary (EA), and a member of the American Academy of Actuaries (MAAA).