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Erica Reijula is a senior consulting actuary with the Chicago office of Milliman. She joined the firm in 2017. Erica's primary focus has been group benefits consulting to employer groups with emphasis on maintaining high-quality, sustainable health programs for employees. Since 2021, Erica has been deeply involved in Milliman's efforts to create innovative solutions for our clients with price transparency data, including our Milliman Transparent product. Erica works with clients in all sectors of health care to utilize the transparency data to understand market pricing and achieve strategic goals. Erica has worked with employer groups on all facets of annual plan management, including plan cost and budget setting, COBRA and budget rate development, employee contribution rate setting, IBNR reserve modeling, plan design benchmarking, and health care reform modeling. She also has extensive experience with vendor procurement processes, including disruption analyses, administrative fee negotiations, and vendor contracting and vendor implementation modeling. Erica's clients have varied in size from 2,000 to 100,000 employees and have spanned all industries, including manufacturing, banking, retail, professional services, and Taft-Hartley plans. Erica's responsibilities at Milliman also include assisting provider groups, payers, and ACOs negotiate risk contracting arrangements and evaluating different reimbursement strategies. Erica supports organizations that are adapting value-based payment models and taking on performance risk. Erica received her B.A. degree in economics from Villanova University.