KENNETH LASKOWSKI

FSA, MAAA

Senior Consulting Actuary

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Current Responsibility

Kenneth Laskowski is a senior consulting actuary with the Milwaukee office of Milliman. He joined the firm in 2005.

Professional Work Experience

Kenneth's expertise of over 20 years is firmly grounded in the group and individual commercial health markets, with a particular passion for health care reform. He has assisted multiple health plans in Affordable Care Act (ACA) individual and small group markets every year since the inception of the ACA. He has provided his knowledge as a contributor to the Individual and Small Group section of the Milliman Health Cost Guidelines (HCGs) for numerous years and currently serves on the American Academy of Actuaries Individual and Small Group committee.

He has served non-actuarial clients developing and evaluating health care reform initiatives for 15 years, with clients that include regulators, health authorities, community-based organizations, state appointed committees, and providers. The initiatives he has analyzed are state-based proposed reforms that include universal health, public option plans, basic health plans, state 1332 waivers, and the impacts of CHOICE / ICHRA arrangements. He first gained reform experience projecting the long-term population and cost impacts of healthcare reform in 2011 using Milliman-developed micro-simulation models, and has helped various agencies estimate healthcare reform since, such as modeling potential future reform impacts as part of the Robert Wood Johnson Foundation Actuarial Challenge.

He also supports clients in large group commercial markets. His deep foundation of the Milliman HCGs allows him to help large group clients with benchmarking, benefit assessment and innovative solutions, and plan strategies. Recent experience includes advising clients in the following areas:

- Forming sustainable strategies in healthcare reform
- Health plan pricing, market entry, market viability, strategy, and assessing risk adjustment practices
- State-based reform initiatives, including their costs and impacts to all stakeholders
- CHOICE / ICHRA arrangements
- Forecasting healthcare reform for health plan, government, and various other organizations

Professional Designations

- Fellow, Society of Actuaries
- Member, American Academy of Actuaries

Education

BS, Industrial Engineering and Management Sciences, Northwestern University

Presentations and Publications

- Co-Author, The complex mechanisms underlying U.S. healthcare: Dynamics that drive our system. Milliman Report, August 2026.
- Co-Author, 2026 ACA Premium landscape: What health insurers need to know – and do – now. Milliman White Paper, December 2025.
- Co-Author, Quantifying the value of ACA premium subsidy enhancements set to expire in 2026. Milliman White Paper, September 2025.