Janelle Owens

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My Key Qualifications

- Current **Actuarial Analyst I at Network Health**, a regional health insurer, supporting monthly reporting, data validation, and pricing model maintenance for commercial and Medicare lines.
- **SQL, Excel, and SAS** used daily to prepare and validate claims, enrollment, and provider data extracts, mirroring this role's core toolkit.
- **Exam FM passed** (Society of Actuaries, 2025) with a BS in Actuarial Science from UW-Madison and ongoing exam progression.
- Built a recurring **loss ratio and PMPM reporting pack** in Excel and Power BI, cutting monthly trend-report prep from 6 hours to 3.
- Strengthened **IBNR reserve support** by adding reconciliation checks across claims, membership, and finance files, cutting unresolved variances from 9 to 2 per quarter.
- Hands-on **Medicare Advantage and Medicaid** exposure through a utilization forecasting capstone (forecast error within 4.8%) and a county-level enrollment dashboard.

Experience

Actuarial Analyst I — **Network Health**, regional health insurer serving commercial and Medicare members

Aug 2025 – Present · 1 yr 3 mos

- Built a recurring loss ratio and PMPM reporting pack for monthly trend review, cutting report preparation time from 6 hours to 3 hours per cycle by linking SQL extracts to standardized Excel and Power BI outputs with documented refresh steps.
- Improved claims and enrollment reconciliation for quarterly reserve support, reducing unresolved data variances from 9 to 2 per quarter by adding validation checks across claims, membership, and finance source files before actuarial review.
- Updated utilization and membership inputs for pricing and forecasting models, delivering 12 monthly model refreshes on schedule while maintaining experience study inputs, membership projections, and assumption documentation in Excel.
- Prepare and validate data extracts from claims, enrollment, and provider files using SQL, Excel, and SAS for monthly actuarial reporting on commercial and Medicare lines under senior actuarial guidance.

Education

- **University of Wisconsin-Madison** — Bachelor of Science in Actuarial Science · 2021 – 2025 · Relevant coursework: Loss Models, Regression Analysis, Forecasting, Database Management, Health Economics

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Projects

- **Medicare Advantage Utilization Forecasting Capstone**
  Built a utilization and PMPM forecasting model for a simulated Medicare Advantage block in a faculty-sponsored actuarial capstone, using historical claims and membership data. Forecast landed within 4.8% of the held-out term.
  Tech: Excel, SAS, SQL
- **Medicaid Enrollment Dashboard Project**
  Designed a Power BI dashboard for a campus research client to track county-level Medicaid enrollment movement and monthly trend changes across demographic segments, cutting the client team's manual chart preparation by 5 hours per monthly update.
  Tech: Power BI, Excel, SQL

Skills

- **Analytics Tools:** Excel, SQL, SAS, Power BI
- **Actuarial & Health Insurance:** Health Insurance Pricing, IBNR Support, Trend Analysis, Data Validation

Certifications

- **Exam FM** – Society of Actuaries (2025)

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