

SENATE NOMINATION QUESTIONNAIRE

Information on Nominee for appointment to:

Insurance Commissioner

Please type or print clearly

Today's Date 2/12/15

Section 207.1 (g) of The Administrative Code of 1929 requires the Governor to submit the following information concerning each Nominee for positions, that require advice and consent of the Senate of Pennsylvania

Full Name: Teresa Diane Miller
(First) (Middle) (Last)

Voting Address (home): 910 M Street, NW #425
Washington DC 20001
(City) (State) (Zip Code)
503-551-1294
(Area Code) (Telephone)

Business Address: Same as employer address.
(if any)
(City) (State) (Zip Code)
(Area Code) (Telephone)

Employer Address: 1326 Strawberry Square
(if any) Harrisburg PA 17120
(City) (State) (Zip Code)
(717) 783-0442
(Area Code) (Telephone)

(PLEASE COMPLETE REVERSE SIDE)

Public Office/Public Position held by Nominees during the past 10 years:

Please see attached list.

Party Registration: Democrat

Offices held in Political Parties during the past 10 years: None.

Has Nominee been convicted of any violation of Law? Yes No

If Yes, please explain (if necessary, attach additional paper) N/A

Date of Birth: 5/29/75

*** THIS FORM NEEDS TO BE A SWORN STATEMENT, PLEASE HAVE THIS FORM NOTARIZED***

Signature: [Handwritten Signature]
(nominee)

Taken, sworn and subscribed before me this 12th day of February A.D. 2015.

[Handwritten Signature]
Signature of Notary

(Seal) COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Glenda J. Ebersole, Notary Public
Elizabethtown Boro, Lancaster County
My Commission Expires Feb. 13, 2015
MEMBER, PENNSYLVANIA ASSOCIATION OF NOTARIES

SENATE NOMINATION QUESTIONNAIRE ADDENDUM

Teresa Miller
Acting Insurance Commissioner
Senate Nomination Questionnaire (2/12/15)

Public Office/Public Position held by the Nominees during the *past 10 years**

- a. Acting/Deputy Commissioner, Pennsylvania Insurance Department, January 2015 - Present
- b. Pennsylvania Health Care Cost Containment Council, Member, January 2015 - Present
- c. Children's Health Insurance Advisory Board, Member, January 2015 - Present
- d. Underground Storage Tank Indemnification Board, Member, January 2015 - Present
- e. Coal and Clay Mine Subsidence Insurance Fund, Member, January 2015 - Present
- f. State Worker's Insurance Fund, Member, January 2015 - Present
- g. Assigned Risk Plan board member, ex-officio, January 2015 - Present
- h. PA Fair Plan board member, ex-officio, January 2015 - Present
- i. Acting Director, State Exchanges Group, Center for Consumer Information and Insurance Oversight, (CCHO), Center for Medicare and Medicaid Services (CMS), Department of Health and Human Services (HHS), January 2014-July 2014
- j. Acting Director, Insurance Program Group, CCHO, CMS, HHS, March 2013-December 2013
- k. Acting Director, Oversight Group, CCHO, CMS, HHS, June 2012 - July 2014
- l. Senior Advisor, CCHO, CMS, HHS, December 2011-May 2012
- m. Administrator, Insurance Division, Department of Consumer and Business Services, Oregon, November 2008 - November 2011
- n. Deputy Administrator, Insurance Division, Department of Consumer and Business Services, Oregon, July 2008 - October 2008
- o. Assistant Attorney General, Oregon Department of Justice, March 2008 - June 2008
- p. Legislative Director, Oregon Governor Ted Kulongoski, November 2005 - March 2008

STATEMENT OF FINANCIAL INTERESTS

PLEASE PRINT NEATLY

01 LAST NAME FIRST NAME MI SUFFIX

M i l l e r T e r e s a D

02 ADDRESS office (business or governmental) or home City State Zip Code Area Code Phone

1326 Strawberry Square Harrisburg PA 17120 (717) 783-0442

NOTE: IF YOU ARE INCLUDING ATTACHMENTS, DO NOT INCLUDE ANYTHING THAT BEARS YOUR SOCIAL SECURITY NUMBER OR FINANCIAL ACCOUNT NUMBERS.

03 STATUS Check applicable block or blocks, more than one block may be marked. (See instructions on page 2)

A Candidate (Including write-in) C Public Official (Current) D Public Employee (Current) E Check this block if you are filing as a solicitor Check this block if you are amending an original filing

B Nominee C Public Official (Former) D Public Employee (Former)

04 PUBLIC POSITION OR PUBLIC OFFICE (administrator, member, Commissioner, job title, etc.) seeking hold held

A I n s u r a n c e C o m m i s s i o n e r seeking hold held

B A c t i n g I n s u r a n c e C o m m i s s i o n e r

05 GOVERNMENTAL ENTITY in which you are/were an Official, Employee, Candidate or Nominee (e.g., dept, agency, authority, borough, board, commission, county, school district, twp, etc.)

A P A I n s u r a n c e D e p a r t m e n t

B P A I n s u r a n c e D e p a r t m e n t

06 OCCUPATION OR PROFESSION (This may be the same as block 4) 07 YEAR Indicate calendar year for which form is being filed. SEE INSTRUCTIONS.

Acting Commissioner 2 0 1 4

08 REAL ESTATE INTERESTS (See instructions on page 2) If NONE, check this box.

09 CREDITORS (See instructions on page 2). Creditor (Name and Address) If NONE, check this box.

Name: Unitus Community Credit Union Address: P.O. Box 1937 Interest Rate: 7.99-15.49%

Portland, Oregon 97207 - (OFFICIAL USE ONLY)

10 DIRECT OR INDIRECT SOURCES OF INCOME including (but not limited to) all employment. (See instructions on pg. 2) ONLY IF NONE, check this block.

Name: U.S. Dept. of Health & Human Services Address: 7500 Security Blvd, Baltimore, MD 21244

11 GIFTS (See instructions on page 2) If NONE, check this box.

Source of Gift: _____ Value of Gift: _____

Address of Source of Gift: _____ Circumstances (Including description) of Gift: _____

12 TRANSPORTATION, LODGING, HOSPITALITY (See instructions on page 2) If NONE, check this box.

Source (Name and Address): _____ Value: _____

13 OFFICE, DIRECTORSHIP, OR EMPLOYMENT IN ANY BUSINESS (See instructions on page 2) If NONE, check this box.

Business Entity (Name and Address): Crowell and Moring, LLP Address: 1001 Pennsylvania Ave NW Position Held: Partner

14 FINANCIAL INTEREST IN ANY LEGAL ENTITY IN BUSINESS FOR PROFIT (See instructions on page 2) If NONE, check this box.

Name and Address of Business: _____ Interest Held: _____

15 BUSINESS INTERESTS TRANSFERRED TO IMMEDIATE FAMILY MEMBER (See instructions on page 2) If NONE, check this box.

Business (Name and Address): _____ Transferee (Name and Address): _____ Interest Held: _____ Relationship: _____ Date Transferred: _____

The undersigned hereby affirms that the foregoing information is true and correct to the best of said person's knowledge, information and belief, said affirmation being made subject to the penalties prescribed by 18 Pa.C.S. §4904 (unsworn falsification to authorities) and the Public Official and Employee Ethics Act, 65 Pa.C.S. §1109(b).

Signature [Handwritten Signature] Enter Current Date 2/12/15

THIS FORM IS CONSIDERED DEFICIENT IF ANY BLOCK ABOVE IS NOT COMPLETED. MAKE A COPY FOR YOUR RECORDS.

STATEMENT OF FINANCIAL INTERESTS ADDENDUM

Teresa Miller
Acting Insurance Commissioner
Statement of Financial Interest (2/12/15)

Block 4 – Public Position or Public Office

- C. Deputy Insurance Commissioner – Hold
- D. Pennsylvania Health Care Cost Containment Council - Hold
- E. Children's Health Insurance Advisory Board - Hold
- F. Underground Storage Tank Indemnification Board - Hold
- G. Coal and Clay Mine Subsidence Insurance Fund - Hold
- H. State Worker's Insurance Fund - Hold
- I. Assigned Risk Plan board member, ex-officio - Hold
- J. PA Fair Plan board member, ex-officio – Hold
- K. Pennsylvania Employees Benefit Trust Fund Board of Trustees - Hold

Block 5 – Governmental Entity

- C. PA Insurance Department
- D. Pennsylvania Health Care Cost Containment Council
- E. Children's Health Insurance Advisory Board
- F. Underground Storage Tank Indemnification Board
- G. Coal and Clay Mine Subsidence Insurance Fund
- H. State Worker's Insurance Fund
- I. Assigned Risk Plan board member, ex-officio
- J. PA Fair Plan board member, ex-officio
- K. Pennsylvania Employees Benefit Trust Fund Board of Trustees

Section 10 (Direct or Indirect Sources of Income)

- 2. Crowell and Moring LLP, 1001 Pennsylvania Avenue NW, Washington DC 20004

Section 13 (Office, Directorship, or Employment in Any Business)

Name: American Health Lawyers' Association
Address: 1620 I Street NW, 6th Floor, Washington, DC 20006
Position: Member

2015 FEB 18 PM 1 51
STATE EMPLOYERS
COMMISSION

2015 FEB 18 PM 2:24
STATE OF PA
SECRETARY'S OFFICE

RECEIVED

TERESA D. MILLER

4240 Williamsburg Drive, Apt. A, Harrisburg, PA 17109
503-551-1294 • teresamiller2010@gmail.com

SENIOR EXECUTIVE PROFILE

Accomplished licensed attorney and senior executive with more than four years of experience implementing the Affordable Care Act at the highest state and federal levels. Effectuated significant changes to Oregon's health insurance rate review process as Oregon's top insurance regulator and invited to testify before Congress about Oregon's improved process. Recruited by the federal agency responsible for implementing the private market reforms of the Affordable Care Act (ACA). After joining the agency, repeatedly asked to take on additional responsibilities and lead additional programs. Regularly involved in policy development meetings and briefings with the Secretary of Health and Human Services as well as White House staff.

PROFESSIONAL EXPERIENCE

Partner

July 2014 – current

Crowell & Moring, Washington, D.C.

- Provides counseling on matters related to the implementation and enforcement of the Affordable Care Act (ACA) and state and federal insurance regulations in the health care industry.
- Helps clients navigate through the complex areas of ACA compliance, including, among other policies, the federal Rate Review Program, the Medical Loss Ratio (MLR) Program, and the implementation of the market rules and the transitional policy.
- Assist American Samoa in its efforts to expand health care and health insurance coverage for the people in the territory. Conducted legal analysis of the Medicaid statutes applicable to the territory and worked closely with the federal government to identify potential paths forward to expand health insurance coverage in the territory.

Acting Director, State Exchanges Group

January 2014 – July 2014

Center for Consumer Information and Insurance Oversight (CCIIO), Centers for Medicare & Medicaid Services (CMS), Department of Health & Human Services (HHS), Bethesda, Maryland

- Directed 30+ staff in the development and implementation of policies and rules governing state-based exchanges.
- Issued and oversaw grants to states to assist in planning for and establishing exchanges.
- Monitored the operations of state-based exchanges.
- Worked closely with struggling states-based exchanges as they developed alternative paths forward for 2015.

Acting Director, Insurance Programs Group

March 2013 – December 2013

CCIIO, CMS, HHS, Bethesda, Maryland

- Directed 30+ staff in overseeing operations of three ACA programs including the Pre-Existing Condition Insurance Plan (PCIP), the Early Retiree Reinsurance Program (ERRP) and the Consumer Operated and Oriented Plan (CO-OP) Program.
- Actively monitored and implemented changes necessary to ensure the PCIP program did not spend more than the \$5 billion Congress appropriated to the program so health insurance coverage for the more than 100,000 enrollees continued until 2014, when insurers can no longer deny coverage to individuals with pre-existing conditions and guaranteed issue coverage is available.
- Worked with the 24 approved CO-OPs to see them through the process of becoming market participants in states in an effort to foster the creation of nonprofit health insurance issuers to offer competitive health plans in the individual and small group markets in states.

Acting Director, Oversight Group

June 2012 – July 2014

CCIIO, CMS, HHS, Bethesda, Maryland

- Directed approximately 35 staff in the policy development and implementation of the Rate Review Program, the Medical Loss Ratio (MLR) program and ACA compliance and enforcement efforts.
- Played a key role in the first and second MLR reporting periods, including the development and rollout of the MLR reports containing the results of the data and ensuring compliance with the MLR provision. Exceeding

expectations, the program experienced nearly 100% compliance with the MLR provision in the first reporting year, returning more than \$1 billion to almost 13 million Americans.

- Instrumental in the development and release of the Health Insurance Market Rules; Rate Review regulation published in early 2013, implementing key provisions of the Affordable Care Act including preventing issuers from discriminating against individuals with pre-existing conditions and ensuring premiums only vary based on allowed factors rather than factors such as health status, gender and claims history. This regulation also strengthens existing rate review programs and ensures regulators are monitoring issuer compliance with all the new market rating reforms.
- Directed state outreach efforts to ensure consumers in all states receive the benefits of the insurance market reforms effective in 2014. Instrumental in negotiating a collaborative approach to enforcement of the Affordable Care Act with states without the authority to enforce the law but willing to conduct regulatory activities to ensure compliance with the law. Coordinated a seamless transition to federal enforcement of the market reforms for the handful of states unable or unwilling to enforce these new provisions.

Senior Advisor (Political Appointee)

December 2011- May 2012

CCIIO, CMS, HHS, Bethesda, Maryland

- Traveled extensively throughout the United States representing CCIIO to meet with health insurance stakeholders at the state level including state insurance regulators, state legislators and industry and consumer representatives, share activities of the agency, hear concerns and discuss opportunities for collaboration.
- Invited to speak before numerous stakeholder groups representing CCIIO to discuss the work of the agency.

Administrator

November 2008 – November 2011

Insurance Division, Department of Consumer and Business Services, Salem, Oregon

- Directed the division's 100 staff and \$18 million budget in regulating the operations of insurance companies and producers doing business in Oregon.
- Successfully promoted legislation strengthening the division's health insurance rate review process. Implemented internal changes to improve and increase the transparency of the process. Improvements resulted in one of the strongest rate review processes in the nation. Invited to testify before the U.S. Senate Committee on Health, Education, Labor, and Pensions in August 2011 to highlight features of Oregon's improved process.
- Testified before legislative committees on division's legislative priorities including legislation relating to vehicle total losses and the annuity guaranty fund benefit limit; resulted in 100% passage of the division's 2009 and 2010 legislative agenda and provided greater protections for consumers whose vehicles have been declared a total loss and additional protection for consumers who have invested money in annuities if an insurer becomes insolvent.
- Successfully assisted Oregon-based health insurer in withdrawing from the Oregon market and ensured affected policyholders and consumers were protected in the process.
- Improved inter-agency communication and productivity through participatory management practices. Ensured direct and consistent communication with stakeholders through regular e-newsletters, conference calls, and face-to-face meetings.
- Chief insurance regulator representing Oregon at the National Association of Insurance Commissioners (NAIC).
- Recognized by NAIC consumer representatives with *Excellence in Consumer Advocacy* award for work on behalf of consumers in 2011.

Deputy Administrator

July 2008 – October 2008

Insurance Division, Department of Consumer and Business Services, Salem, Oregon

- Managed daily operations of the 100-person division including managing the division's senior policy analysts, the financial regulation, market regulation and administrative services managers, the chief enforcement officer and executive assistants.
- Provided consultation services to division's legal counsel in preparation for a two-day hearing challenging the division's approval of a health insurance rate increase. The division's decision was upheld.
- Successfully negotiated settlements with insurers to determine the information included in rate filings that would be kept confidential. These settlements resulted in the majority of rate filing information being posted online.

Assistant Attorney General

March 2008 – June 2008

Oregon Department of Justice, Salem, Oregon

- Litigated consumer protection cases in the Financial Fraud/Consumer Protection Section through enforcement of the Unlawful Trade Practices Act.

Legislative Director

November 2005 – March 2008

Governor Ted Kulongoski, Salem, Oregon

- Served as legislative advisor on Governor's five-person executive management team. Personally recruited by the Governor after providing consultation on attempt by Oregon Senate to override a veto.
- Developed and promoted legislative agenda for the Governor, including lobbying legislators and securing stakeholder support for the Governor's legislation.
- Designated as the liaison to the Governor's 2006 campaign reporting directly to the Governor.
- Directed and coordinated executive state agency legislative efforts, including approving legislative concepts and directing legislative strategies.
- Facilitated strategic contact with key decision makers; Governor, Oregon State Legislators, essential stakeholders, members of committee staff and agency personnel.

Lobbyist

December 2004 – November 2005

Portland General Electric, Portland, Oregon

- Successfully averted serious attempt by the Oregon Senate to override the Governor's veto of a bill that would have resulted in change in ownership of the company.
- Developed and executed company positions and strategies on state legislative policy matters.
- Utilized existing relationships with state legislators, committee staff, and agency personnel to further advocate organization's competitive advantage through the legislative process.

Lobbyist

November 1998 – December 2004

The Tresidder Company, Salem, Oregon

- Developed strategic legislative agendas with clients; provided grassroots lobbying training and consultation in an effort to position clients for future legislation and policy advocacy.
- Through effective advocacy on behalf of a variety of clients, passed numerous legislation ranging from enhanced animal abuse penalties to increased midwife access to certain pharmaceuticals/medical supplies to better serve expectant mothers.

EDUCATION

Willamette University College of Law, Salem, Oregon

2002

- Juris Doctor
- Received High Paper in Legal Research and Writing (1999/2000) and Legislative Process
- Invited to join the Willamette Law Review

Pacific Lutheran University, Tacoma, Washington

1996

- Dual degree major, *magna cum laude*, 3.75 GPA
- Bachelor of Arts in Political Science & Psychology

PROFESSIONAL ACTIVITIES

Henry Toll Fellow

- Selected as a 2010 Henry Toll Fellow, the highest recognition of state leaders within The Council of State Governments and one of the nation's premier leadership development programs for state government officials. Each year Toll Fellows selects 40 of the nation's top state government officials from all three branches to participate in an intensive six-day "intellectual boot camp."

National Association of Insurance Commissioners (NAIC) Chair Positions

- NAIC Speed to Market Task Force Chair (2010 and 2011)
- NAIC Consumer Information Subgroup Co-Chair addressing implementation of healthcare reform (2010-2011)
- NAIC System for Electronic Rate and Form Filing (SERFF) Board Chair (2010-2011)

Continuing Legal Education (CLE) Presenter

- Presenter for 2006 and 2008 *Representing Clients at the Oregon Legislature* CLE
- Presenter for 2010 *Health Law* CLE

Teresa D. Miller was appointed Acting Insurance Commissioner by Pennsylvania Governor Tom Wolf on January 20, 2015.

Miller has extensive experience in the health sector at both the state and federal levels. She is the former administrator of the Oregon Insurance Division, where she helped implement the early stages of the ACA at the state level. In that role as Oregon's top insurance regulator, she was also responsible for making significant changes to Oregon's health insurance rate review process and was invited to testify before the Senate Health, Education, Labor, and Pensions Committee to highlight features of Oregon's improved process.

Miller was previously a partner at Crowell & Moring in the Health Care Group where she focused on matters related to the implementation and enforcement of the Affordable Care Act (ACA). Prior to joining Crowell & Moring, Miller served as acting director of the State Exchanges Group, the Oversight Group, and the Insurance Programs Group at the Center for Consumer Information and Insurance Oversight (CCIIO), Centers for Medicare & Medicaid Services (CMS), Department of Health & Human Services (HHS). While at CMS, she helped the agency roll out regulations and guidance implementing the private market reforms of the ACA and helped develop and implement the policies and rules governing state-based exchanges. She was instrumental in putting key provisions of the ACA into practice and worked closely with states and issuers to ensure compliance with all the new market reforms, including the market rating reforms.

Miller received her J.D. from Willamette University College of Law, and her B.A., magna cum laude, from Pacific Lutheran University.