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PROFESSIONAL EXPERIENCE

Joel Ario is a managing director of Manatt Health Solutions (MHS), an interdisciplinary policy and business advisory practice of Manatt, Phelps & Phillips, LLP. He has 30 years of experience helping to shape and implement public policy in the healthcare industry, including more than a decade devoted to leading insurance reform efforts at the state and federal government levels. Joel provides strategic consulting and policy analysis to assist state governments, health plans and foundations in preparing for the broad implications of healthcare reform, with a particular emphasis on planning for and implementing statewide health insurance exchanges.

Joel previously served as Director of the Office of Health Insurance Exchanges at the U.S. Department of Health & Human Services (HHS), where he led efforts to implement provisions of President Obama's healthcare reform initiative. Joel was the Administration's point person for standing up health insurance exchanges, a role that required engagement with key stakeholders to develop the regulatory framework for exchanges, including consumer standards, insurer accountability, transparency, state certification and state and federal partnership opportunities.

Prior to his federal service, Joel was Pennsylvania Insurance Commissioner from 2007 to 2010 in which he was charged with oversight of the state's \$85 billion insurance industry. In this capacity he was the Administration's point person on reforming insurance and expanding competition, including securing the denial of a proposed merger of the state's two largest health insurers. From 2000 to 2007 he served as the Oregon Insurance Administrator, where he was responsible for oversight of the state's \$16 billion insurance industry and management of a multifaceted regulatory program that included financial solvency monitoring, market conduct exams, product approval, rate review, consumer education and assistance and agent investigations.

Additionally, Joel served on the executive committee of the National Association of Insurance Commissioners (NAIC) for a decade, including being elected three times to serve as an NAIC officer, and he was President of the National Insurance Producer Registry for two years. He was also Executive Director of the Oregon State Public Interest Research Group for seven years.