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Mike Gaal is a principal and consulting actuary with the Chicago office of Milliman. He joined the firm in 2014. With more than 25 years of experience, Mike mainly works in the commercial market, with a deep background in advising health plans and employer-sponsored health plans. He covers all aspects of plan management (vendor procurement, plan design, modeling, forecasting) and has often acted as an independent consultant, such as verifying savings methods or serving as an expert witness. Mike is passionate about improving the U.S. health care system, and he has been a leader in Milliman's efforts to create actionable insights from enriching publicly available health care price transparency data. Mike and his team support health plans, providers, employers, and other industry stakeholders to better analyze and understand the data. He is a regular speaker and writer on the topic of price transparency. Before coming to Milliman, Mike worked for a firm that focused on consulting hospitals, health systems, and medical groups, mainly advising on the topics of compensation and benefits for employees, physicians, and executives. In addition, Mike spent nearly ten years as a health care benefits consultant to large employers in the general industry, where he assisted employers on benefit design, flexible benefits pricing, vendor procurement, data analytics, and the impact of health care reform on employee benefit programs. Mike earned his B.S. degree in applied mathematics from Carnegie Mellon University and his executive master of business administration degree from the Quantic School of Business and Technology.