



# **2025**

# **HEALTH CARE COST TRENDS HEARING**

WORKING TOGETHER TO SAFEGUARD  
THE COMMONWEALTH'S COMMITMENT  
TO HEALTH CARE AFFORDABILITY,  
ACCESS, AND EQUITY

**PROGRAM BOOK**

HEARING MATERIALS ARE  
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**#CTH25**

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ON SOCIAL MEDIA

# WELCOME

Welcome to the Massachusetts Health Policy Commission's 2025 Health Care Cost Trends Hearing: **Working Together to Safeguard the Commonwealth's Commitment to Health Care Affordability, Access, and Equity**. We are honored to have Attorney General Andrea Joy Campbell open the hearing this year.

The HPC is an independent state agency charged with monitoring health care cost trends and making policy recommendations to improve the affordability of health care for all the residents of the Commonwealth. The Commonwealth's Annual Health Care Cost Trends Hearing offers a critical opportunity to convene and discuss the most pressing issues challenging the stability and sustainability of our health care system. This year, these include barriers to affordability, workforce constraints, financial volatility, high and rising prescription drug costs, and threats to health care access and coverage – and the ongoing efforts to address them by the health care industry and our state partners.

Amid ongoing federal action that is creating and exacerbating uncertainties within the health care landscape in Massachusetts, we still contend with the existing affordability hardships facing the Commonwealth's residents. **Massachusetts now has the highest family health insurance premiums in the country**. In 2024, the average annual cost of health care for a family exceeded \$31,000, including out-of-pocket spending. As health care spending grows as a portion of household income, more and more families incur medical debt and avoid using needed care.

These rates become particularly dire when health care premiums and out-of-pocket spending reach 25% of total income – a reality that 41% of Hispanic families and 26% of Black families in Massachusetts faced in 2023, compared to 9% of White families. Furthermore, **the average annual cost sharing per person grew from \$849 in 2019 to \$1,049 in 2023** (a 29% increase) and residents paying \$5,000 or more annually in cost sharing doubled from 2019 to 2023.

To critically examine and discuss these issues, today's hearing convenes Massachusetts health care industry and business leaders, clinicians, patient advocates, state partners, and community members to reflect on recent policy changes and invite further collaborative action in Massachusetts, advancing the Commonwealth's health care goals and values.

In addition to the in-person testimony provided today, the HPC received written testimony from health care payers and providers, and for the first time – thanks to action last year from the state Legislature – pharmaceutical manufacturers, pharmacy benefit managers, significant equity investors, real estate investment trusts, and management services organizations operating in Massachusetts.

That written testimony is available alongside the hearing materials and livestream of today's proceedings at [MassHPC.gov/2025-CTH](https://MassHPC.gov/2025-CTH). Your engagement and collaboration are critical to our efforts. We encourage you to join the conversation on social media via #CTH25.

We thank you for your participation in today's hearing. The conversations today will help lead the way forward toward a more stable and sustainable Massachusetts health care system.

Sincerely,

**DEBORAH DEVAUX**  
Chair

**DAVID SELTZ**  
Executive Director

# 2025 HEALTH CARE COST TRENDS HEARING

WEDNESDAY, NOVEMBER 12, 2025

**REGISTRATION AND BREAKFAST** **8:30 AM**

**CALL TO ORDER AND WELCOME** **9:00 AM**

**Deborah Devaux**, HPC Board Chair

**David Seltz**, HPC Executive Director

**OPENING REMARKS** **9:15 AM**

**The Honorable Andrea Joy Campbell**, Attorney General

**PANEL 1** **9:45 AM**

**A Call to Action: Community, Clinician, and Employer Voices on Current Health Care Challenges**

*Moderator: Sandra Cotterell, HPC Commissioner*

**Neil Abramson**, Business Owner, ECI Consignment Stores, Leominster, Massachusetts

**Julie Fraher, RN**, Quality Improvement, Edward M. Kennedy Community Health Center

**Katherine Gergen Barnett, MD**, Vice Chair of Primary Care Innovation and Transformation, Boston Medical Center Department of Family Medicine

**Liliana Patino**, Senior Director of Community Impact and Development, Eliot Community Human Services

**Ellana Stinson, MD**, Emergency Medicine Physician; President, New England Medical Association

**RESEARCH PRESENTATION** **10:30 AM**

**State and Federal Policy Landscape: Impacts on Health Care in Massachusetts**

**Audrey Shelto**, President and CEO, Blue Cross Blue Shield of Massachusetts Foundation

**PANEL 2** **11:00 AM**

**Leading the Way: State Strategies to Promote Affordability, Access, and Equity**

*Moderator: Martin Cohen, HPC Board Vice Chair*

**Michael Curry**, President and CEO, Massachusetts League of Community Health Centers; Co-Founder, Health Equity Compact

**Michael Lauf**, President and CEO, Cape Cod Healthcare; Board Chair, Massachusetts Health and Hospital Association

**Michael Levine**, Undersecretary for MassHealth, Executive Office of Health and Human Services

**Audrey Morse Gasteier**, Executive Director, Massachusetts Health Connector

**Amy Rosenthal**, Executive Director, Health Care For All

**LUNCH BREAK** **12:15 PM**

# 2025 HEALTH CARE COST TRENDS HEARING

WEDNESDAY, NOVEMBER 12, 2025

## PANEL 3

12:45 PM

### Innovation Insights: Transforming Care through Hospital at Home Programs

*Moderator: Steven Walsh, HPC Commissioner*

**Danny Metzger-Traber**, Vice President, Strategic Business Operations,  
Mass General Brigham Healthcare at Home

**Constantinos (Taki) Michaelidis, MD**, Medical Director, UMass Memorial Health Hospital  
at Home Program

## RESEARCH PRESENTATION

1:15 PM

### Health Care Cost Trends in Massachusetts and the Imperative to Advance Affordability

**David Seltz**, Executive Director, Health Policy Commission

## PANEL 4

1:30 PM

### Navigating Pharmaceutical Market Trends: Balancing Innovation and Sustainability

*Moderator: Christopher Leibman, HPC Commissioner*

**Sarah Emond**, President and CEO, Institute for Clinical and Economic Review

**Patrick Gilligan**, President and CEO, Point32Health

**Marissa Schlaifer**, Vice President, Policy, Optum

**Tracy Sims**, Executive Director of Corporate Affairs, Eli Lilly and Company

**Matthew Venio**, Executive Director, Group Insurance Commission

## PANEL 5

2:45 PM

### Moving Forward Together: How CEOs are Maintaining a Focus on Affordability in a Time of Uncertainty

*Moderator: Deborah Devaux, HPC Board Chair*

**Doug Howgate**, President, Massachusetts Taxpayers Foundation

**Sarah Iselin**, President and CEO, Blue Cross Blue Shield of Massachusetts

**Zandra Kelley, MD**, President and CEO, Greater Lawrence Family Health Center

**Manny Lopes**, President and CEO, Fallon Health

**Kevin Tabb, MD**, President and CEO, Beth Israel Lahey Health

## REFLECTIONS AND DISCUSSION

4:00 PM

HPC Board of Commissioners, Office of the Attorney General,  
Center for Health Information and Analysis

## PUBLIC TESTIMONY

4:15 PM

## ADJOURNMENT

4:30 PM

# OPENING REMARKS



## **THE HONORABLE ANDREA JOY CAMPBELL, ATTORNEY GENERAL**

On January 18, 2023, Andrea Joy Campbell was sworn in to be the 45th Attorney General of the Commonwealth of Massachusetts, becoming the first woman of color to win statewide office in Massachusetts.

She, along with her incredible team, are committed to ensuring their work is responsive to the needs of residents and businesses. They pledge to build economic prosperity for all residents, prioritize the mental health and well-being of children, and break cycles of poverty, incarceration, and mediocrity while ensuring that people across the state have access to the AG's Office regardless of their zip code, language, or ability.

Andrea's journey to becoming the first Black woman elected Attorney General of Massachusetts didn't follow a traditional path. Born and raised in Roxbury and the South End neighborhoods of Boston, her mother passed away in a tragic car accident on her way to visit her father in prison when Andrea was only eight months old. While Andrea's grandmother did the best she could to raise Andrea and her siblings, she occasionally struggled with alcoholism. Andrea and her brothers would spend their early years moving between relatives and foster care until their father came home from prison, and she met him for the first time at eight years old.

Life wasn't easy. Her family was poor and relied on public housing and food assistance. Her father, who had worked hard to rebuild his life after prison, would not live to see Andrea graduate from college. He died suddenly when Andrea was 19 years old, a sophomore at Princeton University. Her twin brother Andre would later die at just 29 years old in the Department of Correction's custody due to receiving inadequate health care as a pre-trial detainee – a tragedy that fuels Andrea's fight for accountability and justice to this day.

Through all of this, Andrea persevered. Thanks to loving relatives, community support, and a network of teachers who encouraged her, she turned pain into purpose. After graduating from Boston Latin School, Andrea would go on to become the first in her family to graduate from college and law school, receiving her degrees from Princeton University and UCLA Law School.

After earning her law degree, she worked as a legal services attorney defending the rights of children and their families – particularly those with disabilities. Andrea also practiced law in the private sector and ultimately left to serve the public as General Counsel at the Metropolitan Area Planning Commission, working across 101 cities and towns to address regional challenges like health care access, affordable housing, and climate change.

Andrea served as legal counsel to Governor Deval Patrick, working to improve our education and transportation systems and move forward an agenda of equity across the state.

Before becoming Attorney General, in 2015, Andrea successfully ran for the Boston City Council, becoming the first woman to represent District 4 on the Council. Her first piece of legislation was the Community Preservation Act, which still generates over \$20 million annually for new affordable housing, historical preservation, and parks and open space. In 2018, she was unanimously elected City Council President – the first Black woman to hold that title.

# RESEARCH PRESENTATIONS

## STATE AND FEDERAL POLICY LANDSCAPE: IMPACTS ON HEALTH CARE IN MASSACHUSETTS



### **AUDREY SHELTO, Blue Cross Blue Shield of Massachusetts Foundation**

Audrey Shelto is a proven leader with 40 years of achievement in improving the delivery of health care and human services in Massachusetts.

Audrey served as interim president of the Blue Cross Blue Shield of Massachusetts Foundation in 2005, helping to shape the foundation's policies and supporting the Roadmap to Coverage initiative that led to Massachusetts' landmark 2006 universal health care law. She joined Blue Cross Blue Shield of Massachusetts in 2007 and focused on medical cost and care management initiatives over the next six years before returning to the Foundation to become its President and CEO in 2013.

Previously, Audrey served as chief operating officer of Neighborhood Health Plan, executive director for the Boston Mayor's Advisory Committee on Health Care, associate commissioner of Massachusetts' Department of Mental Health, and assistant budget director for the Massachusetts Executive Office for Administration and Finance.

Audrey holds a master's degree in management of human services from the Heller School at Brandeis University.



## HEALTH CARE COST TRENDS IN MASSACHUSETTS AND THE IMPERATIVE TO ADVANCE AFFORDABILITY



### **DAVID SELTZ, Health Policy Commission**

David Seltz is the first Executive Director of the Massachusetts Health Policy Commission (HPC). Before the HPC's establishment in 2012, David was the Special Advisor on health care for Governor Deval Patrick (MA) and Senate President Therese Murray. Through these positions, David advised on the passage of historic health care access reform legislation in 2006, a forerunner to the Affordable Care Act of 2010. He subsequently worked on landmark cost containment legislation in Massachusetts, Chapter 224 of the Acts of 2012, which has informed and shaped similar legislation across numerous states. As Executive Director, David has led the HPC through its growth into a nationally-recognized leader in health policy and health care reform efforts.

David is a 2003 graduate of Boston College and originally from Minnesota. He serves as Co-Chair of the Primary Care Access, Delivery, and Payment Task Force, a designated member of the Oversight Council to the Massachusetts Center for Health Information and Analysis (CHIA), and as a member of the National Academy of State Health Policy (NASHP) Executive Committee.

# PANEL 1

## A CALL TO ACTION: COMMUNITY, CLINICIAN, AND EMPLOYER VOICES ON CURRENT HEALTH CARE CHALLENGES



### NEIL ABRAMSON

Neil Abramson is the owner of ECI Stores, a family of resale and consignment shops that have served Massachusetts communities for nearly three decades. Under his leadership, ECI Stores has become a model for sustainable, locally driven retail — demonstrating how resale can strengthen both families and neighborhoods while supporting a more circular economy.

A lifelong small business leader, Neil is passionate about helping entrepreneurs thrive in an evolving retail landscape. Through his coaching company, Next Level Resale, he guides store owners nationwide in building profitable, purpose-driven businesses that enrich their communities.

Neil was named the 2024 “America’s Retail Champion” by the National Retail Federation in recognition of his tireless advocacy on behalf of independent retailers and Main Street commerce. He has represented small businesses in policy discussions on Capitol Hill and throughout Massachusetts, bringing real-world perspective to the issues that shape the success and sustainability of local enterprises.

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### JULIE FRAHER, RN

Julie Fraher, BSN, RN, ACRN, is a Quality Improvement Registered Nurse and AIDS Certified Registered Nurse with over 22 years of clinical and systems-level experience driving patient outcomes and operational excellence in safety-net and high-acuity settings.

At Edward M. Kennedy Community Health Center — a federally qualified health center serving over 34,000 patients annually across Central and Metrowest Massachusetts — Julie has led transformative quality initiatives since 2020. She spearheaded the National Hypertension Control Initiative, a U.S. Department of Health and Human Services/HRSA-funded program integrating self-measured blood pressure monitoring with CCM nurse support. The program, now self-sustaining, reduced uncontrolled hypertension rates across the Center’s patient population and earned the American Heart Association Target: BP Silver Achievement Award in 2025. For this impact, Julie was honored at the AHA Heart & Stroke Ball in February 2025 and served as a featured panelist in the Withings-hosted national webinar in April 2025, “Overcoming Challenges in Remote Patient Monitoring.”

She is currently leading the Hypertensive disorders Equitably Addressed with Remote Technology for Birthing People (HEART-BP) Investment Program at Kennedy Community Health, an SMBP initiative funded by the HPC tailored for pregnant and postpartum patients to address hypertensive disorders and reduce maternal health disparities.

Prior to Kennedy Community Health, Julie spent 16 years as a Licensed Practical Nurse with the Massachusetts Department of Corrections, managing acute, chronic, and infectious disease care in complex, high-volume correctional healthcare environments.

# PANEL 1

## A CALL TO ACTION: COMMUNITY, CLINICIAN, AND EMPLOYER VOICES ON CURRENT HEALTH CARE CHALLENGES



### **KATHERINE GERGEN BARNETT, MD**

Katherine Gergen Barnett, MD, is a family medicine physician and the Vice Chair of Primary Care Innovation and Transformation in the Department of Family Medicine at Boston Medical Center. Dr. Gergen Barnett is also a clinical associate professor at Boston University Chobanian & Avedisian School of Medicine. Her primary clinical interests are behavioral health, preventive medicine, nutrition, trauma-informed care, gender-affirming care, women’s health, reproductive care, mindfulness-based stress reduction, and group medical care. Dr. Gergen Barnett’s research focuses on innovative models of care to address chronic medical conditions, physician burnout, and engaging community partners in creating feasible solutions to increase health and wellness and to address medical distrust in traditionally marginalized communities. Dr. Gergen Barnett is involved in local, state, and national health policy addressing health inequities and primary care delivery. She is a regular contributor to various media outlets.

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### **LILIANA PATINO**

Mrs. Liliana Patino is a Colombian–American native who serves as Senior Director of Community Impact and Development for Eliot Community Human Services. In her role, Liliana oversees the Eliot Family Resource Centers, RISE Project, the Everett CFCE, Lynn CALM.

Liliana’s passion for working with families started when she was a preschool teacher and discovered the needs families had for information on child development and community resources. She continued her career working for Children’s Trust as a home visitor for the Melrose–Wakefield Healthy Families Program. For twelve years, Liliana supported first time parents ages 21 and under from diverse cultural backgrounds, and low-income communities to achieve their personal and parenting goals.

Liliana holds a BA in Psychology and a Master’s degree in Mental Health Counseling with a concentration in marriage and family from Cambridge College. Currently, Liliana serves as member of a number of advisory councils and boards, including Governor Maura Healey’s Hispanic–Latin Empowerment Advisory Council and the Attorney General’s Committee for Americans Advisory Board.

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### **ELLANA STINSON, MD**

Dr. Stinson, a board-certified emergency medicine physician in Boston, serves as the president of the New England Medical Association, fostering community among black physicians. Formerly the Associate Medical Director at the Reggie Lewis mass vaccine site, she actively contributes to the Massachusetts Medical Society, championing health policy for underserved communities. A proud alum of Spelman college and Meharry Medical College with an MPH from Harvard in health policy and management and MBA in finance from Babson College.

Dr. Stinson is committed to advancing health equity and access to care.

# PANEL 2

## LEADING THE WAY: STATE STRATEGIES TO PROMOTE AFFORDABILITY, ACCESS, AND EQUITY



### **MICHAEL CURRY**

Michael Curry, Esq. is President & CEO of the Massachusetts League of Community Health Centers, which represents 50 health centers, serving over one million patients out of over 285 practice sites. He brings over 35 years of experience and results in civil rights advocacy, health reform and health equity. He is a current, nationally elected member of the National NAACP's Board of Directors, the Regional Administrator for two State Conferences of the NAACP, and the Past President of the Boston Branch of the NAACP. Attorney Curry is also an Adjunct Professor at both New England Law Boston and Suffolk University's Moakley Center and Sawyer School of Management.

Dr. Curry earned a Bachelor of Arts from Macalester College in St. Paul, Minnesota, and a Doctor of Jurisprudence from New England School of Law and later graduated from the inaugural class of the Executive Leadership Council's Pipeline to Leadership Program. Dr. Michael Curry holds an Honorary Doctorate in Business Administration from Curry College, an Honorary Doctorate in Health Care Administration from Labouré College, an Honorary Doctorate from William James College, and recently received his fourth, an Honorary Doctorate of Humane Letters from the University of Massachusetts Dartmouth.



### **MICHAEL LAUF**

Michael K. Lauf, MBA, has served since December of 2010 as President and Chief Executive Officer of Cape Cod Healthcare (CCHC), a regional health system with more than 600 physicians and over 5,000 employees. Prior to his current position, Mr. Lauf served as CCHC's Chief Operating Officer and President of Cape Cod Hospital and Falmouth Hospital.

During his tenure, Mr. Lauf has led CCHC through significant advancements in quality, service, and operational excellence. Under his leadership, CCHC has achieved strong financial and strategic growth while prioritizing patient access and experience, including making investments in leading-edge technology, process improvements, and workforce development.

Prior to joining CCHC, Mr. Lauf served as Chief Operating Officer of Bristol Medical Center in Bristol, Tennessee and the President and CEO of Miners Medical Center in Pennsylvania. His background includes public service as a former staff member for U.S. Representative John P. Murtha.

Mr. Lauf currently serves as the 84th Chair of the Massachusetts Health & Hospital Association Board of Trustees. In this position, he guides the MHA's Board as it continues its critical work of addressing the challenges facing hospitals and health care systems across Massachusetts and ensuring timely, high-quality care for patients statewide.

Mr. Lauf earned his MBA from Saint Francis University in Pennsylvania and his BA from the University of Pittsburgh.

# PANEL 2

## LEADING THE WAY: STATE STRATEGIES TO PROMOTE AFFORDABILITY, ACCESS, AND EQUITY



### MICHAEL LEVINE

Mike Levine serves as the Health and Human Services Undersecretary for MassHealth, where he leads Massachusetts' Medicaid program. MassHealth serves roughly two million Massachusetts residents, including half of kids and three-quarters of nursing facility residents. Mike joined MassHealth in 2016 and has led the agency since 2023.

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### AUDREY MORSE GASTEIER

Audrey Morse Gasteier serves as the Executive Director of the Massachusetts Health Connector. The Health Connector provides health and dental coverage to approximately 400,000 Massachusetts residents and promotes enrollment in comprehensive health coverage to the Massachusetts public.

Prior to her appointment as Executive Director in March 2023, Gasteier served as the Health Connector's Deputy Executive Director and Chief of Policy and Strategy. Gasteier is also an instructor at the Harvard T.H. Chan School of Public Health.

Prior to joining the Health Connector, she served as Director of Health Systems Policy at the Massachusetts Division of Health Care Finance and Policy, where she led health coverage research initiatives and implementation of employer-related elements of state health reform. Gasteier also served as a Policy Analyst at the Association of Community Human Service Agencies in Los Angeles, California. She holds an MS in Health Policy and Management from the Harvard T.H. Chan School of Public Health and a BA from Mount Holyoke College.

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### AMY ROSENTHAL

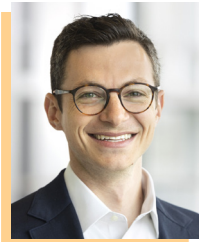
Amy is the executive director of Health Care For All (HCFA). Under Amy's leadership, HCFA's HelpLine expanded to serve people in five languages, fielding over 27,000 calls last year. The Community Engagement team partnered with state agencies and stakeholder groups to run campaigns to promote COVID-19 vaccinations, help people maintain health insurance coverage, and access care after hospital closures. HCFA has also run numerous successful legislative campaigns to expand subsidized health insurance, protect coverage for free preventive services, and enhance the state's negotiating powers related to prescription drug costs.

Amy has 30 years of expertise in health care, public policy, politics, and philanthropy, as well as a wide variety of prior experience in multiple sectors including working in hospitals, state government, political campaigns, a foundation, and non-profit advocacy organizations.

Amy teaches at the Harvard T. H. Chan School of Public Health in the Health Policy and Management program. Amy holds a bachelor's degree in organizational studies from Northwestern University, a master's degree in public health from Harvard University, and a master's degree in public affairs with a concentration in non-profit management from Indiana University.

# PANEL 3

## INNOVATION INSIGHTS: TRANSFORMING CARE THROUGH HOSPITAL AT HOME PROGRAMS



### **DANNY METZGER-TRABER**

Danny Metzger-Traber is a health care leader and strategist with a broad set of experiences across for-profit and non-profit organizations, government, and startups. Currently serving as the Vice President of Strategic Business Operations for Mass General Brigham (MGB) Healthcare at Home, Danny provides strategic direction for a portfolio of home-based service lines. He is responsible for the development and execution of new home-based care service offerings to ensure MGB patients receive the right care at the right time, in the place they feel most comfortable.

Prior to joining MGB, Danny served in senior strategy roles at MassHealth, supporting the transformation to value-based care, and at Optum, developing the strategic vision for integrating its wide array of clinical, administrative, and technology assets. Danny was a founding member of a digital health Medicare Supplemental benefit startup with a national footprint. Danny previously worked as a health care management consultant at Oliver Wyman, where he played a key role in developing and guiding value-based care strategies for large insurers, providers, and life sciences companies.

Danny is dedicated to creating sustainable systems that provide equity, access, and quality of care for the most vulnerable populations. Danny received his BA from Middlebury College and his MBA from The Wharton School of the University of Pennsylvania.

# PANEL 3

## INNOVATION INSIGHTS: TRANSFORMING CARE THROUGH HOSPITAL AT HOME PROGRAMS



### **CONSTANTINOS (TAKI) MICHAELIDIS, MD**

Constantinos (Taki) Michaelidis, MD, MBA, MS is an internal medicine physician by clinical training and practices as a virtual home hospitalist in the UMass Memorial Medical Center (UMMMC) hospital at home program where he is Medical Director and faculty in the Program in Digital Medicine at the UMass Chan Medical School. Prior to joining UMMMC, he was Senior Medical Director in the Atrius Health hospital at home program. There, he supported local and national hospital at home program development and implemented new acute (Emergency Department in Home) and post-acute (Skilled Nursing Facility at Home) home-based care models for a predominantly frail, medically complex and home-bound population in Massachusetts.

# PANEL 4

## NAVIGATING PHARMACEUTICAL MARKET TRENDS: BALANCING INNOVATION AND SUSTAINABILITY



### SARAH EMOND

With 25 years of experience in the business and policy of health care, Sarah Emond, MPP, leads the Institute for Clinical and Economic Review (ICER), a leading non-profit health policy research organization, as President and Chief Executive Officer. She joined ICER in 2009 as its first Chief Operating Officer and third employee, and has worked to grow the organization’s approach, scope, and impact over the years.

Prior to joining ICER, Sarah spent time as a communications consultant, with six years in the corporate communications and investor relations department at a commercial-stage biopharmaceutical company, and several years with a health care communications firm. Sarah began her health care career in clinical research at Beth Israel Deaconess Medical Center in Boston.

A graduate of the Heller School for Social Policy and Management at Brandeis University, Sarah holds a Master of Public Policy degree with a concentration in health policy. Sarah also received a bachelor’s degree in biological sciences from Smith College. Sarah speaks frequently at national conferences on the topics of prescription drug pricing policy, comparative effectiveness research, and value-based health care.

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### PATRICK GILLIGAN

Patrick Gilligan is an accomplished health care executive with more than 25 years of leadership experience spanning health plans, provider systems, and retail health. As Chief Executive Officer of Point32Health, he leads one of New England’s largest health plans through a transformative era of performance improvement and stakeholder collaboration, with unprecedented opportunities to engage members in their own health.

Prior to Point32Health, he was a senior advisor with CWH Advisors, where he led strategic turnaround work for major health systems. He previously served as Chief Commercial Officer and Executive Vice President at Blue Cross Blue Shield of Massachusetts, where he oversaw all market-facing functions and led key initiatives to rebuild market trust, grow membership, and expand digital and value-based care capabilities.

Patrick served as President of Indigo Insurance Services and CEO of Zaffre Investments, where he directed strategic investment initiatives and expanded specialty insurance offerings. Previously, Patrick held leadership roles at CVS Health as Senior Vice President of Health System Alliances, where he developed strategic partnerships with more than 60 health systems to advance care delivery via the MinuteClinic platform.

Patrick holds a Bachelor of Arts in Mathematics from the College of the Holy Cross. He currently serves on the Board of United Way of Massachusetts Bay and has held governance roles with Blue Venture Fund, Greater Boston Chamber of Commerce, and Cobalt Benefits Group.

# PANEL 4

## NAVIGATING PHARMACEUTICAL MARKET TRENDS: BALANCING INNOVATION AND SUSTAINABILITY



### MARISSA SCHLAIFER

Marissa Schlaifer, MS, RPh, currently serves as Vice President for Policy at Optum, where she has overall responsibility for public policy related to Optum Rx, Optum Health, and Optum Insight. Prior to her current role she worked as an independent consultant focused on health care policy analysis, issue advocacy, practice advancement, and business development. As a former director of pharmacy and regulatory affairs at the Academy of Managed Care Pharmacy, Marissa worked on the development of pharmacy benefits under Medicare Part D, Medicaid, and the ACA exchanges. Her thirty-year career includes experience within managed care organizations and retail pharmacy, including as the head of policy in the government affairs department for CVS Health, as director of patient care programs for H-E-B Grocery Company, as pharmacy director for PacifiCare of Texas, and in managed care contracting and as a pharmacy manager for Eckerd Drug Company.

Marissa received her B.S. in Pharmacy and M.S. in Pharmacy Administration from The University of Texas at Austin College of Pharmacy.

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### TRACY SIMS

Mr. Tracy J. Sims, MA, is Executive Director of Corporate Affairs at Eli Lilly and Company. In his role, he leads health system analysis and policy modernization efforts for chronic diseases including obesity and diabetes. Tracy's role includes real-world evidence research focused on obesity, diabetes, and health system assessment frameworks. He is an ex-officio member of the National Academies of Sciences, Engineering, and Medicine serving on the Roundtable on Obesity Solutions. He is also a member of the American Sociological Association. Tracy holds a Master of Arts in Sociology from the University of Alabama at Birmingham.

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### MATTHEW VENO

Matt serves as Executive Director of the Massachusetts Group Insurance Commission, which provides health insurance and other benefits to 460,000 employees, dependents, and retirees of the Commonwealth and local public entities. GIC is the largest purchaser of health insurance in Massachusetts. Under Matt's leadership, the GIC has prioritized efforts to advance affordability, health equity, and access to behavioral health services.

Before joining the GIC, Matt was First Deputy Commissioner at the Division of Insurance, advising on agency matters, including priority interagency initiatives focused on health care cost containment and behavioral health.

Matt previously represented Harvard Pilgrim Health Care before federal and state regulatory and administrative bodies. Earlier in his career, Matt served on the Salem City Council, in early childhood education policy and advocacy, and spent a year of service in the Bronx, NY as a member of the Jesuit Volunteer Corps. Matt holds a BA in political science from the College of the Holy Cross, and an MBA in Health Care Management from Boston University Graduate School of Business.

# PANEL 5

## MOVING FORWARD TOGETHER: HOW CEOs ARE MAINTAINING A FOCUS ON AFFORDABILITY IN A TIME OF UNCERTAINTY



### **DOUG HOWGATE**

Doug Howgate is President at the Massachusetts Taxpayers Foundation (MTF). Doug began as President in January of 2023, after two years as the Foundation’s Executive Vice President. This is Doug’s second stint at MTF. Prior to his time leading the Foundation, Doug held a number of prominent policy positions in Massachusetts. He served as Senior Policy Advisor to Senate President Karen Spilka between 2018 and 2020, and Budget Director at the Senate Committee on Ways and Means between 2010 and 2014. He has also served as Deputy Chief of Staff at the Massachusetts Port Authority and as a Senior Researcher at the Massachusetts Budget & Policy Center.

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### **SARAH ISELIN**

Sarah Iselin is president and chief executive officer of Blue Cross Blue Shield of Massachusetts (BCBSMA), one of the largest independent Blue Cross Blue Shield plans in the country with more than \$9 billion in revenue, nearly 3 million members, and more than 20,000 employer customers. Sarah has a long and successful history with both BCBSMA and its Foundation, where she played a key role in the development of the “Roadmap to Coverage,” a multi-year initiative that contributed to the passage of Massachusetts’ landmark 2006 health reform law. Sarah previously served as the Foundation’s president and later served as the company’s chief strategy officer and senior vice president of strategy, policy, and community partnerships.

Before returning to BCBSMA, Sarah served as executive vice president and chief operating officer of Blue Shield of California. Before that, she served in a variety of executive leadership roles at GuideWell/Florida Blue and Optum. During the Patrick Administration, she served as commissioner of the Division of Health Care Finance and Policy.

Sarah sits on the boards of the Greater Boston Chamber of Commerce, the Boston Green Ribbon Commission, Blue Cross Blue Shield Association and Blue Health Intelligence. Sarah received her Master of Science degree in health policy and management from the Harvard T.H. Chan School of Public Health and a Bachelor in Fine Arts degree from The School of the Art Institute of Chicago.

# PANEL 5

## MOVING FORWARD TOGETHER: HOW CEOS ARE MAINTAINING A FOCUS ON AFFORDABILITY IN A TIME OF UNCERTAINTY

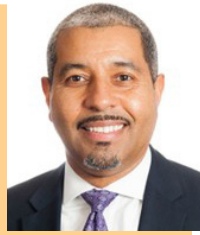


### ZANDRA KELLEY, MD

Zandra Kelley, MD, is a proud graduate of the University of Chicago Pritzker School of Medicine and the Lawrence Family Medicine Residency. She has dedicated her career to the Greater Lawrence Family Health Center, where she has served in numerous leadership roles including Chief Medical Officer, Chief of Family Medicine at Lawrence General Hospital, and Vice President of Clinical Affairs for the Merrimack Valley ACO.

On September 1, 2025, Dr. Kelley stepped into the role of Chief Executive Officer at GLFHC, continuing her lifelong commitment to community health. She remains a practicing primary care physician and a passionate faculty member of the Lawrence Family Medicine Residency, mentoring the next generation of family doctors. Dr. Kelley considers it a profound honor to lead and serve at a Federally Qualified Community Health Center, where mission-driven care and community connection are at the heart of everything.

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### MANNY LOPES

Manny Lopes has dedicated his career to increasing health care access and creating equitable solutions for populations experiencing disparities due to health-related social needs. He serves as President and CEO of Fallon Health. Manny was previously President and CEO of East Boston Neighborhood Health Center, one of the nation's largest Federally Qualified Health Centers. He also held the position of Executive Vice President of Public Markets and Government Relations for Blue Cross Blue Shield of Massachusetts. Prior to joining Fallon Health, Manny served as interim CEO of Fenway Health.

Manny played a key role in guiding Greater Boston's COVID-19 response and is a founding member of the Health Equity Compact. He also co-founded the MassPACE Association and Community Care Cooperative. He earned his MBA from Northeastern University and serves on several boards, including the Massachusetts Association of Health Plans, Worcester Chamber of Commerce, and the Greater Boston Chamber of Commerce.

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### KEVIN TABB, MD

Dr. Kevin Tabb is President and Chief Executive Officer of Beth Israel Lahey Health and an ex officio member of its Board of Trustees. Beth Israel Lahey Health (BILH) is an integrated health system that serves 1.7 million patients across Eastern Massachusetts and Southern New Hampshire. Founded in 2019, BILH brings together academic medical centers and teaching hospitals, community and specialty hospitals, primary and specialty care, behavioral health and home care services, and more than 5,900 physicians and 36,000 employees. Dr. Tabb previously served as CEO of the Beth Israel Deaconess system and Beth Israel Deaconess Medical Center and before that held leadership roles at Stanford Hospital & Clinics in California, including as Chief Medical Officer and Chief Quality and Medical Information Officer.

# HPC BOARD MEMBERS



## **DEBORAH DEVAUX, CHAIR**

*Expertise in health care administration, finance, and management at a senior level*

Deborah Devaux was appointed to chair the HPC's Board of Commissioners in July 2022, following 40 years of health care management experience with health insurers and providers in Massachusetts. Most recently, she served as the Executive Vice President and Chief Population Health Officer at Beth Israel Lahey Health.



## **MARTIN COHEN, VICE CHAIR**

*Expertise in behavioral health, substance use disorder, and mental health services and mental health reimbursement systems*

Martin D. Cohen recently retired as the President and CEO of the MetroWest Health Foundation. He has more than 30 years of experience working to plan and implement comprehensive strategies to improve public mental health services. He was first appointed to the HPC Board in 2015 and confirmed as Vice Chair in September 2019.



## **COMMISSIONER MICHAEL CALJOUW**

*Commissioner of the Division of Insurance, Ex-Officio*

Michael T. Caljouw is the Commissioner of Insurance for the Commonwealth of Massachusetts, appointed by Governor Healey in October 2024. Prior to this role, he directed Blue Cross Blue Shields of Massachusetts' regulatory and policy portfolio. He previously spent a decade in leadership positions at the Division of Insurance and Office of Consumer Affairs and Business Regulation.



## **SANDRA COTTERELL**

*A registered nurse with expertise in the delivery of care and development and utilization of innovative treatments in the practice of patient care Appointed by the Governor*

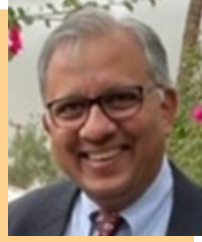
Sandra Cotterell retired as CEO in 2024 after nearly 30 years at Codman Square Health Center. A lifelong Boston resident, she started her career as a cardiothoracic nurse. She joined Codman as the chief operations officer in 1994 and stepped into the CEO role in 2011. She was appointed to the HPC Board in 2025.



## **KEITH MARZILLI ERICSON, PHD**

*A health economist*

Keith M. Marzilli Ericson is a Professor of Markets, Public Policy, and Law at Boston University's Questrom School of Business. He is also a Research Associate at the National Bureau of Economic Research and Co-Editor of the Journal of Public Economics. His research explores the organization and financing of health care markets. He was appointed to the HPC Board in 2025.



### **UMESH KURPAD**

*Expertise in health plan administration and finance*

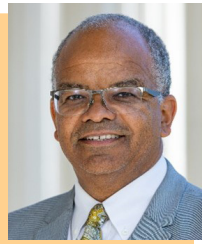
Umesh Kurpad served as the Chief Financial Officer of Point32Health. Prior to this role, he guided Tufts Health Plan through a period where it doubled in size while maintaining its financial strength. He is skilled at organizational transformation and passionate about technology enabled services. He was appointed to the HPC Board in 2025.



### **CHRISTOPHER LEIBMAN**

*Expertise in health care innovation, including pharmaceuticals, biotechnology, or medical devices*

Chris Leibman is Senior Vice President, Chief Access Head at Biogen. Prior to this role, he lived in Zug, Switzerland, where he led market access and pricing at Biogen for Europe and Canada. He joined Biogen in 2014 from Janssen Pharmaceutical (J&J), where he served as head of Market Access and Policy for the Neuroscience franchise. He was appointed to the HPC Board in 2025.



### **SECRETARY KIAME MAHANIAH, MD**

*Secretary of Health and Human Services, Ex-Officio*

Dr. Kiame Mahaniah was appointed Secretary of Health and Human Services in July 2025, after serving as Undersecretary of Health for EOHHS since April 2023. He is a practicing physician in the field of addition and primary care and previously served as CEO of Lynn Community Health Center. He is the co-chair of the Primary Care Access, Delivery, and Payment Task Force.



### **ALECIA MCGREGOR, PHD**

*Expertise in health care consumer advocacy*

Alecia McGregor, PhD is an Assistant Professor of Health Policy and Politics in the Department of Health Policy and Management at the Harvard T.H. Chan School of Public Health. She is an interdisciplinary scholar with expertise in health systems, health equity, and community health. She was first appointed to the HPC Board in 2023.



### **STEVEN WALSH**

*Expertise in representing hospitals or hospital health systems*

Steve Walsh has served as President and CEO of the Massachusetts Health and Hospital Association since November 2017. He previously served as the Executive Director of the Massachusetts Council of Community Hospitals and served six terms in the Massachusetts House of Representatives. He was appointed to the HPC Board in 2025.



### **JAMES WILLMUTH**

*Expertise in representing the health care workforce as a leader of a labor organization*

Jamie Willmuth is the Senior Policy Analyst for the Massachusetts Division of 1199 SEIU, the largest health care union in the nation. Since January 2008, he has led on policy creation and development of the union's legislative agenda related to health care reform, provider reimbursement, and other areas of importance to 1199SEIU membership. He was first appointed to the HPC Board in 2025.

# NOTES

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**MASSACHUSETTS  
HEALTH POLICY COMMISSION**  
50 Milk Street, Boston, MA 02109  
[MassHPC.gov](http://MassHPC.gov)

