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Steven Draper is a senior manager in the Ernst & Young LLP People Consulting (PC) practice in Dallas. He has over 25 years of actuarial and employee benefits consulting experience. At EY, Steven is the national resource actuary for health benefits. He developed the actuarial components of the firm's Affordable Care Act (ACA) benefits modeling tool. He also coordinates EY's review of retiree medical health care cost assumptions for EY audit teams. Steven's experience includes assisting employer sponsors of health and welfare plans. He evaluates the impact of benefit plan designs using advanced actuarial models, relying on his extensive knowledge of the health aspects of active and retiree medical plans. Steven's expertise includes providing innovative solutions for managing retiree medical costs. He is a respected knowledge resource at EY, tasked with leading training sessions on the ACA requirements for employers, including minimum essential coverage and minimum actuarial value. Steven has consulted with many major organizations, including AT&T, DaVita, Lawrence Livermore National Laboratory, Los Alamos National Laboratory, NIKE, PacifiCorp, United Airlines and Walmart. Before joining EY in 2012, he was a consulting actuary with a major human resources and actuarial consulting firm. Steven began his career as a retirement actuary and then specialized in health actuarial work while consulting with employers and health insurers. He assists his clients with cost projections, rate setting, and union negotiations, as well as IBNR and OPEB liabilities under various accounting standards. Steven recently published an article "The Cadillac Tax Demystified" in the *Journal of Compensation and Benefits*. His other articles include "Employer Options under the Affordable Care Act," which provides a framework for optimizing the employee benefit plan offer under the new rules of the ACA, and "Can You Increase Employee Satisfaction While Holding Health Costs in Check? Yes!," which outlines strategies for employers making changes to health benefit plans. Steven is a graduate of Brigham Young University with a B.S. degree in business and finance and a minor in physics. He is a fellow of the Society of Actuaries (FSA), an enrolled actuary (EA), and a member of the American Academy of Actuaries (MAAA).