

Samantha Artiga serves as Vice President and Director of the Racial Equity and Health Policy Program at Kaiser Family Foundation. In this role, Ms. Artiga leads KFF's work to provide timely and reliable data, information, and policy analysis on health and health care disparities affecting people of color and underserved groups and efforts to advance racial equity in health and health care. Her work focuses on the intersection of racism and discrimination, social and economic inequities, and health. She also has conducted extensive work related to the health and health care needs of low-income populations and immigrant families and previously served as Associate Director of KFF's Program on Medicaid and the Uninsured. Ms. Artiga holds a master's degree in health policy from the George Washington University.

Kreg Steven Brown is a senior research associate in the Center on Labor, Human Services, and Population and Associate Director of the Racial Equity Analytics Lab (REAL) at the Urban Institute. He regularly leads and collaborates on research and policy advising projects that explore sources of and solutions to racial inequalities in economic opportunity. His primary research focuses on employment, examining disparities in career pathways, earnings, workplace protections, and entrepreneurship opportunities. Prior work includes federal evaluation and academic research on segregation and homeownership, access to affordable housing, and educational equity. Brown received his bachelor's from Princeton University and his masters in sociology from Harvard University, where he was also a fellow in the Multidisciplinary Program for the Study of Inequality at Harvard Kennedy School.

Amanda Holt is the manager of financial counseling at Maury Regional Medical Center who serves the rural communities in southern middle Tennessee. She has played a major role in the development and implementation of the patient financial navigation program at Maury over the last 7 years resulting in millions of dollars in savings to patients and the facility. Holt is a Certified Application Counselor through the Health Insurance Marketplace, member of the ACCC, and has 13 years of experience assisting patients with navigating through the healthcare maze, insurance optimization, and alternative funding.

Francine Hyman is the Director of the SOAR program at the Maryland Consumer Rights Coalition where she provides support to older adults by connecting them to community resources. Her work with the SOAR initiative includes assisting older adults navigate the Renters' and Homeowners' Tax Credit application processes, as well as conducting benefit check ups and providing financial counseling. Prior to coming to MCRC, Francine worked as a Direct Service Case Manager providing support to older adults, youth and families throughout Baltimore City. She holds a Masters Degree in Management of Aging Services and a Bachelor's in Social Work, both from the University of Maryland, Baltimore County. Her experience, education, creativity, and sense of humor with a down-to-earth-, realistic approach enables her to be an extremely effective social worker who is comfortable working with diverse groups of people. Outside of the office, Francine is either watching horror movies, at the basketball court with her son, or brunching with friends.

Elena M. Marks is the President and Chief Executive Officer of the Episcopal Health Foundation. Ms. Marks is also a nonresident Fellow in Health Policy at Rice University's Baker

Institute for Public Policy where her work focuses on health reform and access to care for low-income and uninsured populations. She serves on the boards of Grantmakers in Health, Harris Health System, a public hospital system serving over 300,000 patients annually, and Community Health Choice, a nonprofit, community-based health insurance company with more than 400,000 members. Ms. Marks holds a bachelor's degree from Emory University, a law degree from the University of Texas School of Law, and a Master's in Public Health from the University of Texas School of Public Health.

Mark Rukavina is a Project Director and the Business Development Manager at the Community Catalyst Center for Consumer Engagement in Health Innovation. Community Catalyst is a national non-profit advocacy organization working to build consumer participation in the health care system. Mark's responsibilities include overseeing work on a community benefit and economic stability project and managing the consultative service offerings to assist health plans, provider groups, social services providers and others to effectively engage consumers in new models of care, as well as advise hospitals and hospital systems on effective methods of community engagement and partnership.

Mark has decades of experience working on health policy issues. He is recognized for his policy expertise on healthcare affordability, medical debt, community benefits, and community health improvement. He has testified before various House & Senate Congressional committees and the Consumer Financial Protection Bureau. He has participated in several Healthcare Financial Management Association working groups and currently serves on the HFMA Medical Accounts Receivable Taskforce.

His previous experience includes serving as the managing director at Community Health Advisors, LLC; executive director of The Access Project, a national nonprofit organization; and program director for a partnership under a national demonstration program sponsored by AHA's Health Research and Educational Trust. He holds an MBA from Babson College and a BS from the University of Massachusetts in Amherst.

Joanna Smith-Ramani is Managing Director of the Aspen Institute Financial Security Program, a leading national voice on Americans' financial health. She is responsible for conceptualizing, planning, and overseeing the program's research, convenings, and programs, aimed at furthering FSP's mission to illuminate and solve the most critical financial challenges facing American households and to make financial security for all a top national priority.

Joanna has more than 15 years of experience across community, personal finance, and asset development. She joined Aspen FSP as the Director of its Expanding Prosperity Impact Collaborative (EPIC), where she built the program from the ground up and conceptualized and launched EPIC's first two issues — income volatility and household debt — which FSP studies from causes to broader impact to market and policy solutions. Prior to joining FSP, Joanna served as Senior Innovation Director at Commonwealth, leading the unit that designs, tests, and evaluates promising financial service innovations. While at Commonwealth, Joanna developed

innovations to improve savings and financial capability, including prize-linked savings, tax time savings, gamification, emergency savings, and youth savings. Additionally, Joanna led several federal grants, developed and sustained national coalitions, and built a network of industry partners.

Joanna has led national and state legislative campaigns resulting in the passage of a federal law and more than 10 state laws expanding savings innovation across the nation. She is a trusted expert on financial security and inclusion, having been quoted in numerous national and local media outlets such as the New York Times, National Public Radio, and Fox Cable News. Joanna holds a Master of Public Policy degree from the Harvard Kennedy School and a B.A. in Urban Studies from Barnard College, Columbia University. She serves on the Board of the CASH Campaign of Maryland, A Wider Circle, and the Lilabeau Foundation, and was selected to the 2017-2018 class of Leadership Montgomery.

Rob Watkins was born and raised in central Illinois. He received his BA in Political Science from the University of Illinois at Urbana-Champaign and his JD from St. Louis University School of Law. He is currently licensed to practice law in Illinois, Missouri and Tennessee.

Rob began his legal career as a prosecutor in Decatur, Illinois prior to becoming Assistant Counsel to the Illinois Secretary of State. In addition to being an attorney, Rob has twenty years of business operations experience and has been actively involved in the entrepreneur community in Nashville.

After attending a TJC training on TennCare and the Affordable Care Act in 2013, Rob saw a need to automate the complicated eligibility screening process for the uninsured in Tennessee. After a year of hard work, Rob created AskJane!® (built on the Salesforce® platform) to screen the uninsured Tennesseans for public health benefits. Named after long-time TJC paralegal, Jane Beasley, AskJane!® makes navigating the maze of public health benefits more reliable. Utilizing a series of questions, the tool systematically categorizes applicants and identifies potential coverage and calculates eligibility. AskJane!® screens not only for Medicaid and CHIP eligibility, but also Medicare savings plans, premium tax credits and cost sharing reductions.

At TJC, Rob is the staff attorney responsible for business development and technology initiatives. In addition to serving as the administrator of AskJane!®, he actively manages provider-focused services including medical legal partnerships, eligibility screening process reviews, and training.