

## **Joel Ario – Bio and Background**

Joel Ario is Director of the Office of Health Insurance Exchanges. The exchange office is part of the Center for Consumer Information and Insurance Oversight at CMS, US Department of Health and Human Services. Joel's responsibilities include working closely with states to oversee the creation and implementation of a state, regional, or federal exchange in every state.

Prior to his appointment, Joel was the Pennsylvania Insurance Commissioner, with oversight responsibility for the \$80 billion Pennsylvania insurance marketplace. His three-year tenure in Pennsylvania was marked by collaboration with companies, agents and consumers to see that appropriate consumer safeguards were in place, while also preserving the flexibility insurers need to thrive in the fast-changing insurance marketplace. Within the insurance industry, Ario has won high marks for carefully balancing regulatory concerns with the needs of all stakeholders and is widely respected as being a fair and open-minded regulator.

Prior to his Pennsylvania service, Ario was the chief insurance regulator for the state of Oregon (2000-2007). He began his regulatory career in 1994, coming to public service after 15 years in the non-profit public interest movement.

Ario was elected as a national officer three times by his colleagues at the National Association of Insurance Commissioners (NAIC), and served on the NAIC Executive Committee from 2001 to 2010.

A 1981 graduate of Harvard Law School, Ario also holds degrees from Harvard Divinity School and Saint Olaf College in Northfield, Minn. He is married and has three sons.