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Dr. Paul Fronstin is the director of health benefits research at the Employee Benefit Research Institute (EBRI), a private, nonprofit, non-partisan organization committed to original public policy research and education about economic security and employee benefits. A research professional with EBRI since 1993, he also oversees EBRI's Center for Research on Health Benefits Innovation. Dr. Fronstin's research areas of interest include trends in employment-based health benefits, employee benefits and public policy, health plan design, health savings accounts (HSAs), workplace wellness programs, retiree health benefits, and public opinion about health benefits and health care. He currently serves on the Board of Trustees for Emeriti Retirement Health Solutions and on the National Advisory Board for the University of Michigan Center for Value-Based Insurance Design. Dr. Fronstin is a TIAA Institute Fellow and previously served on the Maryland Patient Safety Center board of directors. He also served on the Maryland Health Care Commission and on the Institute of Medicine (IOM) Committee on Determination of Essential Health Benefits. As author of several hundred research publications on employment-based health benefits, Dr. Fronstin has been cited by state and federal legislation, and his commentary has been featured by news outlets such as *The Wall Street Journal*, CNBC and Kaiser Health News. Dr. Fronstin earned his B.S. degree from SUNY Binghamton and his Ph.D. degree in economics from the University of Miami.