Andrea Verney Kerstein

Partner

Chicago

andrea.verneykerstein@troutman.com

D 312.443.0406

Andrea represents national and regional health insurers, life reinsurers, and managed care organizations, resolving contract, fraud, payment, and reinsurance disputes while advising on investigations, audits, and Medicaid focused regulatory compliance.

OVERVIEW

Andrea represents national health insurers and life reinsurance companies in high-stakes disputes while also providing strategic defense and regulatory guidance. As managing partner of Troutman Pepper Locke's Chicago office, she brings both seasoned legal judgment and steady leadership to complex insurance and health care matters.

Andrea has handled over 100 matters for managed care organizations, including *Fortune* 500 companies and regional plans. Her clients range from national health insurance companies to life reinsurance firms, and she frequently represents them in disputes involving breach of contract, fraud, reinsurance treaty issues, statutory violations, out-of-network rate disputes, and regulatory compliance matters. She handles these matters across multiple forums, including arbitration, litigation, and pre-litigation negotiations.

In addition to her dispute resolution work, Andrea serves as strategic counsel to managed care organizations navigating investigations, audits, and compliance issues impacting government-sponsored health plans, with a particular focus on Medicaid.

REPRESENTATIVE MATTERS

- Lead counsel regularly representing managed care organizations in arbitration, litigation, and pre-litigation disputes addressing alleged breaches of contract, statutory violations, out-of-network rate disputes, and fraud.
- Counsel for managed care organizations providing strategic and regulatory advice regarding investigations, audits, and compliance issues impacting government-sponsored health plans, with a particular focus on Medicaid.
- Frequently represents life reinsurance companies in disputes over reinsurance treaty issues.
- Counseled a national health insurance company before state insurance departments and government agencies to secure approvals for a $17.3 billion transaction.
- Obtained a panel order granting reformation of a life reinsurance treaty and damages for breach of contract.

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- Served as lead counsel for a defendant in a fraudulent transfer action, achieving summary judgment.
- Secured a verdict as second chair in a bench trial for a plaintiff industrial services company in a breach of warranty case.
- Assisted in obtaining a multimillion-dollar pre-trial settlement as the plaintiff in a lawsuit in a horizontal drilling products liability matter.

AWARDS

- *Chambers USA*: Insurance: Dispute Resolution: Reinsurance, Illinois, “Up and Coming” (2025-2026)
- *Crain’s Chicago Business*, Notable Women in Law (2024) and Notable Leaders in Accounting, Consulting & Law (2026)
- *Best Lawyers in America*®: Health Care Law (2024-2027)
- *Super Lawyers*® Illinois Rising Star, Civil Litigation (2019-2022)

TOP AREAS OF FOCUS

- Health Care Litigation
- Insurance + Reinsurance

ALL AREAS OF FOCUS

- Artificial Intelligence
- Digital Health
- General Liability
- Health Care Insurance
- Health Care Litigation
- Insurance + Reinsurance
- International
- Litigation + Trial
- Managed Care Payor Disputes, Investigations + Regulatory Counseling

PROFESSIONAL/COMMUNITY INVOLVEMENT

- Member, Chartered Institute of Arbitrators

EDUCATION AND CERTIFICATIONS

EDUCATION

- Vanderbilt University Law School, J.D., 2012, senior articles editor, *Vanderbilt Journal of Entertainment and Technology*; vice president, career development, Women Law Students Association; Mock Trial; Moot Court
- University of Notre Dame, B.B.A., *magna cum laude*, 2007
- University of Notre Dame, B.A., 2007, philosophy

BAR ADMISSIONS

- Illinois
- Texas

COURT ADMISSIONS

- U.S. District Court, Central District of Illinois
- U.S. District Court, Northern District of Illinois
- U.S. District Court, Eastern District of Wisconsin
- U.S. District Court, District of Colorado
- U.S. District Court, Southern District of Texas

SPEAKING ENGAGEMENTS

- Speaker, “Managed Care Litigation: Highlights and Trends,” AHLA Health Plan Law and Compliance Institute, May 16-17, 2024.
- Speaker, “Not All Surprises Are Good – The No Surprises Act (Health),” IRES Foundation: National School on Market Regulation, April 21-23, 2024.
- Speaker, “Select 2023 Medicare, Medicaid and Exchange Regulatory Updates,” Locke Lord, February 15, 2024.
- Speaker, “2022 SCOTUS Decision in Dobbs vs Jackson Women’s Health Organization,” WTW Healthcare Risk Conference, July 19-21, 2023.
- Speaker, “Health Care in a Post Dobbs America,” National Managed Care Institute, December 14, 2022.
- Speaker, “Managed Care Arbitration Update,” AHLA Managed Care Arbitration Webinar, November 2, 2022.
- Speaker, “Impact of the Dobbs Decision on Managed Care,” ABA National Managed Care Institute, October 12, 2022.
- Speaker, “Mediation & Arbitration in Managed Care,” ABA National Managed Care Institute, December 9, 2021.

PUBLICATIONS

- Co-author, “The ‘State Actor’ Question: Navigating Section 1983 Civil Rights Claims Involving Medicaid Managed Care Organizations,” *Thomson Reuters Health Law Handbook*, 2025-2026 edition.
- Co-author, “Dobbs and the Future of Health Plan Abortion Coverage,” *Locke Lord QuickStudy*, July 18, 2022.
- Co-author, “No Surprises Act Update: Providers Receive Favorable Verdict Regarding Independent Dispute Resolution Process,” *Locke Lord QuickStudy*, February 25, 2022.

MEDIA COMMENTARY

- Interviewed, “Troutman Pepper Locke Merger Has Chicago Office Leaders Thinking Big,” *Chicago Lawyer*, March 8, 2025.