

Preview of Convention Breakout Sessions

Compliance in the Coming Decade *Protecting Your Clients and Your Business*

Complying with the New Genetic Discrimination and Mental Health Parity Laws

10:00 a.m. – 11:00 a.m.



Featuring: Seth Perretta, Partner,
Davis & Harman LLP

The new Mental Health Parity and Genetic Discrimination laws will impact many employer-sponsored plans and corporate wellness programs. Plan to attend this session to learn what the rules of compliance are and how to protect yourself and your clients.

CE applied for in IA, IL, IN, KY, MI, MO, OH and WI

Learner Outcomes:

- Learn what impact new GINA laws have on group health plans, health insurers and employers.
- Learn who must comply under the new Mental Health Parity rules and how parity can be defined and implemented in your clients' plans.

COBRA, ARRA, DoDAA, JMSA and Health Care Reform: For a Law that is 25 Years Old, It Sure Isn't Boring or Complacent!

11:15 a.m. – 12:15 p.m.



Featuring: Karen Kirkpatrick,
National Sales Manager, Infinisource Inc.

In February 2009, ARRA radically changed COBRA administration. In December 2009, the Department of Defense Appropriation Act (DoDAA) radically changed ARRA administration. Like ARRA, DoDAA takes immediate effect and applies retroactively to prior months of coverage. This session will cover the original intent of COBRA, how ARRA impacted COBRA, how DoDAA impacted ARRA, new notice requirements that require immediate attention, and additional consequences of the DoDAA extension as it relates to disability periods and post-COBRA state continuation.

CE applied for in IA, IL, IN, KY, MI, MO, OH and WI

Learner Outcomes:

- Review the original intent of COBRA.
- Learn how the ARRA impacted COBRA.
- Learn how DoDAA impacted ARRA.

Take the HSA/FSA Compliance Quiz

2:30 p.m. – 3:30 p.m.



Featuring: Karli Dunkelberger, Vice President of
Regional Sales, OptumHealth Financial

Can you answer these real-world questions from your clients and their employees? Presented in an engaging quiz-show style, this session will walk participants through actual questions and answers and present scenarios regarding saving and paying for health care with Health Savings Accounts and Flexible Savings Accounts.

CE applied for in IA, IL, IN, KY, MI, MO, OH and WI

Learner Outcome:

- Become a leading expert who addresses clients' real world questions about HSA/FSA compliance issues.

Emerging Compliance Issues from New Legislation

3:45 p.m. – 4:45 p.m.



Featuring: John Hickman, Partner,
Alston & Bird LLP

With health care reform, brokers will need a "hit list" of required changes and dates. This session will prepare you and your clients with what you need to survive and thrive in the changing environment.

CE applied for in IL, IN, KY, OH and MI

Learner Outcomes:

- Walk away knowing what health plan changes affect coverage and plan operations.
- How GINA rules impact HRAs and wellness programs.
- How HIPAA HITECH rules impact brokers

Account-Based Plan Changes

3:45 p.m. – 4:45 p.m.



Featuring: Roy Ramthun, President,
HSA Consulting Services LLC

This session will cover legislative and regulatory changes made by the recently enacted health reform legislation on consumer-driven health plans and their associated health care accounts, including Flexible Spending Accounts, Health Reimbursement Arrangements and Health Savings Accounts.

CE applied for in IA, IL, IN, KY, MI, MO, OH and WI

Learner Outcomes:

- Learn what regulatory changes have affected CDHC plans and associated health care accounts.

**Expanding What You Do and How You Do It
New Products, Innovations, and Ideas to Meet Emerging Client Needs**

Self Funding 202: Advanced Concepts

10:00 a.m. – 11:00 a.m.



Featuring: Dean M. Hoffman, Director of Strategic Accounts, National CooperativeRx

This session is geared towards agents, brokers or consultants who currently have a self-funded arrangement or have some basic knowledge of self-funded group health plans. The session provides an in depth review of stop-loss contract types, 12/12, 15/12, 12/15, 15/18, terminal and other liability issues and how they work with, not against, the employer's risk tolerance and financial goals.

CE applied for in IA, IL, IN, KY, MI, MO, OH and WI

Learner Outcomes:

- Review stop-loss contract types.
- Learn what the liability issues are and how they work with the employer's financial goals.

**Consumer-Directed Ancillary Products:
Finding Income Streams in a Down Economy**

11:15 a.m. – 12:15 p.m.



Featuring: Reid Rasmussen, President, Benefit Brainstorm

Consumerism products such as telemedicine, and discount ancillary benefits have been a part of many carriers' products for years. But as a stand-alone category, they have been largely untapped by agents. The economic downturn, healthcare reform, and tremendous advancements in discount products are creating a great market. This class will address product compliance and planning issues that agents need to be aware of to make for a proper case installation. This class will also address the unique opportunities that are available for large group populations. While cus-

tom solutions can appear complex, by implementing them properly an agent can reduce much of the confusion or miscommunication between the agent and the client. Learning to install discount products with the client needs at the center of the conversation will make for a long-term client. This class will also address the unique opportunities that are available for individuals and groups.

CE applied for in IA, IL, IN, KY, MI, MO, OH and WI

Learner Outcomes:

- Find a modern category of products with huge growth under health reform & a poor economy.
- Find new prospects in channels/industries that you don't work in today..

Dental Benefits in an Essential Benefits Package

2:30 p.m. – 3:30 p.m.



Featuring: Chris Peterson, Partner, Morris, Manning & Martin

This session explains how and why today's optional dental benefits today may become a requirement tomorrow. This session gives an update on what policymakers are considering when it comes to the design of a minimum benefits package.

CE applied for in IA, IL, IN, KY, MI, MO, OH and WI

Learner Outcomes:

- Learn what optional dental benefits can potentially become a requirement.
- Learn new considerations in designing a minimum benefits package.

How to Gain Referrals and Attract Prospects without Talking

2:30 p.m. – 3:30 p.m.



Featuring: Dan Allison, Founder and President, Feedback Marketing Group

How do I earn more referrals from my top clients and professional referral partners? How do I get more face time with the kinds of customers I want to serve? Is my value proposition really valuable?

You will learn how to accomplish all of these objectives and more through a process called Feedback Marketing. Nobody can solve these challenges for you but your clients and prospects themselves. You will learn a process that will allow you to gain more referral clients and get face time

with prospect markets in a completely different way. This honest and ethical approach to building a business is being used successfully by high-level advisors throughout the country. The answer to your questions is right there in front of you. There is a silver bullet, and your clients and prospects are holding it.

Learner Outcomes:

- Learn how to earn more referrals from your top clients and professional referral partners.
- Accomplish your objectives through a process called Feedback Marketing.
- Learn how to use an honest and ethical approach to building your business.

Simplifying the Open Enrollment Process

3:45 p.m. – 4:45 p.m.



Featuring: Art Brooks, Vice President of Sales, BeneTrac

This session will present planning tips for managing the open enrollment process. It's almost never too early to start planning when it comes to open enrollment. There are many factors that make up the decision to stay with the old or to go with the new, chief among them being costs and employee profile changes. Being able to access, understand and define current benefit information is key. Having systems in place to capture enrollment data is helpful in answering crucial questions as to how many employees are enrolled in each plan, are most people opting for high deductibles or HMOs, and is the company adequately caring for the needs of the employees. Technology can be used to facilitate analysis through reporting and slicing and dicing data to analyze patterns, make projections of future needs and deliver fulfillment. With the most organized, planned processes and emerging technology, open enrollment can become smoother for everyone involved.

CE applied for in IA, IL, IN, KY, MI, MO, OH and WI

Learner Outcomes:

- Become more efficient with the open enrollment process with early planning.
- Learn what systems can be put into place that will prove to be helpful for companies caring for the needs of their employees.
- Learn what technology resources can be used to project future needs and deliver fulfillment.

**Agency Management
Positioning Your Business in
a Changing Environment**

Trailblazed: Proven Paths to Sales Success

10:00 a.m. – 11:00 a.m.



Featuring: Alan Katz, Founder, The Alan Katz Group

This session will identify the perspectives, practices and processes that drive substantial sales growth. This session will show you how to manage and thrive in periods of change, adopt new technologies, prepare for inevitable setbacks, increase cross-selling and align your team to save money and increase sales. This insightful session is a guide for sales professionals wanting to improve results, sales managers seeking to boost team productivity, and business owners looking to increase revenue and enhance customer satisfaction.

Learner Outcomes:

- Gain perspective, practices and processes that will drive sales growth.
- Learn how to increase cross-selling.
- Boost productivity.
- Increase revenue.

Positioning Yourself as the Expert to Your Clients

11:15 a.m. – 12:15 p.m.



Featuring: Tom Harte, Owner, Landmark Benefits Inc.

How do you demonstrate the greatest possible value to your clients? One way is to provide the kind of service than makes you an indispensable advisor and resource for the useful, creative and up-to-the-minute information your clients need. This session will allow you to walk away with useful and practical ideas to help you provide service that is a notch above your competition.

Learner Outcomes:

- Learn how to make your value apparent to clients.
- Develop indispensable services for your clients.

Knowing When to Hire a Sub-producer or Account Manager

2:30 p.m. – 3:30 p.m.



Featuring: Ruthann Laswick, VP of Marketing and Development, Black Gould

When does lost opportunity cost more than hiring the help you need? This session provides practical tips about adding someone to help you handle everything that needs to be done, whether it is a CSR, account manager or another producer, and how to handle contracts when appropriate.

Learner Outcomes:

- Know when to hire a sub-producer.
- Learn how to handle contract issues.

How to Expand Your Business by Purchasing an Insurance Agency

3:45 p.m. – 4:45 p.m.



Featuring: David Benson, President, DCB Insurance Services

This session will provide you with a path to finding independent success. Learn how you can find an agency to purchase by working with a mentor and sharing ideas. There are steps toward purchasing your mentor's insurance practice by setting into place an exit strategy for your mentor, making yourself available to assist in resolving service issues and answering benefit questions. Learn what the standard purchase price should be based on gross commissions. There are many challenges of transferring the block of business. The process can vary from one company to another. This session will cover how to complete transfer paperwork, follow up with contacts and develop a timeline that will best prepare you for the transition.

Learner Outcomes:

- Learn how to find an agency to purchase.
- Develop strategies for effectively working with a mentor.
- Learn the details that prepare you for the transition.

Still Working or Retired Challenges in Managing an Aging Workforce

The CLASS Act

10:00 a.m. – 11:00 a.m.



Featuring: Allen Schmitz, Principal and Consulting Actuary, Milliman

This "sleeper" included in health reform creates a new public long-term care program. With employer involvement in auto-enrollment expected in 2011, this program could impact em-

ployer plan administration, coordination with private coverage, and laying the groundwork for greater public program expansion. This session will bring you up to date on what you and your clients need to do to prepare.

CE applied for in IA, IL, IN, KY, MI, MO, OH and WI

Learner Outcomes:

- Learn what you need to know about employer involvement in auto-enrollment expected in 2011.
- Get up to date on what you and your clients need to do to prepare.

Medicare Secondary Payer

11:15 a.m. – 12:15 p.m.



Featuring: Seth Perretta, Partner, Davis & Harman LLP

This session will cover the new reporting requirements under the Medicare Secondary Payer Act. Beginning January 1, 2010, insurers and self-insured entities generally were required to report claims made by Medicare-eligible claimants to the Centers for Medicare and Medicaid Services (CMS). Failure to comply with the new reporting rules can result in a \$1,000 per day fine, and additional penalties.

CE applied for in IA, IL, IN, KY, MI, MO, OH and WI

Learner Outcomes:

- Learn the new reporting requirements under the Medicare Secondary Payer Act.
- Learn how to comply with the new reporting rules.
- Learn under the new rules, what the responsibilities are for "responsible reporting entities."

Bending the Cost Curve Managing Cost and Quality with Value-Based Purchasing

Value-Based Plan Design

10:00 a.m. – 11:00 a.m.



Featuring: F. Randy Vogenberg, Principal, IHH

The cost to manage and maintain employer-sponsored health plans is increasing and employers need new solutions if they are to continue sponsoring coverage for their employees. This session is filled with concepts designed to manage and bring down the cost of care through value-based plan design and will arm you with new ideas to bring back to your clients.

CE applied for in IA, IL, IN, KY, MI, MO, OH and WI

Learner Outcomes:

- Learn new solutions for controlling costs in employer-sponsored plans.
- Learn new ways to manage vendors for effective cost control.

Managing Costs through Medical Homes—More than a Gatekeeper

11:15 a.m. – 12:00 p.m.



Featuring: Bruce Sherman, Corporate Medical Director, Whirlpool Corporation

You may be familiar with the idea of a gatekeeper that manages referrals for primary care, but the concept of medical homes goes beyond a gatekeeper to ensure better health outcomes and lower costs. This session will show you how medical homes can reduce costs for your clients, will explain how the program works and will provide ideas for implementation.

CE applied for in IA, IL, IN, KY, MI, MO, OH and WI

Learner Outcomes:

- Learn how medical homes differ from the gatekeeper concept.
- Learn how to implement medical home programs for clients to reduce health plan cost and improve quality.

The Role of Prevention and Disease Management in Bringing Down the Cost of Care

2:30 p.m. – 3:30 p.m.



Featuring: Tracey Moorehead, President and Chief Executive Officer, DMAA

Population health management strategies have been shown to improve health outcomes for those with chronic disease, better identify those at risk for disease, prevent the onset of chronic conditions and help patients make informed choices through education, including self-management and health coaching. This session will provide an overview of

the evolution of population health management as well as outline core strategies and components, and the intersection with various care models.

CE applied for in IA, IL, IN, KY, MI, MO, OH and WI

Learner Outcomes:

- Learn the dynamics between coordination provided through wellness, disease and chronic care management programs.
- Understand possible solutions for health care delivery system reform.
- Learn core strategies with various care models.

International Medical Travel as a Cost-Effective Option for Individuals and Employers

3:45 p.m. – 4:45 p.m.



Featuring: David Boucher, Assistant Vice President for Health Care Services, Companion Global Health-care Inc. & BlueCross BlueShield of South Carolina

For self-funded employers, medical tourism is one of the best ways for an employer that provides the proper financial incentives to reduce its medical trend while offering their employees additional value. By fully understanding how medical tourism works and the value it provides employers, attendees can help their clients realize significant cost savings that will ultimately help them recruit and retain top talent. Regardless of which direction health care reform is steered by the U.S. government, medical tourism will continue to grow as an option for people in America—whether it is for timely access to surgery, for cost, or both. For NAHU members, it is vital to stay ahead of the competition and learn how to implement medical travel programs for your clients.

CE applied for in IA, IL, IN, KY, MI, MO, OH and WI

Learner Outcomes:

- Understand how medical tourism works.
- Help clients realize cost savings.
- Stay ahead of the competition with medical travel programs.