



# National Association of Health Underwriters

*America's Benefits Specialists*

## ***New !*** CDHC Certification Course

Consumer-directed health care options, including those for Health Savings Accounts (HSAs), Flexible Spending Accounts (FSAs) and Health Reimbursement Arrangements (HRAs), have opened a wealth of opportunities for consumers. These opportunities have created new responsibilities for agents and brokers, and advising clients in these areas is more difficult and time-consuming than it has been in the past.

To address the new market options, NAHU has created a new CDHC certification course. Completion of this course will ensure a strong technical knowledge of the rules and regulations pertaining to various types of consumer-directed health care options and proven methods for communicating those options to employers and employees in a compelling way.

The new certification program in consumer-driven health care (CDHC) is a four-hour course that provides brokers with technical, actionable information they can use to help clients consider these fast-evolving plans and implement them successfully. The class is open to employers, as well. The certification will serve as a distinction for producers as credentialed experts in the sophisticated space of CDHC. Approved by states for insurance continuing education credits and powered by Great-West Healthcare, this course:

- Compares health reimbursement accounts (HRAs), health savings accounts (HSAs) and other plan designs
- Considers current and projected adoption
- Presents comprehensive guidance on eligibility, contributions and all technical elements
- Provides two frameworks: one for selling CDHC and another for implementing CDHC, which brokers may share with employers
- Suggests enrollment and communication strategies and tactics
- Involves class participants in breakout discussions on ways to implement specific, hypothetical cases

If you want to stand out among your peers and are looking for real education to improve your knowledge, this course is for you. Your clients depend on you, so make sure you have the answers.

The course will be presented at the NAHU annual convention in Denver on Tuesday, June 26th, 11:00 a.m. to 4:45 p.m. Certification will be provided following completion of the course and an online examination with a passing grade. Continuing Education has been applied for in all 50 states.

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## Educators



Roy Ramthun is president of HSA Consulting Services, LLC, a health care consulting practice specializing in HSAs and consumer-driven health care issues. He is also a Visiting Fellow at the Council for Affordable Health Insurance.

Prior to forming this consulting practice, Mr. Ramthun was the senior health policy advisor to President George W. Bush. Before joining the President's staff, Mr. Ramthun led Treasury's implementation of HSAs after they were enacted into law in December, 2003. Prior to that, he held a variety of positions at Humana Inc. Mr. Ramthun was a health care analyst with the U.S. Senate Committee on Finance.



Megan Spicer is the director, Consumer Driven Healthcare and has more than five years of health care industry experience and leads Great-West Healthcare's CDHC technical product specialist team. Ms. Spicer has expert product knowledge relating to CDH plans, medical outreach, wellness programs, ancillary products and Web tools. She earned a Bachelor of Arts degree from Eastern Illinois University and a Master of Arts degree in communication from the University of Colorado, at Boulder

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