

## Tuesday, June 26th, Schedule at a Glance

8:00 – 9:30 a.m.	Continental Breakfast in the Exhibit Hall
9:45 a.m. – 10:45 a.m.	General Session featuring Steve Young
11:00 a.m. – 4:45 p.m.	CDHC Certification Workshop
11:00 a.m. – Noon	Education Workshops Series 1
Noon – 1:15 p.m.	Lunch on your own
1:15 p.m. – 2:15 p.m.	Education Workshops Series 2
2:30 p.m. – 3:30 p.m.	Education Workshops Series 3
3:45 p.m. – 4:45 p.m.	Education Workshops Series 4

### Transparency: Openness, Communication and Accountability 1:15-2:15; repeated 2:30-3:30pm

Featuring: Karen Kirkpatrick, Senior Compliance Consultant, Infinisource

This subject has been an issue for consumers and employers alike since the advent of HMOs in the 70s. It has remained a mostly hidden concern until the “sudden” rise in the cost of health care and insurance premiums in the last decade. In this session, we'll address these issues by looking at case studies and examples of how many consumers, physicians and hospitals are headed in the right direction.



### Leverage Wellness and Develop New Clients/Retain Your Existing Book of Business

1:15-3:30pm (2-hour Workshop)

Featuring: Thomas Montgomery, President, Wellspring Healthcare Enterprises, Inc.

This session will examine five principles: Producers should NOT sell wellness to their clients. Instead, it should be embedded into the benefit plan design for increased utilization and to strengthen your client relationship. Employers should NOT be asked to pay for wellness and prevention. Wellness and prevention can open doors for trade association and Chamber of Commerce relationships. Employers should have an ROI guarantee after one year.



### Legal & Regulatory “Hot Button” Issues for HSAs and Health Benefit Cards

11:00am-12:00pm; repeated 1:15-2:15pm

Featuring: John Hickman, Esq., Health Welfare and Benefits

So you think you know everything you need to know about HSAs? Well, the rules have changed. Learn how new legislation and IRS and DOL regulation make HSAs more attractive, yet more complicated than ever. Join nationally recognized expert John Hickman as he addresses what you need to know with regard to HSAs and Health Benefit cards. Issues to be addressed include HIPAA, ERISA, banking regulatory, tax and related “compliance traps” for the unwary.



### The Evolution of Consumer-Driven Benefits

11:00-12:00pm

Featuring: Scott Mardis, Regional Sales Manager, AmeriFlex

This presentation will examine the evolution of consumer-driven benefits, including a comparison of Health Reimbursement Accounts, Health Savings Accounts and Flexible Spending Accounts. The presentation will begin with a critical look at the health care crisis that gave birth to these consumer-driven plans and what each has to offer moving forward.



### Tomorrow's Conversation Today

11:00-12:00pm

Featuring: David Saltzman, RHU, Humana

The expectations of employees and employers have changed dramatically. Consumers all, they are becoming the market force drivers. As the move toward health care consumerism accelerates, we need to understand the journey thus far and to answer some critically important questions.



How will we engage consumers as we move into a fast-paced, change-driven environment? How do we have compelling strategic conversations that speak to the need for a radical change to the paradigm of the 90s? What is the value proposition that agents, brokers and home offices need to provide in order to deliver meaningful value to clients?

### A Look at State Health Reform Initiatives for 2007

11:00am-12:00pm; repeated 3:45-4:45pm

Featuring: NAHU Legislative Staff

How are federal and state actions the catalyst for national change? This session will cover insurance market reforms such as connector proposals and proposals to increase access to health care. We will examine public proposals across the states including Medicaid/SCHIP expansion, premium-subsidy programs and the threat of a government-run health care system.

### Long-Term Care Partnership Programs: Understanding Needs, Solutions and Ethical Concerns

1:15-3:30pm (2-hour Workshop)

Featuring: Greg Dean, CLU, ChFC, LTCP, Executive Director, AHIP and Margie Barrie, President, Hagelman-Barrie LTC Sales Training Solutions

As Americans live longer, more and more will need home health care, assisted living, nursing home care and other forms of long-term care. State long-term care partnership programs are a promising approach to meeting the challenges of people relying on Medicaid benefits to pay for their care. The Deficit Reduction Act of 2005 lifted key restriction on partnership programs and are currently under going a major expansion. This session provides an overview of how the programs work and the advantages they offer.



## **Keeping Your Business on a Straight Path to Profitability**

**1:15-2:15pm**

*Featuring: Andrew Sherman, Co-Founder, Grow Fast Grow Right Enterprises, LLC*

This session will help you build and implement a business plan to grow your client base—not just in terms of gross sales, but also towards a path of profitability. Topics will include the basics of business planning, best practices for profitable growth, and adjusting your plan as the markets shift.



## **Worksite Marketing 2007**

**2:30-3:30pm**

*Featuring: John Joseph, RHU, LUTCF, Allstate Workplace Division*

The dynamics of the insurance business is rapidly changing by the influence of how employees prefer to structure their benefits. This session will examine the advantages to the employer, philosophical differences, portability, market drivers and critical points on the financial implications of managing human capital.



## **The Future of Health Care**

**2:30-3:30pm**

*Featuring: Panel of Leading Experts*

There is a growing burden on our health care system with a relatively smaller working population to support it. With an explosion and integration of “expert systems,” what is going to help increase public awareness of the behavioral vectors of health and disease? Other developed countries also faced with tough political struggles over rising costs have per capita far lower costs. This session will be presented by a panel of leading experts who will share their views on what changes need to be made to influence trends and medical changes in the United States that will make for a more robust health care economy.

## **Passing the Spark/Motivating Others**

**3:45-4:45pm**

*Featuring: James Lloyd, Screens International, Inc.*

This interactive class offers documented, proven strategies that will motivate your associates. James Lloyd also includes test cases from Fortune 100 companies. Come prepared to laugh, reflect and revolutionize your leadership abilities. This session includes a discussion about the need for motivation, moments of truth, the Pygmalion phenomenon, the foreman facts model, the Southwest Airlines secret and Captain Abrashoff’s miracle.



## **Milwaukee, a Consumerism Success Story**

**3:35-4:45pm**

*Featuring: Steven Selinsky, Regional Consumerism Consultant, Humana*

In 2004, Metro Milwaukee bore the distinction of having the eighth-highest health care costs in the nation. The insurance increase for employers averaged 15.7%, almost 40% higher than other Midwestern metropolitan cities. The increases were too much to bear, so prominent employers throughout the community banded together, forming the Business Health Care Group of Southeast Wisconsin and attacked the rising costs of health care. A key component of their strategy was arming consumers with the information needed to make more informed health care decisions. This approach generated a 15% drop in medical costs per health plan member, or an annualized savings of \$26 million in the first half of 2006. Milwaukee is proof that consumerism works!

