

THE WALL STREET TRANSCRIPT PRESENTS

HEALTH CARE COST-MANAGEMENT SERIES: CONSUMER-DRIVEN HEALTH PLANS

SAVE \$200!
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Structuring a Campaign for CDHP Design, Implementation and Management

October 26, 2004 • The Harvard Club • New York City

Reduce Double-Digit Health Plan Cost Increases and Promote Employee Consumerism

Join employers, consultants, health care providers & legal experts at this can't-miss event and profit from valuable health plan innovations geared to help you:

- **Assess** the emerging consumer-driven health care market and conclude if CDHPs are an option for your employees
- **Navigate** the challenges of implementing a CDHP to cut employee health care costs
- **Evaluate** trends in consumer-driven health plan designs and explore adding new benefits to encourage employee enrollment
- **Employ** tactics to secure employee understanding and receptivity to a consumer-driven approach
- **Implement** key education and communication programs to change employee behavior and promote consumerism
- **Conduct** ROI analysis to determine whether the consumer-driven health care model is providing improved cost control
- **Identify** the link between your employee health care needs and the vendor selection process
- **Evaluate** legal and regulatory developments in consumer-driven health care and the implications for both employers and employees

COMPANIES PRESENTING:

Alston & Bird
BenefitVision
Blue Cross of California
Definity Health
Galen Institute, Inc.
Gallagher Benefit
Services, Inc.
HealthMarket
McDermott Will &
Emery LLP
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The Segal Company
Walgreens Health
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To Register Call (212) 952-7400 ext. 126 or Email: naomi@twst.com

AGENDA

OCTOBER 26, 2004 • THE HARVARD CLUB 27 WEST 44TH STREET, NEW YORK, NY 10036

8:00 CONFERENCE REGISTRATION & CONTINENTAL BREAKFAST

8:50 CHAIRPERSON'S OPENING REMARKS

Speaker: Grace-Marie Turner, President, Galen Institute, Inc.

9:00 EMPLOYEE POLICY IMPLICATIONS

- A brief history of consumer-driven health care
- Overview of how these plans work
- Are these plans lowering health care costs?
- Cost shifting debate-what's the consensus
- Expectations

Speaker: Joe Martingale, National Practice Leader for Health Care Strategy, Watson Wyatt Worldwide

9:45 OFFERING A CONSUMER-DRIVEN HEALTH PLAN

- Why are you adding/switching to a CDHP?
- Utilizing focus groups to discover what employees want
- Impact on usage of prescription drugs, physician services & hospital care
- How do these plans affect quality of care?
- Adding new benefits to stimulate employee participation
- Providing training sessions for HR managers

Speaker: Stephen F. Wiggins, Founder, HealthMarket

10:30 MORNING BREAK

10:45 PLAN DESIGN

- Considerations and factors that will influence level of success: plan design options, contribution strategy, group size, trend, rate and product history
- Goals & objectives
- Employee income levels, demographics
- Employer/Employee economics of CDH Plans
- HSAs vs HRAs: reduced costs, tax benefits
- Labor agreements
- How will you communicate to the employees?

Speaker: Doug Pridgen, Area Vice President, Gallagher Benefit Services, Inc.

11:45 A SNEAK PEEK? POTENTIAL LIABILITY ISSUES AND CONCERNS UNDER CDH PLANS

- Managed care and liability - the historic roots
- State of current managed care liability
- CDH plan design and theories of liability
- CDH plan process and the creation of unintended liability consequences
- Pre-emptive actions by plan designers and sponsors

Speaker: Gary Scott Davis, P.A., Partner, McDermott Will & Emery LLP

12:30 LUNCHEON FOR DELEGATES AND SPEAKERS

1:30 ENGAGING EMPLOYEES IN THE HEALTH CARE DECISION PROCESS

- Employee education
- Communication: webcasts, email broadcasts, face to face discussions
- Enrollment: securing employee receptivity
- Changing employee behavior

- Promoting consumerism
- Helping employees understand differences between current plan and future CDH plan
- Incentives

Speaker: Ron Kleiman, President, BenefitVision
Steven M. Zucker, Vice President, Definity Health

2:15 CONDUCTING HEALTH PLAN ROLE TRADITIONAL VS. CONSUMER-DRIVEN

- Does company size matter?
- Measuring the risk of adding a consumer-driven plan
- Addressing adverse selection issues: risk ratings, risk adjustments
- Financial monitoring and discount analysis

Speaker: Michael Higgins, Vice President of Large Group, Blue Cross of California

2:45 NEXT GENERATION CONSUMER DIRECTED HEALTHCARE - STRATEGY AND OPERATIONAL IMPLICATIONS

- What are the forces shaping today's trends in healthcare consumerism and population health management?
- How will this movement evolve to build on the successes and improve on the challenges in today's consumer directed healthcare market?
- What are the practical issues that employers need to know as they implement the next generation of consumer directed healthcare?
- What are the critical success factors to move forward?

Speaker: Michael Thompson, FSA, MAAA Principal, Human Resource Services PricewaterhouseCoopers LLP

3:15 NETWORKING BREAK

3:30 SELECTING A CONSUMER-DRIVEN HEALTH BENEFITS COMPANY

- RFP process
- Analyzing vendor track record
- Technology capability

Speaker: Christopher Calvert, Senior Health Consultant, The Segal Company

4:00 CONSUMER CHOICE PHARMACY BENEFITS

- Taking a stepwise approach to CDH
- Enhancing consumerism in the pharmacy benefit
- Introducing an account based approach for pharmacy benefits

Speaker: Suzanne Watkins, PharmD, MBA, Director, Strategic Program Development Walgreens Health Initiatives

4:30 THE GREAT RACE: VEHICLES TO ARRIVE AT CONSUMER-DRIVEN HEALTH CARE

- What are your options in consumer-driven health?
- Designing consumer-driven vehicles
- Tools available for implementing HSAs
- Investment vehicles tied to HSAs

Speakers: David A. Benoit, Counsel, Alston & Bird
Saul Ben-Meyer, Partner, Alston & Bird

5:15 CONFERENCE CONCLUDES

**agenda subject to change*

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Rising health benefits costs continue to plague employers across the country. Faced with the challenge of trying to find ways to curb double-digit increases, companies are weighing which options will mitigate the escalating costs of their employee health plans. Developing an effective health care funding and management strategy has become a critical issue and requires an urgent response. Consumer-driven plans are proving to be a strategic tool to help companies combat health care inflation. Is your company seeking an alternative to traditional health plans? Have you considered offering a consumer-driven health plan to your employees?

The Wall Street Transcript's **Consumer-Driven Health Plans: Structuring a Campaign for CDHP Design, Implementation and Management** conference will provide a comprehensive roadmap to offering your employees flexible and cost-efficient health plans. Our distinguished speaker faculty will address the process for adopting a consumer-driven health plan and supply the tools you need to offer employees quality health care.

Benefit from Insightful Discussions on Implementing a Consumer-Driven Health Plan:

- Explore alternative consumer-driven plan designs and assess whether a CDHP is an option for your company
- Master effective strategies for implementing innovations in employee communication and education
- Implement methods for promoting employee consumerism
- Analyze current consumer-driven health plan legislation and the implications for employers

You don't want to miss the opportunity to take control of the complex challenges of health care cost management. Register today!

I look forward to seeing you in New York on October 26th.

Shamara Ray

Vice President

The Wall Street Transcript

WHO SHOULD ATTEND

Human Resource Executives from Public & Private Companies, Government Agencies, Universities & Non-Profits

- Directors of Employee Benefits/HR
- Managers of Employee Benefits/HR
- Compensation Managers
- VPs
- CFOs
- SVPs
- EVPs

ALSO

From Financial & Professional Services

- Benefits Consultants & Advisors
- IT/Software Companies
- Pharmacy Benefit Managers
- Third Party Administrators
- Insurers
- Brokers
- Attorneys
- Health Care Providers

KEY REASONS TO ATTEND

- Discover techniques to proactively help you contain soaring health care costs
- Assess methods for calculating ROI on employee health care benefits
- Establish a wellness plan to improve employee health while reducing spending
- Analyze current legislation and processes for achieving regulatory compliance

- Take actionable steps to control prescription drug benefit costs
- Receive tools to conduct a comprehensive search for a consumer-driven health care provider
- Examine the role of technology in cost-reduction methodology
- Network with industry experts and learn ways to design and manage a CDHP

ADMINISTRATION DETAILS

- Register now – availability is limited. Phone, fax, or mail the reply form on the back of the brochure today. Call 212-952-7454, fax 212-668-9842 or email naomi@twst.com.
- Cancellations – Should you be unable to attend for any reason, please inform us in writing prior to October 15, 2004 and a refund less a \$225 processing charge will be issued. No refunds will be given after October 15, 2004. Requests for substitutions for enrolled delegates may be made by emailing naomi@twst.com.
- Please note: Dress is business casual. Please no jeans.
- Hotels close to the conference location include: Algonquin, 59 W. 44th St, 888-304-2047; Mansfield, 12 W. 44th St, 877-847-4444; Sofitel New York, 45 W. 44th St., 800-SOFITEL. The midtown locations of the Hyatt, Hilton, Sheraton and Marriott chain of hotels are also located within easy access to the conference venue. This information is only given as a convenience and not as an endorsement.

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Registration Information

Registration Fee

Before Oct. 15: \$695 After Oct. 15: \$895

CALL: (212) 952-7454 FAX: (212) 668-9842

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OCTOBER 26, 2004

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NEW YORK, NY 10036
(BETWEEN 5TH AND 6TH AVENUES)

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