

AN INTRODUCTION AND OVERVIEW OF GROUP EB CAPTIVES

February 14, 2014

DoubleTree Hotel
10100 College Blvd, Overland Park KS
11:30 a.m. - 1:00 p.m.

Our speaker, Jeffrey Fitzgerald, VP-Employee Benefits with Innovative Captive Strategies, will discuss the following:

- History of Employee Benefit Captives
- Basic Structure
- Regulatory Oversight
- Market Today
- Future with ACA

Go to www.ebpa-kc.org to register



As Vice President of Employee Benefits for Innovative Captive Strategies (ICS), Jeff Fitzgerald oversees all group Employee Benefits programs. He specializes in structuring, financing and the overall management of Employee Benefit group captive programs.

Fitzgerald earned his B.A. from Furman University. He also obtained his MBA from the College of William and Mary. Prior to ICS, Fitzgerald was an Associate Director at Strategic Risk Solutions. In the past six years he has formed 12 group Employee Benefits captives consisting of various sizes

continued on page 2

PRESIDENT'S MESSAGE

Welcome to 2014! It is amazing, but I think we may actually survive the Polar Vortex and all of the crazy weather we have been experiencing lately.



I am excited to serve as EBPA President this year. I would like to thank Judy Wood and the rest of the 2013 Board Members for a smooth transition into 2014. This is going to be a great year! We have already started planning luncheon meetings, the golf tournament and the seminar and I am confident that we will be able to deliver relevant and engaging programs throughout the year. There is, however, lots of planning left to do, so if you are interested in volunteering for the golf tournament or the seminar planning committee, please don't hesitate to let me know.

We would also like to welcome you, as EBPA members, to suggest topics you would like the Board to research and slate for future programs. Additionally, if you are interested in presenting at any of our upcoming meetings, please feel free to reach out to me. Please keep in mind that all presentations should be educational and we will require approval for both Kansas and Missouri continuing education credits.

So, what are the topics that we will focus on in 2014? I think that this time last year, we were all hopeful that we would know a lot more about the effects of the exchange, or rather the Marketplace, and all of the other PPACA regulations that caused so much stress over the past several years. But, since the reality is

continued on page 2

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* denotes an Executive Committee member

The *EBPA Newsletter* is published quarterly by the Greater Kansas City Employee Benefit Professionals Association, P.O. Box 40071, Overland Park, Kansas 66204-0971 (913) 381-4458, fax (913) 381-9308. Newsletter items should be submitted to the editor, James Winne, Tria Health, 7101 College Blvd, Overland Park, KS 66210, 913-262-2187, jwinne@triahealth.com.

The opinions expressed in the *EBPA Newsletter* are those of the writers and not necessarily those of the Greater Kansas City Employee Benefit Professionals Association.

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PRESIDENT'S MESSAGE

continued from page 1

that we are all still trying to figure things out, it is likely that we will continue to concentrate on health care reform for at least one more year. We will, however, try to work in other relevant topics as well, so again, we welcome your comments and suggestions.

Andie Dowell

CANCELLATION POLICY

✓ CANCELLATIONS MUST BE RECEIVED 48 HOURS IN ADVANCE of the meeting. A credit for a future meeting will be provided for any cancellations received within this time frame.

No shows that have not been prepaid will be billed. Of course, if you wish to send someone in your place to the meeting, please feel free to do so!

We appreciate your compliance with these policies. If you have any questions, please do not hesitate to call (913) 381-4458 or any of the board members shown on page 2.

FEBRUARY MEETING

continued from page 1

and structures. He also provided Consulting services to single parent and association entities, focusing specifically on how to incorporate Employee Benefits into their existing stand alone captives.

The registration fee is \$35 for members and \$45 for nonmembers. One hour of CE credit is available for Kansas, and Missouri is pending.

MEETING PAYMENT

✓ PAYMENT MUST BE RECEIVED IN ADVANCE OF THE MEETING. Payment may be made by check or credit card. Any payments made at the door or after the event, will incur an additional \$5 charge,

EBPA IS GREEN

All correspondence is done electronically. If you know of someone who is not getting our email announcements and newsletters, please have them contact the office with their new email address at (913) 381-4458 or ebpa@sbcglobal.net.

Mark Your Calendar

April 2014
Luncheon Meeting

May 2014
Golf Tournament

June 19, 2014
Annual Benefits Seminar



Greater Kansas City
Employee Benefit Professionals Association

Legislative Report: Innovation and Adaptation of Healthcare Cost Control under Healthcare Reform

by Lauren Schultz, Legislative Chair

In an age where it seems there are an infinite number of healthcare related issues to complain about, there are some that have taken this radical upset of the industry as a an opportunity to leverage the inevitable change.

Rising deductibles and out-of-pocket costs have forced healthcare consumers in the United States to start paying attention to where and how they are spending their healthcare dollars. Historically, it has been one of the only “big ticket” items our society has been willing to pay for without thoroughly understanding the quality, cost and potential alternatives of what they are buying.

The market’s demand for transparency in the healthcare space has sparked entrepreneurs nationwide to find new and innovative ways of delivering information and competitive alternatives to a growing market of newly aware consumers. Three of the largest and fastest growing leaders in this industry are healthcare transparency tools, urgent care/minute clinics, and alternative funding vehicles for individuals and employers.

Transparency tools are gaining popularity as an accompaniment to medical plans across employer groups of various sizes throughout the country. Whether the information is accessible from the health insurance carrier or a third party vendor, a growing percentage of employers are opting to put credible decision making power in the hands of their plan participants in exchange for offering plans with higher deductibles and out-of-pocket maximums.

Urgent care facilities and quick service (minute) clinics are examples of another solution for cost savings. Emergency room visits are costly to both individuals and medical plans, and are often unnecessary. Giving people the opportunity to receive care for non-life or limb threatening ailments at a facility that does not have to be equipped with the staff or equipment necessary to provide such care allows them to do so at a much lower expense. In turn, if people are aware of the differences and

then use each type of facility for its intended purpose, the cost of operating an emergency room should decrease. Capacity can then be managed and would be available for only those emergent patients.

Alternative funding vehicles such as Health Savings Accounts (HSAs) for individuals, and self-funded or partially self-funded medical plans for employers, have also given those cost conscious consumers an ability to avoid unnecessary expenses by taking on more financial exposure.

The percentage of insured Americans participating in HSAs (by enrolling in a Consumer Driven Health Plan) has reached almost 30% because people are willing to take on a higher deductible if they can save money on premiums and taxes. Similarly, many employers have taken on additional risks by self-funding some or all of their health insurance plans when they feel that they can foster a healthier environment within their employee population than what the rest of the fully-insured market dictates that they are expected to spend. Insurers and reinsurers are even coming out with self-funding solutions for smaller employers because of the demand for control over spending.

The market’s demand for transparency in the healthcare space has sparked entrepreneurs nationwide to find new and innovative ways of delivering information. . .

It provides an interesting perspective to consider that in an era where the federal government is trying to centralize more control and spending in the healthcare industry through Healthcare Reform, the private competitively driven market is developing more and new ways to push information, responsibility, control, and flexibility back to individuals and employers.

Check Your CE Credits

EBPA files all credits for meetings electronically with the states of Kansas and Missouri. You are able to check the credits that have been filed on your behalf by going to:

Kansas: <http://www.ksinsurance.org/industry/agent/conted.htm>

Missouri: http://insurance.mo.gov/agents/ce/ce_res.php

You must be a member of EBPA in order to receive the CE credits from a meeting. An evaluation form must be completed and turned in at each meeting, as well as the sign-in sheet completed.

**Check out our web site at:
www.ebpa-kc.org**

Notice of CEU Procedures

Participants must sign in at the registration desk **AND** submit a completed evaluation form in order to receive CEU credits. Documents will not be accepted by mail. *CEU credit is available to 2013 and 2014 EBPA members only.*

EBPA February 14, 2014 Reservation

Company _____

Name(s) _____

Phone _____ E-mail _____

To pay by credit card: Mastercard Visa Amex No. _____

Expiration date: _____ Signature of cardholder _____

Registration fee: Prior to Feb 12: \$35 for members, \$45 for nonmembers, add \$5 after Feb 12
Payment must be received in advance of the meeting.

Cancellations must be received 48 hours in advance of meeting.

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