

IMPACT OF HEALTHCARE REFORM

Immediate and long term for the purchasing of benefits and delivery of insurance products

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GO YOU™



Impact of Healthcare Reform

- Immediate & Fleeting
 - Is it going to happen
 - Is it going to last
 - Confusion

- Immediate & Lasting
 - Political Gridlock
 - Increases to Cost
 - ❖ Benefits
 - ❖ Administrative
 - Changes to the Employer thought process

Impact of Healthcare Reform

- On the Horizon
 - Exchanges: What type?
 - ❖ Public
 - ❖ Private

- Changes in the Purchasing Dynamic
 - Exchanges: Who will use?
 - ❖ Individual
 - ❖ Small Group

- Changes In Thought Process
 - What does the employer value?
 - Role of the Distribution Channel

Impact of Healthcare Reform

- Beyond the Horizon
 - Exchanges and Larger Employers
 - More Essential Benefits
 - Public Option
 - Significant Changes to Provider Networks
 - New Market Entrants