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Title: Stacked Against Employers and Employees:
Why the Health Insurance System is Broken and What Can Be Done About It

Presenter: Ron Linneman

Date: Wednesday, September 21, 2022

Time: 3:30 PM – 4:30 PM

Location: Bavaria Downs | 3919 Bavaria Rd, Chaska, MN 55318

CE Credits: This educational offering is APPROVED by the Minnesota Commissioner of Commerce as satisfying 1.0-hour of Standard classroom credit toward continuing insurance education requirements for each hour attended.
CFP: 1.0-hour Standard credit PENDING
CLE: 1.0-hour Standard credit PENDING
A certificate of attendance is available for individuals requesting CPE and PRP (Professional Recertification Program – formerly PACE) credits.

Who Should Attend: Estate planners, financial planners, investment advisors, insurance producers, retirement counselors, CPAs and JDs

Level of Complexity: Overview

Course Description:

Health insurance premiums have quadrupled, deductibles have increased by 162%, and 57% of Americans have medical debt of \$1,000 or more. This course will discuss the ways in which the health and employee benefits advisor can customize a plan that keeps costs manageable for the employer and the employee.

Learning Objectives:

- Understand the problems employers and employees have with most health plans.
- Identify the most common ways employers have addressed these problems and why they don't work.
- Learn how a self-funded medical plan can help employers reduce their cost for them and their employees while helping their people get the care they need.

Outline

I. Introduction	5 minutes
a. What will you learn today	
b. Fears/concerns	
II. What do most employers want?	5 minutes
III. Current state	5 minutes
IV. History employer healthcare options	5 minutes
V. Case Studies	
a. Case study #1	10 minutes
b. Case study #2	10 minutes
c. Case study #3	10 minutes
VI. Questions & Answers / Wrap Up	10 minutes
Total Time: 60 Minutes	

Instructional Materials for Registered Attendees:

Handouts, if any, will be included in the handout tab at Finaroo.org

Examination & Answers: No exam