

# Top 5 benefit trends

1

## **Patient Protection Affordable Care Act (PPACA)**

{Buzzword: Health Care Reform}

What will become of it and will we as an employer maintain health coverage for our employees? One national survey released this summer indicated 30% of the surveyed employers said they would likely stop offering health insurance once PPACA provisions kick in. Our polls indicate otherwise.

2

## **Employee and Member Education**

{Buzzword: Employee Engagement}

Where to start and how to really change behaviors for the betterment of everyone, especially the bottom line? According to a WorkForce Report distributed by Aflac earlier this year, only 8% of the employees surveyed agreed that they are fully engaged in making benefits decisions. The data compiled from a survey of employees following this year's enrollment education is a bit more positive, but none the less always an area to improve upon.

3

## **Health, Wellness and Productivity**

{Buzzword: Population Health Management}

Where is the biggest opportunity for return and how do we make an impact on the dollars without spending significant amounts? During the registration process for our upcoming RESOLVE event, we asked what business objective was key for 2012, many of your answers reflected this topic. We'll share some answers!

4

## **Consumerism**

{Buzzword: Value Based Insurance Design}

Is Consumerism (High Deductible Health Plans and the like) still alive for the future? We sure think so. And new technologies and new companies are making it possible to target benefits and dollars to those participants who are doing well and following clinical protocols – encouraging evidence-based medical care.

5

## **Funding Options**

{Buzzword: Captives; Group Pooling}

Are there ways to finance my healthcare expenditure that give me more control, more upside and better information? The answer is "yes" and Health Care Reform is actually shifting insurers to consider more creative options of financing – ways that ultimately better the employer position.