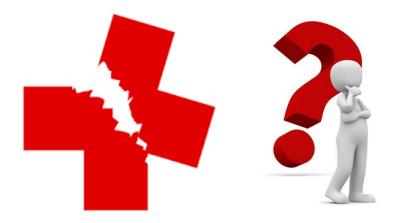
The "Broken" State of Health Insurance









Introductions

Dr. Brian K. O'Keeffe, CSBO, SFO
- Assistant Superintendent for Business Operations,
Community Unit School District 200 (Wheaton)



Nick Rabatic

Client Service Director

Gallagher









Agenda

- The current state of health insurance
- The changing landscape of health insurance
- What can we do to improve it?
- Q&A







Fixer-upper with a strong foundation









Challenges

Rising Costs

- Advances in medical technology and innovation
- Hospital and provider mergers
- Fractured system
- Misaligned Incentives
- Lack of competition









Challenges

Lack of Transparency

- Billing
- Wide cost variance for same procedures
- Pharmacy Benefit Managers (PBMs)
- Conflicts of interest









Challenges

Lack of Consumer Education and Access

- Complex system
- Social determinants of health
- Coverage gaps







CONFERENCE

The Changing Landscape of Health Insurance

- Legislation driving improvements
 - Medicare/Medicaid, COBRA, HIPAA, ACA, MHPAEA, Consolidated Appropriations Act
- Value based care
- Digital health tools
- Data analytics
- Al and machine learning









What Can We Do to Improve It?

- Alternate funding
- Collectives or pooled risk
- Drive increased accountability for providers/vendors
- Educate members
- Stay educated on future trends and cost drivers
- What changes would you suggest if you were in control??









Questions and Answers

We thank you for your time!







Presenters:

MODERATOR INFO:

Dr. Brian K. O'Keeffe, Assistant Superintendent for Business Operations; Community Unit School District 200 (Wheaton) (630) 682-2025; brian.okeeffe@cusd200.org

PANELISTS INFO:

Nick Rabatic

Gallagher

847-713-6527

Nick_Rabatic @ajg.com





