Creative Uses of HSAs

Description: Learn the steps needed to transition to the consumer-driven health plan that works best for your company.

If you are like most people involved with benefits, you receive your health insurance renewal and then try and figure out a way to make the increase as little as possible. In many cases, we look at the new health savings account compatible plans (get a quote) and then say “the premium savings is not enough to change.” The problem with this thought process is that we expect a consumer-driven health plan to be a magic bullet. Until consumers start to understand what health care costs and change their use of care, we will be in a never ending spiral of increasing premiums. How do we change this? We have to change the way people pay for and think about their health care. Changing someone’s behavior takes time. Smokers can’t stop smoking and dieters fail more than they are successful for this very reason. It is difficult to change. Until there is a way to more effectively change a consumer's behavior, people will always opt for the co-pay. To make things more complicated, health care reform adds layers of complexity to the decision making process. The new environment and how consumer-driven health plans fit within it will be described. There are many non-insurance tools that are available to aid in benefit plan design and to aid in this transition. From health reimbursement arrangements and flexible spending accounts to the newest health savings accounts, the rules and eligibility criteria of these plans differ depending on the tax filing status of the business and the owners.

Learning Objectives:
- You will be able to describe the transition to a consumer-driven health plan.
- You will be able to discuss health care reform.
- You will be able to define comparable contributions.
- You will be able to explain how to produce the right behavior.

Contents:
- Transitioning to a Consumer-Driven Health Plan
  - This Is Not a Magic Bullet - It Will Take Time
  - Education Is Critical - Have a Plan
  - Which Accounts to Use When and Why
- Health Care Reform
  - Minimum Essential Coverage
  - Minimum Value
  - Affordability
  - Cadillac Tax
- Comparable Contributions
  - What Is a Comparable Contribution?
  - Who Is an EE?
  - Why Does Using IRC 125 Make a Difference?
- Producing the Right Behavior
  - Health Risk Assessments
- Disease Management Plans
- Smoking Cessation and Weight Loss

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