

CERTIFICATION COURSE

CONSUMER-DIRECTED HEALTH CARE

Delivered in Classroom and Online Self-Study

There's a growing gap between people's earnings and the cost of health insurance. Since 1999, health insurance premiums have increased by 160% and workers contributions have gone up even more. During that same time, workers' earnings have barely outpaced the rate of inflation, growing only 50% in that 12 year period.

So far, most employers have done a pretty good job of hanging on to their health benefits, but it hasn't been easy. In addition to passing on a portion of the premium increases to their employees, most employers have also had to increase cost-sharing. A growing percentage of employers now have deductibles over \$1,000. Other companies are dropping copays altogether and moving to a consumer-driven health plan.

These sorts of plans control costs by delegating more responsibility to the consumer. People tend to spend their own money differently than they spend someone else's money, and as they shop around for health care, we start to see the healthcare marketplace respond like other areas of the economy: consumers demand price transparency, which leads to competition, which in turn leads to higher quality and lower prices.

This four-hour course provides brokers and employers with technical, actionable information they can use to help clients consider these fast-evolving plans and successfully implement them. The benefit of taking this course separates producers as credentialed experts in the sophisticated space of consumer-directed health care. The course is approved for continuing education credits in 48 states, can be taken in a classroom setting or online self-study at the student's own pace and includes convenient access to a personal online library.



COURSE SUMMARY

- Compares Health Reimbursement Arrangements, Health Savings Accounts and other plan designs
- Considers current and projected adoption
- The business case and newly released guidance on implementation
- Presents comprehensive guidance on eligibility, contributions and all technical elements
- Provides two frameworks—one for selling CDHC and another for implementing it, which brokers may share with employers
- Suggests enrollment and communication strategies and tactics
- Implementation of case studies



Discounts offered to NAHU
Corporate Partners and
company groups over 25.

Course instruction will be delivered through NAHU's Online Learning Institute (OLI) at <http://www.nahu.org/education/certifications/index.cfm>

NAHU Learning Institute Classroom – Contact Student Services:
ProfessionalDevelopment@nahu.org or (202) 595-0796