

# **What's Happening In Stop Loss?**

## **Introductions**

- Dan Wolak, GenRe LifeHealth
  - Senior Vice President, Group Division
- Greg Sullivan, CIGNA
  - Director of Stop Loss Underwriting & Pricing
- Richard Nelson, Towers Perrin
  - Consultant
- William R. Lane, Heartland Actuarial Consulting
  - Principal

## **Presentation Overview**

- **Product**
  - Product options, PPO's
  - Prescription Drugs, CDHP's
- **Risk Management**
  - Lasers, Disclosures
  - Predictive Modeling, Trends
- **The Market**
  - The Market Cycle, Consolidations
  - Profit Sharing, Market Direction

## **Product Options**

Two Year Rate Guarantees?  
Small Group Stop Loss?  
Other Variations?

## **PPO's and Stop Loss**

Are any networks competing for  
Stop Loss business?

How are PPO's being evaluating?

Are PPO's becoming transparent?

## **Prescription Drugs**

Are companies carving out Rx?

Stand Alone Drug Stop Loss?

Newer Drugs? Injectibles?

## **Consumer Driven Health Plans**

Are they becoming significant?  
Do they lower Stop Loss costs?  
Are companies giving discounts?

## **Lasers**

Are they still common?  
For quotes?  
For renewals?  
Do customers buy them?

## **Disclosure Information**

What are companies getting?  
Has HIPAA changed what we get  
or how we use it?

## **Predictive Modeling**

Are companies using it?  
For quotes?  
For renewals?  
Medical or Rx only?  
Only as a supplement?

## **Experience Trends**

Large claim trends?  
Trends by deductible?  
Other trends?

## **The Market Cycle**

Where are we?  
Who is gaining business?  
Who is losing business?

## **Market Consolidation?**

Impact on TPA's?  
Impact on MGU's?  
Impact on Carriers?  
Impact of Employers?

## **Profit Sharing & TPA's/Brokers**

Are they gone?  
Is there a move to Captives?

## **Market Direction**

Anyone with a crystal ball?

Questions?

Comments?