

**Navigating the Quicksand of Today's Coverage Gaps**  
**CE Certification**

**Outline**

- I. **Introductions & Thesis** (5 minutes)
  - a. Problem statement
  - b. How ACA has changed the market in 5 years
  - c. Groups / employees need for change
  
- II. **Rate Trend** (10 minutes)
  - a. Rate trend in past decade
  - b. Rate trend in next 5 years
  - c. Out of pocket cost trend
  - d. How plan designs change to address it
  
- III. **Carrier Consolidation Trend** (10 minutes)
  - a. Large carrier consolidation
  - b. Review of closed carriers – including ACOs
  - c. What does this mean for options?
  
- IV. **Network Trend** (10 minutes)
  - a. Doctor shortage: what, why, what does it mean?
  - b. Network shrinkage
  - c. What clients need when networks shrink
  
- V. **Pharmacy Trend** (10 minutes)
  - a. Rx – recent transitions to generics
  - b. Rx – the coming specialty drugs
  - c. Rx Trend – the next 10 years
  - d. What will happen in the market as a result
  
- VI. **Compliance Rule Trend** (10 minutes)
  - a. What's happening?
  - b. How will employers need help with this?
  - c. What will this do to the market?
  
- VII. **Summary & Close** (5 minutes)

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### **Program Title**

**Navigating the Quicksand of Today's Coverage Gaps**

### **Summary Description**

The sands of the benefits landscape continue to shift: rates, carriers, networks, prescriptions, compliance rules - with no end in sight. What does this hold for our industry? What innovative strategies should brokers consider? How should we judge the viability of many of the non-traditional solutions so often discussed (but often not well-implemented)? Arm yourself with a new view of the future that will pay dividends.