Consumer-Driven Health Benefits

EBRI-ERF Policy Forum #59

Henry J. Kaiser Family Foundation
1330 G Street NW, Washington, DC 20005
Thursday, December 7, 2006
9:00 am – 12:00 pm

Speakers

Joseph R. Antos, Ph.D.

Joseph R. Antos, Ph.D., is the Wilson H. Taylor Scholar in Health Care and Retirement Policy at the American Enterprise Institute and adjunct professor at the School of Public Health at the University of North Carolina at Chapel Hill. He is also a commissioner on the Maryland Health Services Cost Review Commission. Dr. Antos previously served as the assistant director for health and human resources at the Congressional Budget Office, and earlier held senior positions in the Office of Management and Budget, the President's Council of Economic Advisers, the U.S. Department of Health and Human Services, and the Health Care Financing Administration (the precursor to the Centers for Medicare & Medicaid Services, CMS). His recent research focuses on the economics of health policy, including Medicare reform, health insurance regulation, consumer-driven health care, and the uninsured. Dr. Antos has a doctorate in economics from the University of Rochester.

Karen Atwood

Karen M. Atwood, divisional senior vice president of the national division, joined Blue Cross and Blue Shield of Illinois in 1979. Ms. Atwood is currently responsible for client management, client support, inter-plan operations, multi-state provider network management, and contract administration. Her division manages over 300 major, national, municipal and labor accounts representing more than 3.5 million members and in excess of $3.5 billion in premium equivalency. Prior to her current position, she served as vice president and chief underwriter for the Health Care Service Corporation.

As the chief underwriter, Ms. Atwood led a team of underwriting professionals responsible for all the group health business for Blue Cross and Blue Shield of Illinois, Texas, New Mexico, and Oklahoma. Prior to joining the underwriting department, she held positions in financial operations, cost and budgets, and financial reporting.

Ms. Atwood received her M.B.A. from DePaul University in 1982 and her B.S. in finance from the University of Illinois, Champaign/Urbana, in 1978. She is a Certified Public Accountant.

J. Stephen Barger

Steve Barger is a legislative agent and benefits consultant. He serves as chair of the Kentucky State District Council of Carpenters Health & Welfare, Pension and Annuity Trust Funds. Mr. Barger is currently the director of the Greater Louisville Fund for the Arts and Secretary of the Lower Ohio Valley District Council Pension Trust Fund, in addition to holding other leadership positions. He previously held positions with the Kentucky State District Council of Carpenters, the United Brotherhood of Carpenters & Joiners of America, Greater Louisville Building & Construction Trades Council, and Kentucky State District Council of Carpenters. Throughout the years he has been involved with numerous other organizations, including the Federal Reserve Bank of St. Louis, Prevent Child Abuse Kentucky, and Kentucky Housing Corporation. Mr. Barger attended the University of Louisville, Indiana University Southeast, George Meany Institute of Labor Studies, and Wharton School of Finance.

James Bentley, Ph.D.

Jim Bentley joined the American Hospital Association in 1991 and is currently the senior vice president for strategic policy planning. His responsibilities include developing policy on long-term public policy issues, such as:

- What agenda would make health care more affordable?
- How should we pay for health services in the future?
- How can the relationships between physicians and hospital be improved?
- How can hospitals design work and relationships with employees to become thriving workplaces?
- How can hospitals meet the challenges of preparedness for mass casualty disasters?

Before joining the AHA, Dr. Bentley spent 15 years with the Association of American Medical Colleges (AAMC). Initially responsible for legislative and regulatory activities affecting teaching hospitals, he concluded his AAMC career as vice president of clinical services with responsibility for the Association's program of services for teaching hospitals and faculty practice plans.

Dr. Bentley spent five years in the U.S. Navy Medical Service Corps and has been on the faculty of George Washington University, where he taught medical sociology and health care administration.

In 1998 and 1999, Dr. Bentley was a member of the Board of Examiners for the Malcolm Baldridge National Quality Award. He has served two terms as a member of the Board of Trustees of Holy Cross Health of Silver Spring, MD, and continues to serve on its Finance Committee.

He has published in a wide variety of journals, including *Health Affairs*, *The New England Journal of Medicine*, and *The Journal of the American Medical Association*.

Dr. Bentley earned his B.A. in health facilities management from Michigan State University and his Ph.D. in medical care organization from the University of Michigan.

Sara R. Collins, Ph.D.

Sara R. Collins is assistant vice president for the Program on the Future of Health Insurance at the Commonwealth Fund. She is an economist whose responsibilities include survey development, research and policy analysis, as well as program development and management for the Fund's national coverage program. Since joining the Fund, she has written extensively on the extent and quality of health insurance coverage in the United States, its implications for people's health and financial security, and policy options to expand coverage. Prior to joining the Fund, Dr. Collins was associate director/senior research associate at the New York Academy of Medicine, Division of Health and Science Policy. Previously, she was an associate editor at *U.S. News & World Report*, where she wrote articles on economics and health care. She was also a senior economist at Health Economics Research and a senior health policy analyst in the New York City Office of the Public Advocate. She holds an A.B. in economics from Washington University and a Ph.D. in economics from George Washington University.

Karen Davis

Karen Davis is president of The Commonwealth Fund, a national philanthropy engaged in independent research on health and social policy issues. Ms. Davis assumed the presidency of the Fund, which is the fourth-oldest private foundation in the country, on January 1, 1995. Established by Anna M. Harkness in 1918 with the broad charge to enhance the common good, the Fund seeks ways to help Americans live healthy and productive lives, giving special attention to those groups with serious and neglected problems.

Ms. Davis is a nationally recognized economist, with a distinguished career in public policy and research. Before joining the Fund, she served as chairman of the Department of Health Policy and Management at The Johns Hopkins School of Public Health, where she also held an appointment as professor of economics. She served as deputy assistant secretary for health policy in the Department of Health and Human Services from 1977–1980, and was the first woman to head a U.S. Public Health Service agency.

Prior to her government career, Ms. Davis was a senior fellow at the Brookings Institution in Washington, DC, a visiting lecturer at Harvard University, and an assistant professor of economics at Rice University. She received her Ph.D. in economics from Rice University, which recognized her achievements with a Distinguished Alumna Award in 1991. Ms. Davis is the recipient of the 2000 Baxter-Allegiance Foundation Prize for Health Services Research. In the spring of 2001, Ms. Davis received an honorary doctorate in humane letters from John Hopkins University. In 2006, she was selected for the AcademyHealth Distinguished Investigator Award for significant and lasting contributions to the field of health services research.

Ms. Davis has published a number of significant books, monographs, and articles on health and social policy issues, including the landmark books *Health Care Cost Containment*, *Medicare Policy*, *National Health Insurance: Benefits, Costs, and Consequences*, and *Health and the War on Poverty*.

Paul Fronstin, Ph.D.

Paul Fronstin is a senior research associate with the Employee Benefit Research Institute, a private, nonprofit, nonpartisan organization committed to original public policy research and education on economic security and employee benefits. He is also Director of the Institute's Health Research and Education Program. He has been with EBRI since 1993.

Dr. Fronstin's research interests include trends in employment-based health benefits, consumer-driven health benefits, the uninsured, retiree health benefits, employee benefits and taxation, and public opinion about health care. He currently serves on the steering committee for the Emeriti Retirement Health Program, the board of advisors for CareGain, and on the Maryland State Planning Grant Health Care Coverage Workgroup. In 2001, Dr. Fronstin served on the Institute of Medicine Subcommittee on the Status of the Uninsured.

Dr. Fronstin has testified before various committees of the U.S. House of Representatives and U.S. Senate. He has appeared before over 100 groups to share his expertise on employee benefits. He has also made numerous presentations for congressional staff and the media.

Dr. Fronstin earned his Bachelor of Science degree from SUNY Binghamton and his Ph.D. in economics from the University of Miami.

Jon Gabel

Jon Gabel is the vice president of the Center for Studying Health System Change, a Washington-based research organization that aims to inform health care decision makers about changes in the health care system at both the local and national level. Mr. Gabel is known for his research on employment-based health benefits. From 1999–2005, Mr. Gabel was vice president for Health Systems Studies at the Health Research and Educational Trust (HRET). He formerly was director of the Center for Survey Research for KPMG Peat Marwick LLP. He has served as director of research for the American Association of Health Plans and the Health Insurance Association of America, industry trade associations representing HMOs and health insurance companies. Mr. Gabel is the author of more than 110 published articles in scholarly journals and has served on the editorial boards of a number of journals. He is a frequent speaker at business and professional meetings, is often quoted in the media and has appeared on many major national television news networks. He holds degrees in economics from the College of William and Mary and Arizona State University.

Barbara Gniewek

Ms. Gniewek is a principal and national practice leader of the Integrated Health Group in Deloitte & Touche’s Human Capital Advisory Services practice. Ms. Gniewek has a broad health care consulting background and provides health care consulting services to both providers and purchasers of health care plans. She provides managed care entities with operational improvement and product development expertise (including Medicare and Medicaid), and has provided turn-around management services for HMOs. Ms. Gniewek also provides consulting services to employers, focusing on creative plan design options, financing alternatives, communication, and administration of group health, pharmacy, disability and life programs and products, with particular emphasis on cost-savings strategies.

Ms. Gniewek has 20 years of health care consulting experience. Prior to joining Deloitte & Touche LLP, she was the practice leader of KPMG's health care benefit consulting practice in New York City, and also spent six years at William M. Mercer Inc. Ms. Gniewek holds a B.A. in mathematics and economics from Denison University. She has published articles on several topics, including health care claim auditing, quality of health care, the financial and strategic impact of the Balance Budget Act of 1997 on health plans, HIPAA, and the defined contribution approach to health plans. She currently serves as a board member for The National Committee for Quality Health Care.

Jeffrey D. Munn

Mr. Munn is a principal in Hewitt's Washington, DC, consulting office. He co-leads Hewitt's health care policy leadership council, a group of senior health care consultants working throughout the country that focuses on the employer impact of national health policy issues.

Mr. Munn also serves as a national resource within Hewitt on all aspects of consumer-driven health care, including health reimbursement arrangements and health savings accounts, and leads a virtual team of Hewitt consultants dedicated to the design, selection, implementation, and delivery of these plans. He has worked in Washington to influence the legislative and regulatory environment in which these plans operate and with the health plan vendors as they have developed their products. He is a frequent speaker on consumer-driven health care issues and has been quoted in publications such as the *Wall Street Journal* and the *New York Times* on a variety of health care and employee benefit topics.

Mr. Munn has more than 15 years experience working with clients in the design and delivery of employee benefit and HR programs. In addition to his current role within Hewitt's benefits practice, he has worked within Hewitt's HR Outsourcing business and also has led Hewitt's Midwest legal consulting practice at its headquarters in Lincolnshire, IL. He also spent three years in Hewitt's client development practice, managing several large client relationships in the Washington, DC, market.

Mr. Munn has been at Hewitt since 1995. Prior to working at Hewitt, he practiced in the areas of employee benefits and executive compensation at a large Chicago law firm. He was admitted to the bar in Illinois and received his B.S. from the University of Illinois at Urbana-Champaign (with highest honors) and his J.D. from the Law School of the University of Chicago.

Dallas Salisbury

Dallas Salisbury is chief executive officer of the Employee Benefit Research Institute (EBRI). EBRI provides objective information regarding the employee benefit system and related economic security issues. Mr. Salisbury joined EBRI at its founding in 1978.

He is a Fellow of the National Academy of Human Resources and a member of the Board of the NAHR Foundation, the Commission on a High Performance Health System, the Board of the

NASD Investor Education Foundation, and the Board of Advisors to the Comptroller General of the United States. He has been honored with the Award for Professional Excellence from the Society for Human Resource Management, the Plan Sponsor Lifetime Achievement Award, and the Keystone Award of World at Work.

He has served on the Secretary of Labor's ERISA Advisory Council, the Presidential appointed PBGC Advisory Committee, and the boards and committees of numerous professional and private organizations.

Prior to joining EBRI, Mr. Salisbury held full-time positions with the Washington State Legislature, the U.S. Department of Justice, the Employee Benefits Security Administration (EBSA) of the U.S. Department of Labor, and the Pension Benefit Guaranty Corporation (PBGC).

In keeping with the EBRI mission, Mr. Salisbury has written and lectured extensively on health, savings, retirement, and work force topics, and has appeared on every major television and radio network numerous times, and in all major print media.