

KEYNOTE: “Opportunity is Knocking! DO YOU HEAR IT?”

Presenter: Nelson L. Griswold

Length: 120 Minutes

Author, columnist, and insurance industry thought leader Nelson Griswold shares his insider’s perspective on changes in the employee benefits market, two new models for employer financing of benefits, the growing consumer-centric market, evolving needs of employers and employees, higher employer expectations of brokers, and new coverage gaps and the products that can fill them.

- I. **The Market Disruption in Employee Benefits (10 minutes)**
 - A. Disruption in Other Industries...Too Big to Fail?
 - B. Changes in Health Insurance Distribution
- II. **The Brave New World of Employee Benefits (15 minutes)**
 - A. How the Employer and Employee Views of Benefits Have Diverged
 - B. All Benefits are Voluntary Benefits
- III. **The Decline of Fully-Insured Employer-Sponsored Health Plans (15 Minutes)**
 - A. Groups over 50 Lives: Advantages of Moving to a Self-Insured Health Plan
 - B. Groups under 50 Lives: Shifting to a Defined Contribution Model of Financing Employee Benefits
- IV. **The New Consumer-Centric Model of Employee Benefits (15 minutes)**
 - A. The Impact of Guaranteed Issue
 - B. The Employee as Benefit Decision Maker
- V. **Premium Increases and Out-of-Pocket Risk Exposure (15 minutes)**
 - A. The Impact of Group Health Premium Increases
 - B. Individual Plans and the \$6,350 Out-of-Pocket Exposure
- VI. **Filling Gaps and Meeting Needs with Voluntary Supplemental Benefits (15 minutes)**
 - A. How Voluntary Health Products Complement the New Health Plans
 - B. The Critical Role of Voluntary Life and Disability Insurance
- VII. **The Importance of Benefit Education (15 minutes)**
 - A. Helping Employees Understand Healthcare Reform and How It Affects Them
 - B. Explaining the New Health Plans and the Role of Supplemental Benefits
- VIII. **Keys to Successfully Adapting to the New Benefits Marketplace (15 minutes)**
 - A. The Importance of a Full Toolbox of Product Solutions
 - B. Serving the Employer Client and the Individual Client
- IX. **Turning Market Disruption into Opportunity (5 minutes)**
 - A. Providing Clarity and Guidance to Both Employers and Employees
 - B. Meeting the New Insurance Needs of the Post-Reform Consumer

The Presenter



NELSON L. GRISWOLD, president of Bottom Line Solutions, is a nationally known agency growth expert and author of the industry bestseller, ***DO OR DIE: Reinventing Your Benefits Agency for Post-Reform Success***. He is the Managing Director of the Agency Growth Mastermind Network, the industry's only structured, turnkey program for agency leaders to reinvent their benefits firm on the reform-proof 21st Century Agency business model featured in *DO OR DIE*.

A former senior executive and top producer with a national benefits communication and enrollment firm, Nelson is one of the industry's most prominent thought leaders. An acknowledged expert on consultative selling, cross-selling and worksite voluntary benefits, Nelson recently was honored by the Voluntary Benefits Association as the 2013 recipient of the prestigious Industry Leadership Award. A Contributing Editor and monthly columnist for *Employee Benefit Adviser* magazine, he appears as a resident expert on BenefitAdviserTV, the industry's only television show for benefit advisors and consultants. Nelson serves on the board and executive committee of both the Workplace Benefits Association and the Voluntary Benefits Association. He is an in-demand speaker and keynote presenter at industry conferences and events.

Nelson has presented his professional development, business-building programs for a broad range of premier industry organizations and conferences, including Benefits Selling Expo, Pittsburgh Business Group on Health, Benefits Forum & Expo, Workplace Benefits Renaissance Conference, EBA Summit, Aetna, Trustmark, Independent Insurance Agents of Texas, Norvax University, Aflac, RBC Insurance of Canada, Workplace Benefits Association, Allstate, Humana, Assurant, Washington National, Applied Systems, the Voluntary Employee Benefit Board, Anthem, and many state & local chapters of the National Association of Health Underwriters.