



*Celebrating 50 Years of Excellence in Self-Funding Compliance
1975 – 2025*

Fall Meeting Agenda

The Westin Indianapolis – Indianapolis, IN
September 29 – 30

Sunday Evening, September 28

6:00 – 7:00 PM – Welcome Cocktail Reception for All Meeting Attendees

Monday Morning, September 29

8:00 – 11:35 AM Pre-Meeting Training Session (bonus session to Fall Meeting attendees)

8:00 – 8:30 AM – Continental Breakfast for Pre-Meeting Training Registrants

8:30 – 8:35 AM – Welcome to the training sessions

8:35 – 9:20 AM – Self-Funding 101 – Hear from two TPA leaders how they train their new employees on the basics of self-funding. This session will provide ideas on how to improve your training of new hires and orient them to the TPA world. Topics will include: Background on Self-Funding; Components of Self-Funding and Terms Often Used; Reinsurance Contracts and Contracting – “The Buck Stops Here;” Types of Self-Funding and Programs Within; Data; Stories from the Past. *SPBA Board Chairman Marc Paulson, Benefit Plan Administrators of Eau Claire + Rich Mousty, Unified Group Services, Inc.*

9:20 – 10:00 AM – Your TPA Acronym Survival Guide: From ASA to UR – This session will be interactive! Please bring your devices to engage with the material. These TPA leaders will provide acronyms they use to acclimate their new hires to the TPA business. *SPBA Board member Andrea Gambardella, 90 Degree Benefits + SPBA Board member Andrew Eller, Unified Group Services, Inc.*

10:00 – 10:15 AM – Break

10:15 – 11:30 AM – Stop Loss Basics – This basics session will cover: Forms of Stop-Loss coverage; Specific Excess Loss Coverage; Aggregate Excess Loss Coverage; Stop-Loss contracts; Information needed to provide a Stop-Loss Proposal; Evaluating and understanding the specific excess risk; Leveraging trend; Evaluating and understanding the aggregate excess risk; Key factors when selecting a Stop-Loss Partner. *SPBA Board member Eric Schulman, 90 Degree Benefits-Houston*

11:30 – 11:35 AM – Closing comments for the pre-meeting training

Monday Afternoon, September 29

SPBA Fall Meeting – Day 1

1:00 – 1:20 PM – **Welcome, Opening Announcements** – *Chairman of the Board Marc Paulson, President Anne Lennan*

1:20 – 2:15 PM – **Market Trends Impacting TPA firms**

2:15 – 3:00 PM – **AI for analyzing claims** for risk and compliance, then matched with a recommended action. Stay ahead of operational pain points. Explore best practices for AI-driven claims automation and plan analytics.

3:00 – 3:15 PM – **Break**

3:15 – 4:00 PM – **Potential of Gen AI for TPA Operational Efficiency**

4:00 – 4:30 PM – **ICHRA Panel** – Individual Coverage Health Reimbursement Arrangements are an emerging market trend. Hear the experiences and concerns from a panel of TPAs. Explore the potential impact on your TPA firm.

4:30 – 5:30 PM – **Past Chairmen Reflections on Leading a TPA Firm** – The SPBA Past Chairmen share fun stories, insights and valuable lessons they have learned in running TPA firms.

5:30 – 6:40 PM – **Special Cocktail Reception for all Meeting Attendees in Celebration of SPBA's 50th Anniversary**

Tuesday, September 30

SPBA Fall Meeting – Day 2

7:30 – 8:00 AM – Continental Breakfast

8:00 – 8:45 AM – **Organizational Development/ Growth for TPA Firms**

8:45 – 9:00 AM – **Break**

9:00 – 10:30 AM – **Claims and Appeals Traps and Pitfalls – Avoid the Landmines Inherent in the Process** – The claims and appeals process is the bedrock of health plan administration. It is the process that ensures both the claimant's and the plan's rights are protected. Consequently, a faulty process can lead to litigation by claimants against the plan. Is your process defensible? In this session we will address the following topics to help you evaluate your claims and appeal process and avoid the traps:

- Plan document language – Plan document language is key not only to a compliant process but also supporting a defense in the event of (inevitable) litigation.
- The claim and appeal filing process – What is required for a claimant to file a claim? An appeal? Are there any unreasonable impediments?
- The review – Does your process provide a “full and fair review” as contemplated by ERISA and the courts? What is required for a “full and fair review”?
- Authorized representatives – What steps must a claimant take to authorize a third party to file claims?
- Notices of adverse benefit determinations – Do the notices adequately inform claimants of the decision, including the underlying basis for the decision? Does it give adequate descriptions of what it takes to perfect an appeal? Is the plan document/SPD cited?
- Interactions with providers – how does your process handle “claims and appeals”?

– Ashley Gillihan, Esq. Alston & Bird

10:30 – 10:45 AM – Break to move to Workshops

10:45 – 11:45 AM – Workshops

- **Workshop A** – TPA CEO/President/COO
- **Workshop B** – Stop Loss and TPA Discussion. *Discussion Leader - Eric Schulman*
- **Workshop C** – TBD

11:45 – 1:15 PM – Lunch

Two Tracks to Choose From for In-Person Attendees: Operations Track and Compliance Track
Virtual Audience will be in the Compliance Track

Operations Track (Sessions 1 to 3)

1:15 – 2:00 PM – Session 1 – Surgical Overuse, Conservative Overtreatment – Why MSK Costs Keep Climbing and How to Handle Them – Behind every MSK claims is a story of misdiagnosis, over-treatment, or delayed care. This session explores why employees often fall into prolonged conservative treatment or unnecessary surgery – and what happens behind the scenes at surgical groups. A board-certified surgeon will walk through the systemic drivers of poor MSK outcomes: financial incentives, documentation-based approvals, and referral bias. TPAs will learn what happens when clinicians prioritize billing over patient needs and how early triage can restore balance. The session outlines practical tools for evaluating vendor models and protecting plan dollars through smarter MSK routing. *Samuel Moen, President, MDDirect + Jack Bert, MD, CEO, MDDirect*

2:00 – 2:45 PM – Session 2 – Subrogation – The Keys to Maximizing Reimbursements – This session will explore the areas of financial leakage in subrogation and solutions to stopping the leakage. *Laura Hescock, CEO, Intellivo*

2:45 – 3:00 PM – Break

3:00 – 3:45 PM – Session 3 – Impact on TPAs When Vendors are Bought – What questions to ask and how to prepare for this change.

Compliance Track in Ballroom (Sessions 4 to 6)

1:15 – 2:00 PM – Session 4 - Top 10 issues that should be on the minds of TPAs – *Ashley Gillihan, Esq.*

2:00 – 2:45 PM – Session 5 - What are “Plan Assets”? – *Ashley Gillihan, Esq.*

3:00 – 3:45 PM – Session 6 - Problematic Plan Designs – *Ashley Gillihan, Esq.*

3:45 – 4:00 PM – Break

4:00 – 4:45 PM – Consolidated TPAs – Hear from a panel of TPAs on the challenges and advantages as they transitioned into the new ownership.

4:45 – 5:30 PM – TBD

5:30 – 5:35 PM – Closing Remarks. *Chairman of the Board Marc Paulson*