



*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 sessions for 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 – SPBA President Anne Lennan

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 – Business Planning 101: SWOT Analysis of the Self-Funded Health Benefit Market - A critical element to the strategic planning and/or financial valuation for any business supporting the Self-Funded Health Benefit Market is a SWOT Analysis. SWOT analysis focuses on the company's Strengths, Weaknesses, Opportunities, and Threats and how those can be leveraged or addressed in the strategic plan.

This session will address SWOT from a different perspective. If we look at the Self-Funded Health Benefit Industry Now and in the Future, what Strengths, Weaknesses, Opportunities and Threats should be considered to enable the most effective Strategic Plan for a TPA? The goal for the session is to create a roadmap for identifying these factors, studying them from each TPA's perspective and building strategies to effectively navigate them.

This will be an interactive discussion where critical market drivers such as challenges to ERISA preemption, efforts toward transparency, health care costs, the changing face of the employer/employee relationship, the rise of the Broker, proliferation of point solutions, self-pay and self-management strategies, cybersecurity concerns, and artificial intelligence are discussed. *Glenn McLellan, McLellan Consulting Services. Moderator: Eric Wroblewski*

2:15 – 3:00 PM – Technology Innovation – AI Agents for Care Coordination: How can we build a world in which every member gets proactive and personalized support 24/7? We know that care coordination is one of the biggest value drivers for TPAs. Learn how AI agents can be built for dynamic care coordination and leveraged for a hyper personalized member experience. From data and clinical considerations to implementation ideas, this session will coverage both concepts and tactics. *Sidhartha Sinha, Avant Health, an AI-native TPA*

3:00 – 3:15 PM – Break

3:15 – 4:00 PM – Technology Innovation - Potential of Gen AI for TPA Operational Efficiency. . *Bill Brown + Ian Gordon, Xficient*

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. *Andrea Gambardella, Kris Smith, Dan Roslokken*

4:30 – 5:30 PM – Past Chairmen Reflections on Leading a TPA Firm – The SPBA Past Chairmen share insights, valuable lessons and fun stories from their years in running TPA firms. *Kris Smith, Dan Roslokken, Eric Ludwig, Gordon Kinne, Bruce Flunker, Dirk Visser, Ron Walter, Jamie Stirling, Jim Farley*

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 – 8:50 AM – The Next Generation TPA: A Preview – Hear how technology and regulation are redefining self-funded health care with a focus on TPA challenge areas (price transparency, workflow, compliance, reporting, member engagement, and more). *Nandini Devi, Mpowered Health*

8:50 – 9:05 AM – Break

9:05 – 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. Moderator: Marc Pasternak*

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

10:45 – 11:45 AM – Workshops

- **Workshop A** – TPA CEO/President/COO. Discussion Leaders – *Lisa Carrington + Christina Alonzo*
- **Workshop B** – Stop Loss and TPA Discussion. *Discussion Leader - Eric Schulman*

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 claim 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. Moderator: J.R. Rausch*

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. Moderator: Brian Posnanski*

2:45 – 3:00 PM – Break

3:00 – 3:45 PM – Session 3 – Impact on TPAs When Vendors are Bought – In the TPA world, vendor changes are routine headline news. When your vendor is the one getting acquired, the clock starts ticking on decisions that could impact your operations, your clients, and your competitive position. This session will walk through a practical, no-nonsense approach to navigating vendor acquisitions. We'll start by mapping the depth and breadth of your relationships, exploring the immediate and hidden impacts, and then focus on turning disruption into opportunity. *Andy Willoughby, Willow Hill Consulting. Moderator: Andrea Gambardella*

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. Alston & Bird*

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

2:45 – 3:00 PM – Break

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

3:45 – 4:00 PM – Break to move to the Ballroom

4:00 – 5:00 PM – Consolidated TPAs – Hear from a panel of TPAs on the challenges and advantages as they transitioned into the new ownership.

Topics to be addressed include: What are the top reasons employers choose to stay with an independent or regional TPA rather than moving to a large national player? How do you communicate your value to clients who are being approached by larger, consolidated TPAs or carriers? What are some internal “growing pains” TPAs should anticipate when competing against or preparing for potential acquisition? For those who have been acquired or merged, what would you do differently in terms of client communication and staff transition? How do you retain employer groups during a period when uncertainty about ownership or service changes could scare them off? How are you leveraging your “local” or “boutique” identity as a strength? How do we keep the client’s experience personal, local and responsive while still scaling services? *SPBA Board member Andrea Gambardella + SPBA Chairman Marc Paulson + Former SPBA Board member Rich Mousty*

5:00 – 5:05 PM – Closing Remarks – *Chairman of the Board Marc Paulson*