

# Mississippi Association of Self-Insurers

## Self-Funded Health Plans: Foundations & Cost Control

### Part 1 – Thursday, November 5, 2026

Virtual Webinar using ZOOM | 6 Hours of Continuing Education

#### Program Overview

This webinar is designed for employers, human resource professionals, and benefits leaders seeking a practical understanding of self-funded health plans and the strategies required to manage cost effectively.

Participants will gain a clear foundation of how self-funded plans operate, where costs originate, and the tools available to control spending while maintaining quality benefits for employees. This program emphasizes real-world application, vendor accountability, and actionable cost containment strategies.

## AGENDA

### 9:00 – 10:00 AM

#### Session 1: Self-Funding 101 – Understanding the Fundamentals

Speaker: Eugene Starks, The Acuity Group

##### Description:

This session provides a practical introduction to self-funded health plans, including how they differ from fully insured arrangements and why employers choose to self-fund. Attendees will gain a clear understanding of plan structure, funding flow, and the key partners involved in administering a self-funded plan.

##### Key Topics:

- Self-funded vs. fully insured models
- How claims are paid and funded
- Roles of TPAs, brokers/consultants, PBMs, and stop-loss carriers
- Advantages and risks of self-funding

### 10:00 – 11:00 AM

#### Session 2: Understanding Healthcare Cost Drivers

##### Description:

Employers cannot control costs without understanding what drives them. This session breaks down the primary components of health plan spending and highlights current trends contributing to rising costs.

##### Key Topics:

- Medical vs. pharmacy spend
- High-cost claims and catastrophic cases
- Chronic conditions and population health trends
- Emerging cost drivers (specialty drugs, GLP-1s, behavioral health)

## **11:00 – 11:15 AM – Break**

## **11:15 AM – 12:15 PM**

### **Session 3: Plan Design Strategies That Control Costs**

Speaker: Scott D'Aunoy, HUB International/Fox Everett

#### **Description:**

Effective plan design is one of the most powerful tools employers have to manage healthcare costs. This session focuses on practical strategies to balance affordability with employee access to care while aligning incentives for better outcomes.

#### **Key Topics:**

- Deductibles, coinsurance, and out-of-pocket structures
- Network strategies (broad, narrow, tiered)
- Introduction to Reference-Based Pricing (RBP)
- Eligibility strategies (spousal carve-outs, dependent verification)
- Incentive-based plan design

## **12:15 – 1:00 PM – Lunch Break**

## **1:00 – 2:00 PM**

### **Session 4: Pharmacy Benefits – Managing the Fastest Growing Cost**

Speaker: Jay Gulley, Leadway Rx

#### **Description:**

Pharmacy costs continue to be one of the most significant drivers of health plan spending. This session provides an overview of how pharmacy benefit managers (PBMs) operate and outlines key considerations for employers when evaluating pharmacy programs and contracts.

#### **Key Topics:**

- How PBMs generate revenue
- Spread pricing vs. pass-through models
- Rebates and transparency considerations
- Specialty drug trends and cost impact
- Contracting considerations and employer oversight

## **2:00 – 3:00 PM**

## **Session 5: Claims Management & Cost Containment in Practice**

### **Description:**

This session focuses on what happens after a claim occurs and how effective management can significantly reduce costs. Attendees will learn how various programs and interventions can improve outcomes and control spending.

### **Key Topics:**

- Utilization review and pre-certification
- Case management and care coordination
- Chronic disease management programs
- Telemedicine and virtual care evolution
- Employee communication during high-cost claims

## **3:00 – 3:15 PM – Break**

## **3:15 – 4:15 PM**

### **Session 6: Compliance Basics for Self-Funded Plans (and What HR Really Needs to Know)**

Speaker: Catharine Roberts JD, Ross & Yerger

### **Description:**

This session provides a practical overview of the most important compliance requirements impacting self-funded health plans, with a focus on what employers must do to remain compliant and avoid risk.

### **Key Topics:**

- ERISA fundamentals and fiduciary responsibilities
- Mental Health Parity requirements
- No Surprises Act and balance billing protections
- ACA compliance and reporting basics
- Employer responsibilities and common risk areas