

# Mississippi Association of Self-Insurers

## Self-Funded Health Plans: Advanced Strategies & Plan Optimization

### Part 2 – March 23, 2027

Virtual Webinar using ZOOM | 6 Hours of Continuing Education

This advanced session builds on foundational knowledge and focuses on how employers actively manage, evaluate, and improve their self-funded health plans. Emphasis is placed on data-driven decision making, vendor accountability, and emerging strategies to control long-term costs.

## AGENDA

### 9:00 – 10:00 AM

#### Session 1: Reading the Data – Turning Reports into Action

**Description:**

Most employers receive data but few know how to use it. This session focuses on interpreting plan reports and identifying actionable insights.

**Key Topics:**

- Understanding claims reports (lag reports, large claims, trending)
- Identifying cost drivers in your own population
- Benchmarking: What is “good” vs. “concerning”?
- Stop-loss reports and laser analysis
- Turning data into decisions (real examples)

### 10:00 – 11:00 AM

#### Session 2: Stop-Loss Strategy & Risk Management

**Description:**

Stop-loss is one of the most misunderstood, and most critical, components of a self-funded plan. This session dives into strategy, not just definitions.

**Key Topics:**

- Specific vs. aggregate stop-loss strategy
- How carriers underwrite your group
- Lasers, exclusions, and renewal risk
- Captives and alternative risk arrangements
- Aligning stop-loss with plan design

## **11:00 – 11:15 AM – Break**

## **11:15 AM – 12:15 PM**

### **Session 3: Vendor Management & Contracting (Where Employers Win or Lose)**

#### **Description:**

Your vendors drive your outcomes. This session teaches employers how to hold partners accountable and negotiate smarter contracts.

#### **Key Topics:**

- TPA performance guarantees and reporting expectations
- PBM contract red flags (rebates, transparency, audit rights)
- Direct contracting opportunities
- Carve-outs vs. bundled services
- Conducting vendor audits

## **12:15 – 1:00 PM – Lunch Break**

## **1:00 – 2:00 PM**

### **Session 4: Advanced Cost Containment Strategies**

#### **Description:**

Beyond basic plan design, employers are increasingly adopting more aggressive strategies to control spend.

#### **Key Topics:**

- Reference-Based Pricing (deeper dive with real examples)
- Centers of Excellence programs
- Direct primary care (DPC) models
- Bundled payments and surgical programs
- Specialty carve-outs and high-cost claim intervention

## **2:00 – 3:00 PM**

### **Session 5: Employee Engagement & Behavior Change**

#### **Description:**

Even the best-designed plan fails without employee engagement. This session focuses on influencing behavior to drive better outcomes and lower costs.

#### **Key Topics:**

- Why employees don't use benefits effectively
- Communication strategies that actually work

- Incentives vs. penalties
- Navigators, advocacy, and concierge models
- Driving preventive care and chronic condition engagement

## **3:00 – 3:15 PM – Break**

## **3:15 – 4:15 PM**

### **Session 6: Legal Risk, Fiduciary Strategy & What's Coming Next**

#### **Description:**

Part 1 covered compliance basics. This session moves into risk, litigation trends, and what employers should be doing proactively.

#### **Key Topics:**

- ERISA fiduciary risk in today's environment
- Lawsuits involving excessive fees and PBM practices
- Transparency rules and enforcement trends
- Documenting a prudent process
- What's coming next (legislative + regulatory outlook)