



Tactical Skills
for the Growing Business

What does the future hold for health insurance and the best way to utilize it?

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Ted Ruzicka

Ted specializes in providing insurance benefits to individuals and companies in the St. Louis region since 1989, such as health, dental, life and disability insurance.

Ted has been in this industry for over 25 years. He continues to partner with experts in the industry to provide the best possible solutions for his clients' needs. He is the Past-President of the St. Louis chapter of the National association of Health Underwriters (NAHU) which helps keep us more deeply involved and aware of many relevant issues both on Federal, State, and Local levels.

What happened to the individual market?

- **The Affordable Health Care Act (ACA)**
 - Prices skyrocketed
 - Choices disappeared
- **Options for the Individual Market**
 - MediShare

What Options do we have for Group Benefits?

- **Association Health Plans**

- Allow smaller employers to join with other similar groups and associations
- Provides more options and for small businesses
- Saving Money on employee benefits
- More than 650 Employers are working with the Missouri Chamber

How do we improve the cost of Group Health Insurance?

- Association Health Plans
 - Health Reimbursement Arrangements (HRA)
 - Level Funded Plans (United Health Care)
 - Self-Funded Plans (Using a Third-Party Admin)
 - Wellnet
 - Insurance program Managers Group (IPMG)
 - Group Benefits Service (GBS)
- **Transparency****

Issues of the Affordable Health Care Act:

- Insurance for Americans with pre-existing conditions?
- Destroyed Individual Markets
- Very painful for the middle class
- Out of network expenses
- Prescription drug prices



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What does the future hold?

ANY FINAL QUESTIONS



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