

HDHP's & MERP's - The Why's (and Why Not's) of High Deductible Plans and MERPs

As the cost of healthcare continues to mount for all employers, there is enormous pressure to try any and all techniques to control the rising employer costs. Consumer driven health care designs, or high deductible health plans, have promised to be a mechanism to achieve the much discussed "bending of the cost curve". In this session we will explore the current evidence of success with consumer driven health plan designs, discuss the pros and cons of the various account structures and carrier rating and funding arrangements, and discuss the realities (and myths) of self-funding of plan deductibles.