In recent years, there have been many employer-driven “innovations” in health benefit design, such as health reimbursement arrangements, health savings accounts, value-based benefit design, medical homes, wellness programs, and others. All of these innovations have a common goal: to better manage spending on health care through consumer engagement tools, or the use of incentives that change individual behavior.

What do we know about the effectiveness of these innovations? In large part, very little independent research exists on the impact of these programs. Premiums by plan type can be compared, and the use of preventive services can be tracked, but reliable, unbiased information regarding the true impact of these programs is scarce. This forum will examine some innovation employer-driven programs. It will also consider the future of employment-based programs as it relates to the November election and PPACA.

Welcome and Introduction – Dallas Salisbury, EBRI

Panel I – Employer Innovations in Health Care Financing and Delivery
- Paul Fronstin, EBRI
  - Findings from the 2010 Consumer Engagement in Health Care Survey
- Paul Grundy, IBM
  - Patient-centered medical home
- Hank Scheff, American Federation of State, County and Municipal Employees (AFSCME)
  - Experience with the Health Improvement Plan
- John Harris, Healthways
  - The Gallup-Healthways Well-Being Index: Key Lessons for Employers

Panel II – Implications of the Election for Employment-Based Health Benefits
- Joe Antos, AEI
- Chip Kerby, Liberté Group
- Barbara Coufal, AFSCME

Panel III – Will Employers Continue to Innovate Post-PPACA?
- Jeffrey White, Boeing
- Jeanne Denz, General Mills
- Dave Guilmette, CIGNA
- Thomas Lerche, Aon Hewitt