

Innovations in Employment-Based Health Benefits

EBRI-ERF Policy Forum #67

Barbara Jordan Conference Center
Henry J. Kaiser Family Foundation
1330 G Street NW
Washington, DC 20005

Thursday, December 9, 2010
9:00 a.m. – 12:00 p.m.

Speakers & Discussants

Joseph Antos

Joseph Antos is the Wilson H. Taylor Scholar in Health Care and Retirement Policy at the American Enterprise Institute (AEI). He also is a member of the Panel of Health Advisers for the Congressional Budget Office (CBO) and a Commissioner of the Maryland Health Services Cost Review Commission. Prior to joining AEI, Antos was Assistant Director for Health and Human Resources at the CBO, and he held senior positions in the U.S. Department of Health and Human Services, the Office of Management and Budget, and the President's Council of Economic Advisers. Antos has written, lectured, and testified before Congress on the economics of health policy, including Medicare and broader health system reform, health care financing, health insurance regulation, and the uninsured. His articles have appeared in the *American Economic Review*, *Health Affairs*, *New England Journal of Medicine*, *National Tax Journal*, and other scholarly publications.

Barbara Coufal

Barbara Coufal (So ful) is the Assistant Director of Legislation for the American Federation of State, County and Municipal Employees (AFSCME). Barbara has worked for AFSCME for more than 20 years in various capacities. Over the last twelve years she has lobbied on health care legislation and led the union's lobbying efforts on the health care reform bill. Barbara has a Bachelor's degree in Labor Studies and a Master's degree in Public Policy.

Jeanne Denz

Jeanne Denz is Director, Global Employee Benefits for General Mills. In this capacity Ms. Denz is responsible for the design, cost, communication and administration of all employee benefits programs. General Mills has various pension plans with assets of more than \$ 5 billion, savings plans with assets of more than \$ 2 billion, and health and welfare costs of over \$200MM per year.

Ms. Denz started with Pillsbury/General Mills in 1978 and has held positions in all areas of the benefits function. Ms. Denz is a trustee of the Council of Employee Benefits, a member of the Conference Board's Research Council on Employee Benefits, Vice-Chair of ERIC – a lobbying organization representing large employers on employee benefits issues, a charter member of BHCAG and a charter member of the National Drug Purchasing Coalition. Ms. Denz serves on the board of the University of Minnesota Medical Center. She is also a leading expert on pandemic influenza preparedness and human resource issues, she serves as Associate Editor of CIDRAP Business Source Weekly Briefing.

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General Mills is a global food company with annual sales of \$13.7 billion and approximately 29,000 employees worldwide. General Mills markets many of the most trusted and respected consumer brands across a wide range of food categories. Our major businesses include: Big G Cereals, Old El Paso, Progresso, Green Giant, Pillsbury refrigerated dough products, Pillsbury frozen breakfast and bread products, Totino's, Betty Crocker dessert mixes, Bisquick, Gold Medal, Yoplait, Colombo and Gardettos. General Mills has a large Brands on the Go division that provides mixes and dough products to foodservice operators, retail and wholesale bakeries. General Mills also supports many international brands which market both variations of our US products, as well as regional brands in 43 countries.

Paul Fronstin

Paul Fronstin is a senior research associate with the Employee Benefit Research Institute, a private, nonprofit, nonpartisan organization committed to original public policy research and education on economic security and employee benefits. He is also Director of the Institute's Health Research and Education Program. He has been with EBRI since 1993.

Dr. Fronstin's research interests include trends in employment-based health benefits, consumer-driven health benefits, the uninsured, retiree health benefits, employee benefits and taxation, and public opinion about health care. He currently serves on the steering committee for the Emeriti Retirement Health Program. From 2002-2004, he served on the Maryland State Planning Grant Health Care Coverage Workgroup. In 2001, Dr. Fronstin served on the Institute of Medicine Subcommittee on the Status of the Uninsured.

Dr. Fronstin has testified before various committees of the U.S. House of Representatives and U.S. Senate. He has appeared before over 100 groups to share his expertise on employee benefits. He has also made numerous presentations for congressional staff and the media.

Dr. Fronstin earned his Bachelor of Science degree from SUNY Binghamton and his Ph.D. in economics from the University of Miami.

Dr. Fronstin can be reached at fronstin@ebri.org.

Paul Grundy

Paul Grundy MD, MPH, FACOEM, FACPM is [IBM's](#) Global Director of [Healthcare](#), Transformation

He is the President of the [Patient Centered Primary Care Collaborative](#) and is an Adjunct Professor, University of Utah Department of Family and Preventive Medicine.

An active social entrepreneur and speaker on global healthcare transformation, Dr. Grundy is driving comprehensive, linked, and integrated healthcare and the concept of the Patient Centered Medical Home. His work has been reported widely in the New York Times, BusinessWeek, health Affairs, the Economist, New England Journal of Medicine and newspapers, radio and television around the country.

Paul Grundy spent his early life in West Africa, the son of Quaker missionaries^[6]. He attended medical school at the [University of California San Francisco](#) and earned his Master's Degree in Public Health at the [University of California Berkeley](#) and trained at John Hopkins

Prior to joining IBM, Dr Grundy worked as a senior diplomat in the [US State Department](#) supporting the intersection of health and diplomacy. He was also the Medical Director for the International SOS, the world's largest medical assistance company and for Adventist Health Systems, the second-largest not-for-profit medical system in the world.

He served as flight Surgeon in the US Air force in OSan, Koean, School of aerospace med and as command surgeon for US Central Command in Saudi Arabia –

Doctor Grundy has won numerous awards including Department of State Superior Honor Award for handling the crisis surrounding the two attempted coups in Russia, Department of State Superior Honor Award for work done in opening up all the new embassies after the fall of the Soviet Union, and Department of State Superior Honor Award for work on the HIV/AIDS epidemic in Africa. He also won four Department of State Meritorious Service awards for outstanding performance in the Middle East and Africa. He received the Defense Superior Service award and The Defense Meritorious Service Medal.^[8]

David Guilmette

David Guilmette joined CIGNA as President, National Segment, on February 8, 2010. Prior to this, he was the Managing Director of Towers Perrin's global Health & Welfare line of business, responsible for leading the growth and profitability of the Health & Welfare business, and identifying trends in the marketplace relating to health care.

Guilmette has 25-plus years of experience with health care and employee benefit programs, having begun his career as a Health and Welfare associate at Towers Perrin in 1988. He specializes in the development and implementation of health care, total benefit and integrated disability management strategies, and has directed numerous assignments on these issues for employers and health care professionals.

Guilmette has led major benefit strategy assignments for several Fortune 500 companies, focusing on all aspects of program design, financing, implementation, administration, consumerism (including Consumer Directed Health plan designs) and managed health care delivery. These projects resulted in the clients realigning programs to better support business and human resource needs and reduced costs.

Guilmette is a recognized expert on health care issues. He is often quoted in the national business media including *The Wall Street Journal*, *The New York Times*, *Forbes*, *USA Today*, CNBC, CNN, Business Week TV, the PBS Nightly Business Report, National Public Radio, along with leading industry publications on health care issues.

Guilmette is a graduate of the University of Chicago, where he received his undergraduate degree in Political Science in 1982.

John Harris

John Harris, M.Ed., FAWHP, is Vice-President Innovations and Chief Wellness Officer for Healthways, Inc. In leading Innovations he is responsible for envisioning the solutions of the future and proving their viability. As Chief Wellness Officer he serves as the primary wellness authority within Healthways, contributing to prevention efforts throughout the organization.

Harris was formerly an Executive Vice President of Axia Health Management, which was acquired by Healthways in late 2006. He was the co-founder of Harris HealthTrends, an entrepreneurial corporation specializing in the prevention of disease and the reduction of health care costs, and served as its Chief Executive Officer for over 18 years. Under his leadership Harris HealthTrends grew from several employees to over 300, grossing nearly \$13 million in 2005, and performing work in all 50 U.S. states and six countries. Through the development of multiple sales channels, Harris HealthTrends developed a base of over 100 clients and helped shape the prevention industry into what it is today.

Harris received a Bachelor of Science degree from Grand Valley State University in 1977, and a Masters in Education degree from The University of Toledo, in 1982. He has over 30 years of experience in the health

management field, employed in both the corporate and private sectors, and was nominated for Toledo, Ohio Entrepreneur of the Year in 1990.

Charles K. “Chip” Kerby, III

Chip Kerby is the owner of Liberté Group LLC, a Washington, DC firm specializing in federal laws affecting the design and administration of ERISA health and welfare benefit plans. The firm works with plan sponsors, service providers, law firms and consulting groups, focusing on plan documentation, compliance issues, vendor contracts and legislative and regulatory developments. With more than 30 years of experience, Chip’s approach to problem solving is collaborative and solution-based. Chip is admitted to practice in the District of Columbia and is a fellow of the American College of Employee Benefits Counsel.

Thomas Lerche

Thomas C. Lerche (pronounced Ler-ke) is a senior vice president with Aon Consulting in the Chicago office. Tom has served as the Health Care Practice leader for the US Practice since 2007. He has also served on the Global Practice Council for the Health and Benefits practice.

Tom has 24 years of industry experience as a health plan leader, a health care manager for a major US corporation, and as a consultant to Plan Sponsors. Prior to joining Aon, Tom was Executive Director of two HMOs – Jackson Health Plan in Madison, WI and HMO Plus in Richmond, VA and served as the Regional Health Care Manager for General Electric.

Tom graduated from the University of Illinois and received a Master’s of Health Care Administration degree from the University of Wisconsin.

Tom is a subject matter expert on national health reform, health management and wellness, consumer directed plans, and health care strategy. He has been quoted in the Wall Street Journal, Business Week, the Chicago Tribune, and a variety of industry publication such as Business Insurance and Employee Benefit News. He authored an article in **World at Work Journal** in 2007 on the impact of consumer directed plans with integrated wellness and decision support services.

Henry Scheff

Hank Scheff is Director of Research and Employee Benefits of AFSCME Council 31, which represents some 90,000 active and retired public employees in Illinois and is the Illinois affiliate of the 1.4 million-member American Federation of State, County, and Municipal Employees, AFL-CIO. Mr. Scheff advises union leadership and staff on all matters pertaining to employee benefits.

Mr. Scheff was appointed Plan Administrator for the self-funded **AFSCME Council 31 Employees benefit plan** effective January 1, 2001. This plan provides health, dental, and vision benefits to 360 active and retired staff of the union (including eligible dependents).

Effective January 1, 2007, Council 31 instituted a new two-tier health plan structure, based on principles of behavioral economics. Adult participants who elect to join the “Health Improvement Plan” (HIP) enjoy richer benefits, and lower contributions from their paychecks, but are also obligated to follow a Personalized Health Improvement Prescription (PHIP) that resides on a powerful IT platform, including annual biometric screenings, health risk assessments, e-learning lessons, and engaging with nurse/mentors on health issues identified from medical and pharmacy claims. Claims data, biometric screening data, and health risk appraisal results demonstrate that Council 31 has stabilized health care costs and improved population health

over the nearly four years the HIP has been in existence. The HIP recently received a 2010 Honorable Mention C. Everett Koop Award.

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Jeffrey White

Jeff White is Director of Strategic Health Initiatives for The Boeing Company. Jeff has responsibility for exploring innovation and integration opportunities within Boeing's health plans and their associated delivery systems. Jeff leads the team responsible for the financial negotiation related to Boeing's health and welfare plans and is a member of the Benefits Policy and Strategy team. Prior to Boeing, Jeff worked as a benefits consultant for Watson Wyatt (now Towers Watson) and Mercer Human Resource Consulting.