



# Critical Issues Facing Employers

## **Agenda Morning Session**

- 8:00 AM :**                    **REGISTRATION & COFFEE**
- 8:30 – 8:45 AM:**            ***HEALTH INSURANCE REFORM IN MASSACHUSETTS***  
**I. INTRODUCTION BY IPNE**
- 8:45 – 9:45 AM**            **II. OVERVIEW**  
*Presented by Terrance Briggs & Peter Martin*
- a. Current Situations
  - b. Employment-Based Health Insurance
  - c. Medical Waiver
  - d. Goals of the Act
- 9:45 – 11:00 AM**            **III. IMPACT ON EMPLOYERS**
- a. Cafeteria Plan Mandate
  - b. Fair Share Contribution
  - c. Free Rider Surcharge
  - d. Health Insurance Responsibility Disclosure
  - e. Nondiscriminatory Premium Contributions
  - f. ERISA Pre-Emption?
- 11:00 – 11:45 AM**            **IV. IMPACT ON INDIVIDUALS**
- a. Individual Mandate
  - b. Subsidized Health Insurance Products
  - c. Insurance Partnership Program
  - d. Merger of Small Group & Individual Markets
- 11:45 – 12:00 PM**            **V. QUESTIONS & ANSWERS**

## **Agenda Afternoon Session**

**12:00 – 12:45 PM**

**LUNCH BREAK**

**12:45 – 1:30 PM**

**HUMAN RESOURCES TECHNOLOGY DEMONSTRATION**  
*Presented by Christopher Riedl, Broker Suite*

**1:30 – 2:30 PM**

**A WORKER'S COMPENSATION GUIDE FOR EXECUTIVE DIRECTORS, CHIEF FINANCIAL OFFICERS, & EXECUTIVE MANAGEMENT**

### **I. FINANCIAL ASPECTS OF WORKER'S COMPENSATION**

*Presented by Bonnie Brook, Stephenson & Brook*

- a. Classification Issues
- b. Rating Issues
- c. Experience Modification and Factor Issues
- d. Claims Administration
- e. Loss Control

**2:30 – 3:30 PM**

### **II. PREVENTING DISPUTES FROM BECOMING LAWSUITS PRACTICAL ADVICE ON ADDRESSING EMPLOYEE CONCERNS INTERNALLY**

*Presented by Christopher J. Campbell*

- a. Harassment
- b. Discrimination
- c. Retaliation
- d. Minimizing and keeping claims internal

**3:30 PM**

### **III. CONCLUSION**