

2021 NASBI VIRTUAL SUPPLEMENTAL BENEFITS FORUM

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Supplemental Benefit Insurance

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2021 NASBI Forum Sessions @ a Glance

DAY	TITLE / SPEAKER	DESCRIPTION
TUESDAY, September 14 • ALL TIMES SHOWN ARE EST		
10:00–11:00am General Session	Insights and Snapshots on the Supplemental Market – A Reality Check! David Bahlinger – Research Director, Milliman, Inc. Brian Vestergaard – Vice President, Product & Marketing, LifeSecure Insurance Company Tarie Summers – Head of Supplemental Health Products, The Hartford Chuck Johnston – Chief Marketing Officer, FINEOS	In early 2021 Milliman’s State of the Supplemental Market survey identified the topics and risks important to carriers for the coming year. These issues included: <ul style="list-style-type: none"> ■ COVID-19 pandemic and its effect on the supplemental market ■ Creating innovative products /product competitiveness ■ How to adapt to a changing regulatory climate ■ How to enhance the customer experience ■ Premium rate pressure ■ Increase in demand claims integration In this session the panel will discuss how the supplemental market is evolving to meet these challenges.
11:15am–12:15pm General Session	Designing future voluntary products for the whole person – Mental Health in the US Dan Jolivet, Ph.D. – Workplace Possibilities Practice Consultant, The Standard	There’s no question mental health has been front and center in our world the last few years, and that only increased with the COVID-19 pandemic. While the awareness has grown, and the insurance world has become more aware that this area of health has been neglected, the path to development is unclear. How do we effectively impact the need for mental health benefits, without understanding the larger picture? How does mental health affect our customers today – at work, at home, and in the healthcare system? And how can we better align our products to fill gaps, meet needs, and show compassion where our customers need it most? Dan Jolivet joins us to share his breadth of experience not only in the mental health space, but the supplemental benefits market.
2:30–3:30pm General Session	Senior Management Panel Pat Trinsey – Chief Marketing Officer, Reliance Standard/ Matrix Absence Management Mike Estep – Vice President and Voluntary Practice Lead, Symetra Nancy Goodwin – Chief Underwriting Officer, Guardian	In this panel discussion, hear about the current and future state of the supplemental health market from the following industry leaders: Nancy Goodwin (Chief Underwriting Officer at Guardian), Mike Estep (Vice President and Voluntary Practice Lead, Symetra) and Pat Trinsey (Chief Marketing Officer at Reliance Standard/Matrix Absence Management). During this session, we’ll tackle such topics as technology, innovation, meeting the needs of customers, how to stand out in the market, and much more.
3:45–4:45pm Breakout #1	2021 US Critical Illness Market Survey Results and Analysis Kayla Rooney – Account Executive, ASA, Gen Re	Increase your overall knowledge on supplemental health trends with an informative session hosted by Gen Re on Critical Illness and Accident insurance. During this event, Gen Re will report on their 2021 market survey results and touch on trends based on both insight from carriers as well as internal research. Whether you are considering entering the supplemental benefits space or have been in this industry for years, be prepared to leave this event with a better understanding of the current and future state of this market.
3:45–4:45pm Breakout #2	How’s Life (Insurance)? . . .and Combo Products Robert Eaton – Principal and Consulting Actuary, FSA, MAAA, Milliman, Inc. Bill Mehilos – Consulting Actuary, FSA, MAAA, Milliman, Inc.	The world has changed quite a bit over the last year and the speakers of this session are here to tell you about current trends in the worksite life/combo product industry. This session will include the market’s hottest topics from distribution to risk management to regulation. . . and yes, COVID-19. The session will also feature information from Milliman’s Worksite Life Survey.

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DAY	TITLE / SPEAKER	DESCRIPTION
WEDNESDAY, September 15 • ALL TIMES SHOWN ARE EST		
10:00–11:00am General Session	Innovation in the Supplemental Benefits Space Todd Dzen – AVP, Product Management, LAD & Select Benefits Benefits Division, Symetra Ashlee Mouton Borcan – Principal and Consulting Actuary, FSA, MAAA, Milliman, Inc. Kristen Willey – Senior Distribution Sales Consultan, Mutual of Omaha Samantha Chow – LAH Marketing Lead, EIS Group	Space: the final frontier! Join our expert panel as we boldly go where no other panel has gone before. Our mission: to explore the supplemental benefits world; to seek out brand new products and innovations.
11:15am–12:15pm General Session	Designed, Priced, Built . . . Sold? Katie Dreiling – National Vice President of Sales, Worksite Solutions, Cigna Supplemental Benefits Michael Smith – Assistant Vice President of Life and Worksite Sales, Illinois Mutual Michael Martocci – VP, Risk Management, Compliance and Product Development, American Public Life Insurance	The eternal struggle of marrying field feedback with actionable solutions is even more murky in today’s tech-focused enrollment world. What do brokers care about today, and how is the landscape of the way we sell our products shifting? What matters, and what doesn’t? Hear from a panel of field experts about what they’re seeing in today’s marketplace. We’ll talk about it all – post-COVID trends, commissions, value-adds, protecting accounts from takeover, and anything else you’re curious about.
2:30–3:30pm General Session	COVID Impact on Claims Incidence Carol Harnett – President, Council for Disability Awareness Fred Schott – Director of Operations and Research, Council for Disability Awareness	It’s an understatement to say everyone in and around the disability insurance industry is examining the impact of COVID-19 and the pandemic on current and future claim incidence. Publicly available databases exist that give us insight into how claims acted prior to the March 2020 lockdown and how they are (or may be) acting now and into the future. In addition, The Council for Disability Awareness has an expanding database of carrier information that may shed additional insight into pandemic analyses. The presenters will walk the audience through an overview of how public datasets from the Bureau of Labor Statistics, National Center for Health Statistics, and other agencies can be used in combination with industry experience to gain greater insight into current and future disability claim trends.
3:45–4:45pm Breakout #1	Telehealth in the COVID Era Kim Darling – Founder and CEO, Competitive Health Kyle Williams – CFO, MeMD	A Telehealth Q & A session focusing on how the COVID pandemic has changed the claims experience and regulatory landscape.
3:45–4:45pm Breakout #2	The Case of Expanding Benefits and the Shrinking Wallet Clint Lawrence – Director, Pet Insurance, MetLife Michael Weiland – Principal and Consulting Actuary, FSA, MAAA, Milliman Inc. Jim Scheib – Southeast Regional Practice Leader, Aflac Group Dental & Vision Sales	Supplemental benefits have traditionally included Accident, Critical Illness, Hospital Indemnity, and Life and Disability. How do we compete for available premium dollars with other “supplemental” benefits such as Dental, Vision, and Pet insurance? What happens when a traditional supplemental carrier enters these new markets? Come SINK YOUR TEETH into a panel discussion on these other products competing for wallet share. SEE how carriers and their distribution arms adapt when these “new” products are added to the supplemental carrier portfolio. Participate in an open discussion on the one-stop shop vs. best in class approach to employee benefits. This session will leave your TAIL WAGGING!

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THURSDAY, September 16 • ALL TIMES SHOWN ARE EST		
10:00–11:00am General Session	<p>Getting Comfortable with the Uncomfortable: Creating an Inclusive Culture</p> <p>Nicola Barrett – Actuary and Director of Recruitment for the Black Employee Research Group, Milliman, Inc.</p> <p>Erin Scoggins – Director, Human Resources; Special Diversity Advisor to the CEO; Inclusion Co-Chair, USABLE Life</p> <p>Moderator: Octavia Fuller – Product Director, Life and Disability; Inclusion Co-Chair, USABLE Life</p>	<p>Join us for an expert panel discussion of professionals who handle the tough conversations about Diversity, Equity and Inclusion. Hear how they are addressing the elephant in the room, to help companies shift their thinking and allow for true culture change.</p>
11:15am–12:15pm General Session	<p>Regulatory Update 2021: More than Just New Mexico</p> <p>Stacy Koron – Principal & Compliance Consultant, Milliman, Inc.</p> <p>Traci Hawkins – Sr. Director, Regulatory Compliance & AML Compliance Officer, Trustmark</p>	<p>Join our compliance experts as they review regulatory changes that have occurred in the past year and other changes that are headed our way. We will examine new state challenges for supplemental health problems, how carriers are working to comply with non-binary gender regulation, and more (including what’s going on in New Mexico).</p>
2:30–3:30pm General Session	<p>Accident and Hospital Indemnity Insurance – Key Perspectives on Today’s Market</p> <p>Richard Schaefer – Chief Actuary, FSA, MAAA, Allstate Benefits</p> <p>Stephanie Turgeon – Director-Product Development, Accident and Health Products, MetLife</p> <p>Nate Sandrowicz – Consulting Actuary, FSA, MAAA, Milliman, Inc.</p> <p>Jennifer Howard – Consulting Actuary, FSA, MAAA, Milliman, Inc.</p>	<p>Hot off the press! Please join us as we review the preliminary results of recent market surveys on hospital indemnity and accident products. Experts in the industry will focus on key findings and compare results to market trends and developments.</p>
3:45–4:45pm Breakout #1	<p>The Future of the Regulation of Supplemental Insurance</p> <p>J.P. Wieske – Executive Director, Health Benefits Institute</p> <p>Jack Friou – HBI Executive Advisory Board and Founder/President of Tangent Point Solutions, Health Benefits Institute</p>	<ul style="list-style-type: none"> ■ Understanding how state legislators and regulators see the industry, and their concerns. ■ Review and analysis of current NAIC deliberations on supplemental insurance including lead generation issues, the NAIC Model on supplemental issues (Model 171) and the Market Conduct Annual Statement requirements. ■ Navigating state legislator and regulator issues, concerns and efforts to regulate supplemental coverage.
3:45–4:45pm Breakout #2	<p>Gigged Out: An Emerging Workforce in Pursuit of Stability</p> <p>Emily Smith Cardineau – Director of Content Marketing, Cake & Arrow</p> <p>Kate Muth – Head of Strategy, Cake & Arrow</p>	<p>For years, gig work has been proffered as an attractive alternative to more traditional full-time work, enabling a more flexible and autonomous lifestyle. While this may be true for some workers, many gig workers find themselves underinsured and overexposed to risk, overworked and struggling to get by, and increasingly competing for lower and lower wages. The pandemic has only worsened the plight of gig workers.</p> <p>Over the last four years, researchers at Cake & Arrow have spoken with thousands of gig-economy workers to better understand their attitudes, beliefs, behaviors and mindsets around insurance. In this presentation, the team at Cake & Arrow will review the cumulative insights gleaned through three years of research with gig-economy workers, with special emphasis upon:</p> <ul style="list-style-type: none"> ■ The unique challenges and risks facing gig workers today ■ How the Covid-19 pandemic has exposed hard truths about the gig economy that have been there all along ■ What a closer look gig work can tell us about the future workforce ■ Opportunities for insurers to better address the unique needs and risks of gig economy workers

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