



## **Health Care Webinar**

### **The Future of HSAs and Consumer-Driven Plans: How Actuarial Value and Medical Loss Ratio Rules Will Change the Landscape**

Do you understand the new HHS guidance bulletin on actuarial value? How will the minimum medical loss ratio regulations impact your business? If you are involved with the design, sale, purchase or implementation of HSAs or HRAs, consumer-driven health plans, or related services, you won't want to miss this 90 minute webinar to find out what the future holds for these plans. Hear "Mr. HSA," Roy Ramthun, and actuarial expert Mac McCarthy explain the new HHS bulletin and review the final regulations on minimum medical loss ratios. You will gain practical, insightful, high-quality information to help you understand how the new requirements create challenges and what you can do in response.

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Choose from one of three options to hear the webinar live. Identical Webinars will be presented on the following dates:

#### **Tuesday, March 13, 2012**

11:00 am – 12:30 pm ET (8:00 am – 9:30 am PT)

#### **Wednesday, March 21, 2012**

12:00 pm – 1:30 pm ET (9:00 am – 10:30 am PT)

#### **Thursday, March 29, 2012**

11:00 am – 12:30 pm ET (8:00 am – 9:30 am PT)

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**Cost: \$50 (FREE for Healthcare Choice Coalition Members)**

Click <http://www.healthcarechoicecoalition.org/join-now.html> to register or join the Coalition (only \$25)

For more information on the Coalition, please visit [www.healthcarechoicecoalition.org](http://www.healthcarechoicecoalition.org)

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## Speaker Bios

### **Roy Ramthun, MSPH**



Roy Ramthun is a nationally-recognized expert on Health Savings Accounts and consumer-directed health care issues. He led the U.S. Treasury Department's implementation of HSAs after they were enacted into law in 2003. President George W. Bush then tapped Mr. Ramthun to be his health care policy advisor at the White House, where he developed the President's proposals to expand HSAs while overseeing the implementation of the Medicare prescription drug benefit (Part D). As President of HSA Consulting Services, LLC, he continues to be an advocate for consumerism in health care and is a frequent speaker at conferences and seminars around the country. Mr. Ramthun has over twenty years of health care and public policy experience, both in government and in the private sector. He has served on the staff of the U.S. Senate Committee on

Finance and the U.S. Health Care Financing Administration (now known as the Centers for Medicare & Medicaid Services). He also spent eight years with Humana Inc. Mr. Ramthun holds a Master of Science degree in Public Health from the University of North Carolina, and a Bachelor of Science degree from the University of Michigan.

### **L.J. (Mac) McCarthy, FSA, MAAA, FCA**



Mr. McCarthy is the President of McCarthy Actuarial Consulting, combining the discipline of actuarial science with extensive experience and a reputation for integrity to help employers, health plans and researchers find innovative solutions to health and welfare issues. He has over 30 years of health and welfare actuarial experience, with over 20 years advising employers and plans on the development and financial management of innovative programs. His specialties include wellness and disease management programs, consumer driven healthcare, multi-option benefit programs, post-retirement medical and disability plans. Mr.

McCarthy currently sits on the Conference of Consulting Actuaries Board of Directors, is a member of the CCA's Healthcare Reform Steering Committee and has led work groups of the Society of Actuaries and the American Academy of Actuaries to evaluate aspects of national health reform legislation and to develop continuing education materials for actuaries on this topic. He also served as a member of an American Academy of Actuaries committee on consumer driven health plans. He is a regular speaker at national actuarial meetings as well as other forums. Mr. McCarthy received a BS in mathematics from the Illinois Institute of Technology. He is a Fellow of the Society of Actuaries, a Member of the American Academy of Actuaries, and a Fellow of the Conference of Consulting Actuaries.