



**Promoting Appropriate Utilization in an Era of Increasing Patient Cost Sharing:
Early Experience and Future Benefit Design Strategies**

**October 3, 2005
Washington, DC**

8.30: Registration and Continental Breakfast

9.00: Issue Overview Stuart Altman, Ph.D.

9.15: What is driving the market for consumer directed health plans and what have we learned from the early experience with high deductible products?

Who is signing up for high deductible plans? How does utilization under these plans differ from more traditional benefit programs? What is the impact on low-income enrollees and those with chronic health conditions? Is there evidence that patients forego necessary care under these plans? How will these products evolve over the next three years?

Speakers: Jack Rowe, M.D., Chairman and CEO, Aetna, Inc.
 Leonard Schaeffer, Chairman, Wellpoint Inc.
 Tony Miller, President, Definity Health

10.00: Discussion

10.40: Break

11.00: What are the potential benefits and challenges of the current shift towards greater patient cost sharing? How can these programs be designed to promote effective consumer choice without adversely affecting patient health?

Discussants: Gail Shearer, Director of Health Policy, Consumers Union
 Peter Lee, President, Pacific Business Group on Health
 Steve Parente, Ph.D., Assistant Professor, University of Minnesota

11.45: Discussion

12.30: Adjourn (Lunch will be served)