Outline for the CWPP™ Certification Course

Health Insurance

Why Costs are Rising And How to Curb those Costs
(1 Hour; 25 Pages of Text)

1) Introduction

2) Why Costs Are Rising
   a)HIPAA/Kennedy-Kassabaum Bill
3) COBRA
   a)Plans Covered by COBRA
   b)Those eligible for coverage
   c)Time Frames

Health Insurance Strategies

4) Fully Insured

5) Health Reimbursement Accounts (HRAs)
   a) What is an HRA
   b) How do HRAs work?
   c) How does the Employer fund the HRA?
   d) How many types of HRA plans are possible to implement?
   e) Why would an employer consider an HRA?
   f) Can Employees "cash out" their unused HRA funds?
   g) Who holds the HRA funds?
   h) Can an LLC or Sub-S Corporation participate in an HRA program?
   i) Summary on HRAs

6) Partially Self-Funded Plans
   a)Viability for your clients
   b) Why are Partially Self-Funded Plans not being used?

7) Prescription Drug Card 'Carve-Out' Plans

8) Section 125 Plans

9) Health Savings Account (HSA) (formerly Medical Savings Accounts)
   a) What is an HSA?
   b) What can the HSA Money be used for?
   c) Why use an HSA?
   d) How Does an HSA Work to Save Employers Money?
   e) Example 1
   f) Example 2:
   g) Why employers do not use HSAs
   h) Frequently Asked HSA Questions

10) Summary on Health Insurance