**Human Capital & Risk Management Summit**

**2023**

Captives and Pharmacy

Breakdown by Five Minutes Transcript

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| **Timestamps (min.)** | **Audio Summary** |
| 00:00 - 5:00 | * Introductions
* Major Carrier Stock Prices since ACA
* Risk Financing Options
* Fully Insured Financials
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| 5:00 - 10:00 | * Fully Insured cont.
* Captive Stop Loss Group Purchasing Consortium
* ParetoHealth by the Numbers
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| 10:00 - 15:00 | * ParetoHealth by the Numbers cont.
* Risk of Traditional Self Insurance
* $1M+ Claims vs Population Growth
* Catastrophic Claims
* Traditional Stop-Loss Insurance
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| 15:00 - 20:00 | * Traditional Stop-Loss Insurance cont.
* Traditional Stop-Loss Renewal
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| 20:00 - 25:00 | * Traditional Stop-Loss Renewal cont.
* Traditional Self Insurance & Small to Mid-Sized Businesses
* ParetoHealth/Cambridge Stability & Value
* Pareto/Cambridge Mitigates the Impact of Large Claims
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| 25:00 - 30:00 | * Pareto/Cambridge Mitigates the Impact of Large Claims cont.
* Self-Insured/Captive vs. Fully Insured
* Structure – Benefits/Plan Design/Network
* Pareto & Cambridge’s Robust Cost Containment
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| 30:00 - 35:00 | * Pareto & Cambridge’s Robust Cost Containment cont.
* Springbuk – Data Analytics & Forecasting
* Best-in-Class Partners and Programs
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| 35:00 - 40:00 | * Best-in-Class Partners and Programs
* Risk Financing and Cost Management
* Typical Broker Stop Loss Analysis
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| 40:00 - 45:00 | * Typical Broker Stop Loss Analysis cont.
* Infusion Therapy Case Study
* Pharmacy Case Study
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| 45:00 - 50:00 | * Pharmacy Case Study cont.
* Pareto/Cambridge Multi-Year Strategy
* ParetoHealth Cost Management
* Member Meetings
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| 50:00 - 55:00 | * Member Meetings cont.
* Pharmacy 101
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| 55:00 - 1:00:00 | * Pharmacy 101 cont.
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| 1:00:00 - 1:05:00 | * Pharmacy 101 cont.
* Medical Pharmacy Trends
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| 1:05:00 - 1:10:00 | * Medical Pharmacy Trend cont.
* Prescription Claims Case Study
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| 1:10:00 - 1:16:21 | * Prescription Claims Case Study Continued
* Where do We go from Here
* Q&A
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**Session Recordings Produced by:**

