**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 |
| 5:00 - 10:00 | * Fully Insured cont. * Captive Stop Loss Group Purchasing Consortium * ParetoHealth by the Numbers |
| 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 |
| 15:00 - 20:00 | * Traditional Stop-Loss Insurance cont. * Traditional Stop-Loss Renewal |
| 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 |
| 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 |
| 30:00 - 35:00 | * Pareto & Cambridge’s Robust Cost Containment cont. * Springbuk – Data Analytics & Forecasting * Best-in-Class Partners and Programs |
| 35:00 - 40:00 | * Best-in-Class Partners and Programs * Risk Financing and Cost Management * Typical Broker Stop Loss Analysis |
| 40:00 - 45:00 | * Typical Broker Stop Loss Analysis cont. * Infusion Therapy Case Study * Pharmacy Case Study |
| 45:00 - 50:00 | * Pharmacy Case Study cont. * Pareto/Cambridge Multi-Year Strategy * ParetoHealth Cost Management * Member Meetings |
| 50:00 - 55:00 | * Member Meetings cont. * Pharmacy 101 |
| 55:00 - 1:00:00 | * Pharmacy 101 cont. |
| 1:00:00 - 1:05:00 | * Pharmacy 101 cont. * Medical Pharmacy Trends |
| 1:05:00 - 1:10:00 | * Medical Pharmacy Trend cont. * Prescription Claims Case Study |
| 1:10:00 - 1:16:21 | * Prescription Claims Case Study Continued * Where do We go from Here * Q&A |

**Session Recordings Produced by:**

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