**Human Capital & Risk Management Summit**

**2023**

State of EB

Breakdown by Five Minutes Transcript

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| **Timestamps (min.)** | **Audio Summary** |
| 00:00 - 5:00 | * Introductions
* Unemployment Pulse: Overview
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| 5:00 - 10:00 | * Unemployment Pulse: Overview cont.
* Premiums & Deductibles: Workers at Small Firms Vs Workers at Large Firm
 |
| 10:00 - 15:00 | * Premiums & Deductibles: Workers at Small Firms Vs Workers at Large Firm cont.
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| 15:00 - 20:00 | * Important Points on Cost Containment
* Leave Benefits
* Difficulty of Affording Health Care
* Deferred Care & Open Access PPOs/POS Plans
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| 20:00 - 25:00 | * Deferred Care & Open Access PPOs/POS Plans cont.
* Rising Premiums and High-Cost Claims
* Million Dollar Claims
 |
| 25:00 - 30:00 | * Million Dollar Claims cont.
* Medical Pharmacy Managment
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| 30:00 - 35:00 | * Medical Pharmacy Management cont.
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| 35:00 - 40:00 | * Medical Pharmacy Management cont.
* Employer Cost for Employee Compensation - Dec. 2022
* Employee Priority
 |
| 40:00 – 1:01:12 | * Employee Priority cont.
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**Session Recordings Produced by:**

