



Consumer Driven Health Plans: 'Watch, Wait, and See'

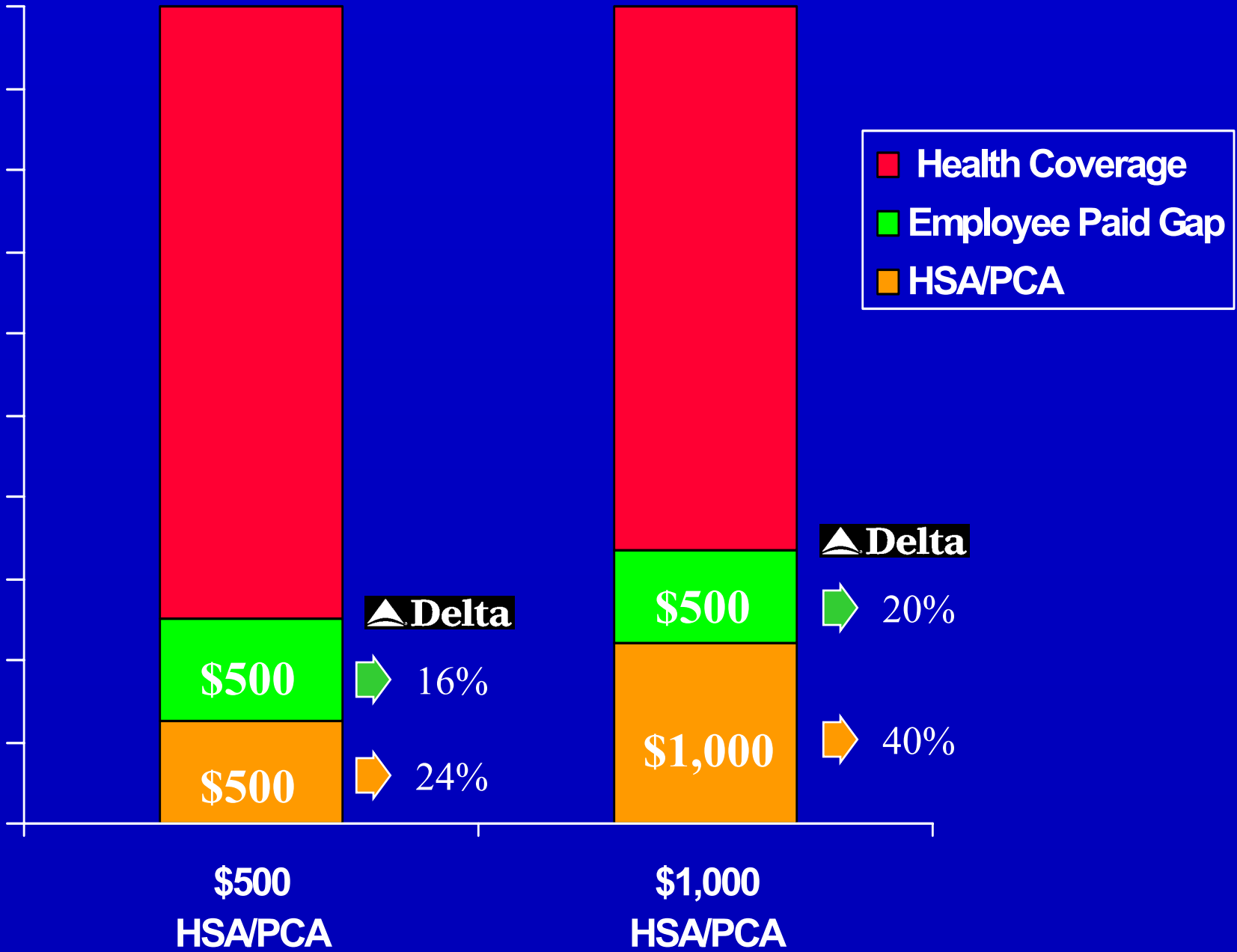
Miles Snowden, MD, MPH
Director-Health Services
Delta Air Lines

If I was not.....
.....I might add a CDHP now.

....Self-insured.....

Financial Issues:

- ASO fee competitiveness
- Provider network fee schedule
- APBO impact from FAS 106 expense accrual for notional employee account balances
- First \$ OOP moves from employee to employer
- Low utilizing subscribers become an expense



If I was not.....
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....accountable for employee-centric benefit
delivery to a heterogeneous workforce....

Administrative Issues:

- Out-sourced aggregation may produce service issues
- Internet-based self-service concerns:
 - Equity among work groups re technology tools
 - Appeals, escalated issues, high cost case mgt issues
 - ERISA compliance re SPD, SMM, EOB notices
- Literacy in a heterogeneous population
- IRC 105 interpretation