

Program

8th Edition

September 19, 2007

Seminar

Out of Country Health Coverage

Wednesday, September 19, 2007
Hilton Hotel • Toronto Airport
5875 Airport Road
Mississauga, Ontario

Information

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OPTIMUM REASSURANCE INC.

<http://groupe-optimum.com/optimum-reassurance/index.html>

7:45 am to 8:15 am Registration and continental breakfast

8:15 am to 8:30 am Welcoming remarks and presentation of Optimum Reassurance

Master of Ceremonies: Gary Mooney, Vice President, Business Development, Optimum Reassurance
 Mario Georgiev, President – Optimum Reassurance
 Pierre Saddik, Vice-President, Travel Insurance Development, Optimum Reassurance

8:30 am to 9:20 am Session 1 – Trends and alternatives in travel insurance underwriting

Speakers: Brad Dance, Executive Director, Business Development, TU Group
 Other speaker to be announced

Moderator: Michel Simard, Vice President, Group Development, Optimum Reassurance

Throughout the last decade, travel insurance underwriting has constantly evolved to reflect new medical technology and emerging experience. This session will attempt to depict the most recent trends in underwriting approaches, such as:

- Simplified vs. long form questionnaires;
- Excluding a person from coverage vs. substandard rating;
- Lifestyle vs. physical underwriting;
- Drill-down vs. knockout underwriting;
- Current treatment vs. stable condition in pre-existing condition exclusions;
- Underwriting of obesity, tobacco usage, home oxygen use, chronic illnesses and hypertension.

9:20 am to 10:10 am Session 2 – Negotiating with U.S. hospitals:
 The good, the bad and the ugly

Speakers: David Angelone, CEO, Cross Border Solutions, United Health Group International
 Shai Gold, V.P. (FHS), Jackson Memorial International

Moderator: Pierre Saddik, Optimum Reassurance

In this session, our experts will present their views on current trends in hospital re-pricing, including:

- Under what conditions will hospitals be willing to offer discounts both in network and non-network situations?
- What new approaches will be needed from a payer's standpoint to negotiate deeper discounts for large amount settlements?

10:10 am to 10:30 am Coffee Break

10:30 am to 11 :15 am Keynote address – The Cure:
 How Capitalism can save American Health Care

Keynote speaker: Dr David Gratzter, MD
 Senior fellow, Manhattan Institute

Dr. Gratzter will talk about his latest book: *The Cure: How Capitalism can save American Health Care*, where he argues that the heart of the problem in American health care is its addiction to outmoded and discredited economic ideas and where he makes the case that it is possible to reduce health expenses, insure millions more, and improve quality of care while not growing government or raising taxes.

Dr Gratzter will also touch on the current shape of the Canadian Health Care system and its ability to properly respond to the emerging needs of Canadians

11:15 am to 12:20 pm

Session 3 – Confirming coverage vs. duty of care: How should pre-existing condition clauses be applied?

Speakers: Ron Mayer, President, World Travel Protection
Martha Turnbull, Director, Travel Claims , RBC Insurance
Jacques Gilbert, President, Pottruff and Smith

Moderator: Cathy Shum-Adams, Vice President, Individual Development, Optimum Reassurance

As Canadians travel more extensively in less-developed countries such as the Dominican Republic and Mexico, experience shows that they are less likely to receive “good Samaritan” treatment in foreign hospitals when there is uncertainty about the eligibility for payment under their travel insurance policy.

As most travel policies have a pre-existing condition or other eligibility criteria, there have been situations where the process of confirming coverage has held up the provision of assistance services, resulting in patients having to make upfront payment, lesser care or even death.

This session looks at the inherent conflict between the insurer’s duty of care to the insured and its need to ensure that claims are paid in accordance with policy provisions.

The speakers will express their views on best practices regarding pre-existing condition clauses and whether the industry needs to change its claims approval practices.

12:20 pm to 1:45 pm

Cocktail and Lunch

1:45 pm to 2:50 pm

Session 4 – Telemedicine applications for travel insurance

Speakers: Dr. Joel Kahn, Executive Vice President & CIO, WorldCare International
Joseph Ternullo, Associate Director, Centre for Connected Health

Moderator: Gary Mooney, Optimum Reassurance

Telemedicine is the use of medical information exchanged from one site to another via electronic communications. The simplest examples are faxes of medical files and telephone calls between doctors. Higher tech examples are transfer of medical images via the Internet and remote diagnosis using real-time data connections. Telemedicine can be very useful in situations involving patients at locations remote from medical expertise and for communications between general practitioners and specialists.

There are huge opportunities for underwriters and assistance companies to apply advancing telemedicine technology for confirmation of medical diagnoses of travelers and for authorization of treatment plans. This session looks at the potential for using telemedicine in travel insurance and considers what changes would be needed to make full use of this innovation.

2:50 pm to 3:10 pm

Coffee Break

3:10 pm to 3:55 pm

Session 5 – Legal update on out-of-country medical insurance

Speaker: Jill McCutcheon, Legal Counsel, Blaney McMurtry

This session will outline some of the most recent legal actions and decisions regarding out-of-country insurance claims.

3:55 pm

Closing remarks and adjournment

Speaker: Mario Georgiev, President, Optimum Reassurance