



HM264: Challenges in Health Insurance and Corporate Medical Benefits Management

Training Description:

Managing corporate health insurance and employee medical benefits has become increasingly complex due to rising healthcare costs, changing regulations, evolving employee expectations, digital transformation and increasing demand for quality healthcare services. Organizations must strike a balance between providing competitive healthcare benefits, controlling insurance costs, ensuring compliance and improving employee wellbeing.

This comprehensive training course equips HR professionals, compensation and benefits specialists, insurance administrators, finance professionals and healthcare benefit managers with the knowledge and practical tools to effectively design, administer, evaluate and optimize corporate health insurance and medical benefits programs while managing financial risks and enhancing employee satisfaction.

Training Objectives:

By the end of the training, participants will be able to:

- ✓ Understand health insurance principles and corporate medical benefits management
- ✓ Identify current challenges affecting employer-sponsored health insurance
- ✓ Evaluate different healthcare insurance plans and coverage options
- ✓ Manage insurance costs without compromising employee welfare
- ✓ Analyze medical claims and utilization trends
- ✓ Improve vendor and insurance provider management
- ✓ Ensure legal and regulatory compliance
- ✓ Develop employee wellness initiatives that reduce healthcare costs
- ✓ Utilize data analytics for better decision-making
- ✓ Create sustainable and cost-effective corporate medical benefit strategies

Training Designed for:

This training course is intended for HR Directors and HR Managers, Compensation & Benefits Managers, HR Business Partners, Medical Insurance Administrators, Employee Benefits Specialists, Payroll & HR Operations Professionals, Finance Managers responsible for employee benefits, Procurement Professionals managing insurance contracts, Healthcare Administrators, Corporate Wellness Managers, Insurance Coordinators, Risk Management Professionals and Government and Public Sector HR Officers.

Training Requirement:

“Hand’s on practical sessions, equipment and software will be applied during the course if required and as per the client’s request.”

Contents can be adapted to your specific wishes. It is therefore possible to focus on specific modules of the training course as per client’s learning needs and objectives. Further, it should be forwarded to us a month prior to the course dates.

Training Program:

DAY ONE:

FUNDAMENTALS OF CORPORATE HEALTH INSURANCE AND MEDICAL BENEFITS

- ❖ **Module 1: Introduction to Corporate Health Insurance**
 - Fundamentals of Health Insurance
 - Types of Medical Insurance
 - Employer-Sponsored Healthcare Programs
 - Healthcare Financing Models
 - Global Best Practices in Employee Medical Benefits
- ❖ **Module 2: Understanding Medical Benefit Structures**
 - Inpatient vs Outpatient Coverage
 - Dental and Vision Benefits
 - Pharmacy Benefits
 - Maternity Coverage
 - Chronic Disease Management
 - Mental Health Benefits
 - Preventive Healthcare Services
- ❖ **Module 3: Current Challenges in Corporate Medical Benefits**
 - Rising Healthcare Costs
 - Medical Inflation
 - Aging Workforce
 - Chronic Disease Burden
 - Employee Expectations
 - Fraudulent Medical Claims
- ❖ **Practical Workshop:**
 - Evaluate an existing employee medical benefits package
 - Discussion: Common challenges faced within participants' organizations

DAY TWO:

HEALTH INSURANCE ADMINISTRATION AND COST MANAGEMENT

- ❖ **Module 1: Health Insurance Plan Design**
 - PPO, HMO, Network Plans
 - Self-Insured vs Fully Insured Plans
 - Deductibles
 - Copayments
 - Coinsurance
 - Coverage Limits
- ❖ **Module 2: Cost Control Strategies**
 - Healthcare Cost Drivers
 - Premium Negotiation
 - Claims Cost Management
 - Employee Cost Sharing
 - Disease Prevention Programs
 - Wellness Incentives

❖ **Module 3: Medical Claims Management**

- Claims Processing
- Claims Review Procedures
- Claims Auditing
- High-Cost Claim Management
- Fraud Detection Techniques
- Appeals and Dispute Resolution

❖ Practical Workshop

- Analyze medical claims data
- Identify opportunities for cost reduction

DAY THREE:

VENDOR MANAGEMENT, COMPLIANCE AND RISK MANAGEMENT

❖ Module 1: Managing Insurance Providers

- Selecting Insurance Providers
- Service Level Agreements (SLAs)
- Third-Party Administrators (TPAs)
- Performance Evaluation
- Contract Management

❖ **Module 2: Regulatory Compliance**

- Employment Laws
- Healthcare Regulations
- Data Privacy
- Confidentiality Requirements
- Ethical Considerations

❖ **Module 3: Risk Management**

- Insurance Risk Assessment
- Catastrophic Claims
- Financial Risk
- Fraud Prevention
- Internal Controls

❖ Practical Workshop:

- Insurance contract evaluation
- Risk assessment exercise

DAY FOUR:

EMPLOYEE WELLBEING AND STRATEGIC BENEFITS MANAGEMENT

❖ **Module 1: Employee Wellness Programs**

- Corporate Wellness Strategies
- Preventive Care Programs
- Health Screening Initiatives
- Mental Health Programs
- Lifestyle Management

❖ **Module 2: Employee Engagement**

- Communicating Health Benefits
- Employee Education Programs
- Benefits Awareness Campaigns

- Digital Benefits Portals
- Increasing Benefits Utilization
- ❖ **Module 3: Data Analytics in Health Benefits**
 - Healthcare Utilization Reports
 - KPI Development
 - Cost Trend Analysis
 - Predictive Analytics
 - ROI Measurement
- ❖ **Practical Workshop:**
 - Develop a corporate wellness strategy
 - Build a health benefits dashboard

DAY FIVE:

STRATEGIC PLANNING AND FUTURE TRENDS IN HEALTH INSURANCE

- ❖ **Module 1: Strategic Benefits Planning**
 - Aligning Benefits with Business Strategy
 - Budget Planning
 - Benefits Benchmarking
 - Long-Term Sustainability
 - Healthcare Investment Decisions
- ❖ **Module 2: Emerging Trends**
 - Digital Healthcare
 - Telemedicine
 - Artificial Intelligence in Claims Management
 - Wearable Health Technology
 - Personalized Healthcare
 - ESG and Employee Wellbeing
- ❖ **Module 3: Building a Future-Ready Medical Benefits Strategy**
 - Benefits Optimization
 - Continuous Improvement
 - Change Management
 - Measuring Success
 - Action Planning
- ❖ Course Conclusion
- ❖ POST-ASSESSMENT and EVALUATION

Training Methodology:

This interactive training course includes the following training methodologies as a percentage of the total tuition hours:

- 30% Lectures, Concepts, Role Play
- 70% Workshops & Work Presentations, Techniques, Based on Case Studies & Practical Exercises, Gamification, Software & General Discussions
- Pre and Post Test

Training Certificate(s):

CMCT Internationally recognized certificate(s) will be issued to each participant who completed the course.

Training Fees:

USD\$ TBA as per the location - This rate includes participant's manual, hand-outs, buffet lunch, coffee/tea on arrival, morning & afternoon of each day.

Note: The 5% VAT (Value Added Tax), will be effective starting 01st of January 2018 as per the new regulation from the UAE Government. The VAT applies for all quotation both for local and abroad.

Training Timings:

Daily Timings:

07:45 - 08:00	Morning Coffee / Tea
08:00 - 10:00	First Session
10:00 - 10:20	Recess (Coffee/Tea/Snacks)
10:20 - 12:20	Second Session
12:20 - 13:00	Recess (Prayer Break & Lunch)
13:00 - 14:00	Last Session

For training registrations or in-house enquiries, please contact:

Aisha Relativo - Training & Career Development Manager

aisha@cmc-me.com / training@cmc-me.com

Tel.: +971 2 665 3945 or +971 2 643 6653 | Mob.: +971 52 2954615