



Health Care Reform



We are a Thought Leader



Research

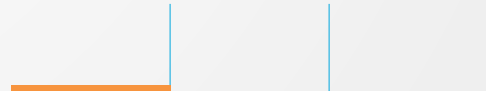
Aflac has invested in research to understand the effect of HCR on workers and how to best adapt to the changes.



Experience

Aflac has operated in Japan, where there is national healthcare, for over 35 years.

Aflac
Your HCR Advisor





3 Essential Questions You Must Ask in 2013

1

Should I offer
employer-provided
coverage?

2

How much
can my business
afford to spend?

3

Which strategy
will I choose?





What is Changing?

Penalties Exchanges
Employee Subsidies **Rising Costs**
Tax Credits

Must transition by 2014

What does all this mean to you?

You &
Health Care Reform





Why you should care

How HCR Will Impact your Business



Mitigate Risks

Am I subject to any penalties?
How can I comply?

Manage your Costs

What will all this cost me?
Is there potential for me to save?

Employee Impact

How does all this impact my employees? How
can I continue to attract and retain good talent?

You &
Health Care Reform





Let's talk about your business!

How many full time employees do you have?



25-49



50+

You &
Health Care Reform





Mitigate Risks

How HCR Will Impact your Business

Risks

Costs

Employees

Legal Risks

No Penalties

Employee Education

Business Risks

Attract & Retain

Individual Mandate 2014

88% of Employers will continue to offer benefits



You & Health Care Reform



Manage Costs

How HCR Will Impact your Business

Risks

Costs

Employees



This is an opportunity to rethink how you structure your benefits

You &
Health Care Reform





Impact on your Employees

How HCR Will Impact your Business

Risks

Costs

Employees

Employees
are
confused
about HCR

60%
need guidance
from Employer

+
more

60%
of bankruptcies are
from **medical bills**

Benefits
play big role in
**Employee
Satisfaction**

68%
say benefits affect
loyalty

You & Health Care Reform



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You & Health Care Reform



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You & Health Care Reform



Mitigate Risks

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Legal Risks

Penalties
\$2,000 per employee*

Employee
Education

Business Risks

Attract & Retain

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You & Health Care Reform



Manage Costs

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Offer
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Tax Credits

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You & Health Care Reform





Impact on your Employees

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Your Concerns



Offer Traditional

Self-funded Model

Will NOT offer (Public Exchange)

Defined Contribution Plan



Regardless of the plan,
your employees will be exposed

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What you need from your health care partner(s)



Research and Communications
Understand Changes



Employer Advocate
Provide Guidance



Decision Support Tools



Employee Education Training



Enrollment Services & Platforms Support



Supplemental Solutions
Help Fill Gaps

You & Health Care Reform





Aflac is a Supplemental Benefits Option



Supplemental insurance works together with major medical to protect your employees and their families.

Aflac is a safety net for daily living expenses and out of pocket costs that major medical doesn't cover.

**You
& Aflac**





Aflac is a Benefits Partner



Why do over
430,000
companies
offer Aflac?

Extra layer of protection
your employees need

You can provide Aflac
at no direct cost

Aflac policies are
easy to administer

Aflac complements your
company's existing benefits

Aflac helps
attract & retain employees

You
& Aflac





A Partnership with Solutions



Research and Communications
Understand Changes



Employer Advocate
Provide Guidance



Decision Support
Tools



Employee Education
Training



Enrollment Services & Platforms
Support



Supplemental Solutions
Help Fill Gaps

**You
& Aflac**



Aflac Features



Pays Cash
Directly to Employees

Pays Regardless
of Other Insurances

Guaranteed
Renewable

Rates Do Not
Increase

Portable

4 Day
Claims

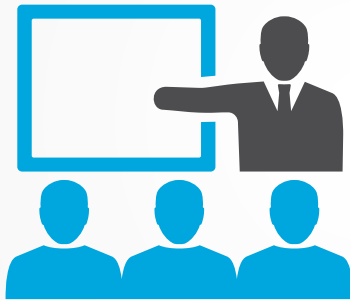
Affordable

You
& **Aflac**



It's about Education

Aflac provides one-on-one benefits counseling and education for all your employees



Employees are exposed
and unaware of risks

Many employees don't
understand their benefits package

Could be worse with added
confusion of health care reform

50% have less than \$500 available
to pay out-of-pocket expenses

You
& Aflac





Aflac Policies

All policies offer direct-to-the policyholder cash benefits to help cover what other insurance doesn't



Accident



Cancer



Critical Care



Hospital

You
& Aflac



Aflac Policies

All Aflac policies are portable; clients can keep them should they change jobs or retire.



Short-Term Disability

Dental & Vision

Life

You
& Aflac





Select
Policies



Employee
Education



One-on-one
Enrollment



Additional HCR
Collateral

Next
Steps



Additional Collateral

5 HCR Dates

Every Business
Needs to Know

6 Key Facts Small Businesses

Need to Know
About Public HCR
Exchanges

7 Important Facts

About HCR
Exchanges

HCR in a Nutshell

Top 10 Need-To-Know

Facts About HCR

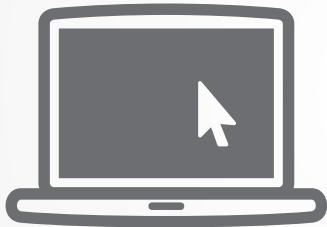
For additional resources visit: www.aflac.com/healthcare_reform

Next Steps



The Exchanges 2014

An online marketplace where individuals and businesses can go to shop for health insurance



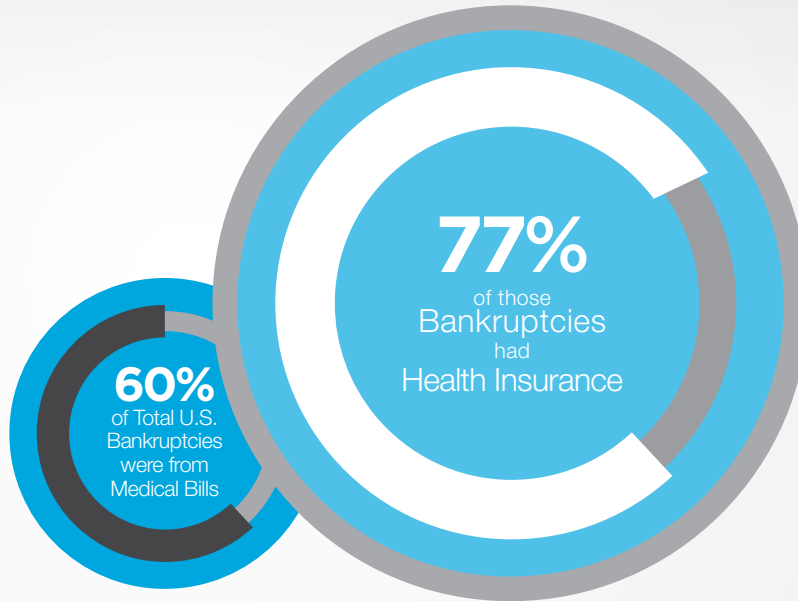
Level of Coverage	Percentage of Cost Covered	Required By Consumer
Platinum	90%	10%
Gold	80%	20%
Silver	70%	30%
Bronze	60%	40%

RETURN:



The Need for Employee Education

Major medical insurance doesn't cover everything



RETURN:

Source: Harvard Business

