

*RIDE THE WAVE
to Success*

Benefits Conference 2024

*SPEAKERS/
Wednesday, April 24, 2024*



**8:45 | Regan Debban | J.D. MBA, Principal | Benefit Comply, LLC
Waves of Compliance**

As we settle into 2024, it's the perfect opportunity to confirm that we understand some of the most common health and welfare benefit compliance issues employers are facing. This session will focus on the ACA's requirements for offering coverage to full-time employees, benefit nondiscrimination rules, and considerations for benefit offers to owners, domestic partners and other non-employees.

About Regan

Regan Debban, a Principal at Benefit Comply, LLC, has more than 10 years' experience in employee benefits as both an attorney and an advisor. She provides guidance related to regulatory compliance matters to employers and insurance industry professionals. Ms. Debban's work has included helping employers navigate and find practical solutions to complicated Affordable Care Act requirements, in addition to assisting with other employee benefit compliance issues arising under ERISA, COBRA, Section 125, and HIPAA. Ms. Debban has been a featured speaker at events nationwide and has been a principal presenter in compliance webinars attended by thousands of employers and insurance professionals. She is also the author of a leading guide to ACA employer reporting requirements and has helped more than 100 employers successfully appeal IRS §4980H collection efforts. Prior to joining Benefit Comply, Ms. Debban worked as in-house counsel assisting in HR, benefit, and data security compliance, including for a major Fortune 500 company. She also worked as a legal researcher for Thomson Reuters, for a PEO providing benefits and HR services to small employers, and as an employee benefits consultant before entering law school. Ms. Debban received her law degree from William Mitchell College of Law and her MBA from The University of St. Thomas.



**10:00 | Andy Neary | Speaker, Author, Podcast Host and Coach to the
Insurance Industry | Complete Game Consulting
The Insurance Agent Sales Playbook**

Sales is a game of who knows you, likes you, and trusts you. Andy will share how to craft a message and marketing strategy that will have you playing bigger than your competition. Fun, bold, yet highly insightful, The Insurance Agent Sales Playbook will delight and help make the necessary mindset shifts to win in today's market!

About Andy

Andy is a former professional baseball player turned insurance adviser and business coach. Andy utilizes the lessons he learned on the mound to help insurance professionals build the mindset, skills and habits needed for success. In 2019, he founded Complete Game Consulting, a coaching and training company. Andy is Host of the Bullpen Sessions: A Podcast For Insurance Professionals Driven To Reach Their Full Potential. Each week, Andy interviews subject matter experts and shares tips from the Complete Game Marketing Playbook to give insurance professionals the mindset and tactics it takes to win today. Andy was also a contributing author to the Amazon Best Seller, Breaking Through the Status Quo: How Innovative Companies Are Changing The Benefits Game To Help Their Employees And Boost Their Bottom Line. Andy resides in South-central Wisconsin.



**12:40 | John Kuzara | National Sales Director | Excelsior Insurance
Brokerage
Drop In with Level Funding**

Level Funded group medical plans are not brand new to the small group market but have become much more popular since 2018 with the entry to the Minnesota market of United Healthcare and Aetna. Level funded medical plans are mainly targeted to employers with 2-50 employees who are looking for alternatives to plans offered in the small group ACA fully insured market. Covered in this presentation will be how level funded plans differ from fully insured plans, how they are underwritten, and what compliance and filing requirements there are for level funded plans.

About John

John Kuzara has been an employee benefits wholesaler since 1989, first with North Star Marketing/John Alden Life/Assurant Health as sales rep and then sales manager, and since 2007 with Excelsior Benefits as National Sales Director. Excelsior Benefits is an independent wholesale General Agency that helps carriers market their employee benefit products in the 2-100 space and helps agents sell those products to their clients. John attended Benilde-St. Margarets's High School and graduated from the University of Minnesota. John was a member of the USA National Bandy team from 1998-2005 and is a part-time volunteer with Dinomights, an inner-city hockey and tutoring program for low-income children in Minneapolis. He lives with his family in Minnetonka.

**2:40 PM | Panel Discussion: Technology Rip tides and Choosing Your Wave
Moderator | Andy Neary | Complete Game Consulting**

The panel will define the basics of Technology and the different ways in which agents can utilize technology to assist their clients in managing their employee benefits including emerging technologies, adaptation, and risks of technology. Panelists represent the perspectives of agent, Benefit Administration, and Human Resources.



Panelist | Mike Anderson, REBC, LPRT | Anderson Benefit Partners

About Mike

Mike Anderson REBC, LPRT has been an independent producer since 2012 and founded Anderson Benefit Partners in 2015. Anderson Benefit Partners serves small and large group employers, individuals and Medicare beneficiaries. Mike has been a Golden Eagle Leading Producer Round Table award winner in 2022 and 2023 and a Soaring Eagle Producer in 2024. Mike was also awarded the David LeClair award in 2022. Mike has been on the MAHU Board since 2021 and is serving as the current President. Anderson Benefit Partners is a full service agency that has grown one client at a time, by helping employers and individuals understand their benefit options and make good insurance decisions. Mike is married to Brittney and lives in Maple Grove with their 3 boys, Weston (almost 3), Auggie (1 1/2) and Alex (18). AND IS THE LUCKIEST GUY IN THE WORLD!!!



Panelist | Chris Kelly | AssetHRs

About Chris

Chris has been a Senior executive, entrepreneur, and business owner since 1990. He has been the founder and president of AssetHR since 2005, offering Human Resource, Payroll, and Employee Benefits solutions to clients across varied industries, including banking, financial and business professional services, information technology, health and medical services, and manufacturing.

Chris has extensive knowledge in all facets of the HR outsourcing marketplace, including human resource management system (HRMS) technology, payroll administration, employee benefits products, and administration, plus employer insurance products. He prides himself on being fair to his employees and clients, “chasing relationships above revenue”.

Besides being passionate about creating a like-minded employee environment where customer service and production are our priority, Chris enjoys spending his free time with his family; his wife, MaryAnn, and their four children, Joey, Frankie, Jack, and Gwendolyn. Whether it’s golfing, lifting weights, volunteering at Ronald McDonald House, or flying back to his hometown in New York, Chris is happy to have the opportunity to spend quality time around the people he loves.



Panelist | Ana Kuzara | Excelsior Insurance Brokerage

About Ana

After graduating from University of North Dakota, Ana followed in her father’s footsteps and began her career in health insurance/ employee benefits in 2018 as an account coordinator and has now transitioned into a technology focused role. Ana has worked at Excelsior Benefits for nearly four years, leaving to work for Nexben, an ICHRA technology startup before returning in 2022 to assist Optum Tech to develop an ICHRA product for UnitedHealth Care. Ana’s experience ranges from account level support to product development. Currently, Ana’s focus is to develop technology focused solutions for brokers and their clients.

**Speaker handouts are available at the MAHU website www.emahu.org
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