

Congressional  
**HEALTH CARE REFORM**  
Education Project

Supported by the Robert Wood Johnson Foundation

**Program for next Friday, October 10**

**Benefits in Health Insurance**

**Benefits in health insurance: Current patterns and trends in insurance benefits including coverage and cost-sharing**

- Gary Claxton, *Kaiser Family Foundation*—in the morning House session only
- Paul Ginsburg, PhD, *Center for Studying Health System Change*—in the afternoon Senate session only

**Calculating the costs of benefits, out-of-pocket costs and premiums**

- John Bertko, F.S.A., M.A.A.A., *RAND*; *former Chief Actuary, Humana Inc.*

**Benefit design**

- Cathy Schoen, MS, *The Commonwealth Fund*
- Michael Chernew, PhD, *Harvard University*

**10 a.m. – 12 noon – Rayburn B-318**

**1 - 3 p.m. – Reserve Officers Association, 1<sup>st</sup> and Constitution NE**

