



**Robert M. La Follette**  
**School of Public Affairs**  
UNIVERSITY OF WISCONSIN-MADISON

*Managing Out-of-Pocket Medical Expenses:  
How Well are Families Prepared for a World of High Deductibles?*

May 16, 2019

2 to 5 p.m.

Pyle Center, 702 Langdon Street

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A wide range of surveys show that many people struggle to pay for out-of-pocket medical expenses. With support from Herb Kohl Philanthropies through the La Follette School of Public Affairs, this event will share the results of a survey conducted among public employees who have health plans through the Wisconsin Employee Trust Funds (ETF). The survey explores how out-of-pocket costs influence people's views and use of health care services. After providing new evidence on how consumers and providers perceive the financial challenges of managing health care expenses, the discussion will turn to solutions, including how to better prepare consumers and families to effectively use high deductible health plans. Along with the summary of survey research, the discussion at this event will be the basis of a forthcoming policy paper on strategies for supporting people with managing their out-of-pocket medical expenses.

2 p.m. Welcome – Susan Webb Yackee, Director and Professor, La Follette School of Public Affairs

Study Findings – J. Michael Collins, La Follette School of Public Affairs and Center for Financial Security, UW–Madison

Discussion: Perspectives Panel – Justin Sydnor, Wisconsin School of Business

- Robert J. Conlin, Secretary, Wisconsin Department of Employee Trust Funds
- Kathy Blumenfeld, Secretary, Wisconsin Department of Financial Institutions
- HJ Waukau, Wisconsin Medical Society

Panel Discussion: Developing Educational and Other Interventions to Support Families Navigate Out-of-Pocket Expenses – Moderator: John Mullahy, UW–Madison

- Decision Tools – Mary Hamman, UW-La Crosse
- Insurance Literacy – Allison Espeseth, Covering Wisconsin
- Financial Interventions – Peggy Olive, UW–Madison, Division of Extension

Designing and Implementing Innovative Approaches to Support Healthy Families and Healthy Family Finances – Moderator: J. Michael Collins, UW–Madison

- Cheryl DeMars, The Alliance
- Karen Timberlake, Michael Best Strategies

5 p.m. Reception

**Robert M. La Follette School of Public Affairs**

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