Beyond
The Healthcare
Twilight Zone

ASCEND AGENDA

AGENCY GROWTH & LEADERSHIP SUMMIT

January 27-30 | Nashville

FROM ILLUSION TO INNOVATION

TUESDAY, JANUARY 27

1:00 PM	REGISTRATION OPEN
5:00 PM	FIRST TIMER ORIENTATION
5:30 PM	WELCOME RECEPTION

WEDNESDAY, JANUARY 28

	WEDNESDAY, JANUARY 28	SPEAKERS
7:00	REGISTRATION OPENS	
7:00-7:45	LIGHT BREAKFAST	
7:45	MORNING MEDITATION	
8:00	CONFERENCE OPENING	
8:10	**KEYNOTE** **BEYOND THE HEALTHCARE TWILIGHT ZONE** **The Escape Route to Another Dimension** *The U.S. healthcare system and employer health plans often feel like a nightmarish episode of The Twilight Zone – upside-down incentives, opaque pricing, a "sickcare" system built on perverse incentives, cynical middlemen who profit from dysfunction, and employers told "you can't control the cost of healthcare." In this high-impact keynote, Nelson Griswold, the architect and Chief Evangelist of NextGen Benefits, exposes the surreal, absurd, and pervasive behaviors of the healthcare system, carriers and brokers that keep employers trapped in this warped alternate reality. Then comes the escape route from the Healthcare Twilight Zone. You'll discover what exists beyond the fog and shadows – real-world examples of transparent, high-performance health plans; billions in employer savings; and advisers who have gained a decisive competitive advantage by stepping through the doorway into the NextGen dimension. There is no reason to remain stuck in the shadows of frustration and resignation when clarity, control, and aligned incentives are waiting on the other side.*	**NELSON GRISWOLD**, NextGen Benefits
9:45	**BREAK**	
10:15	**NEXTGEN TALK** **MAKING COBRA A STRATEGIC TOOL** **Upgrade the Employees' Offboarding Experience**	**KRIS POWELL**, BenePRO
10:30	**RECONNAISSANCE Breakout Sessions I** **Solution Showcase Exhibit Hall Tours** *No aimless wandering. Just laser-focused intel from every exhibitor – fast, fun, and efficient. Prepare to stock up your toolbox!* ***Only at ASCEND!*** **Expert Roundtables** *Strategies & insights from 10 subject matter experts in an hour? Experience tactical speed networking at its most strategic. Get pen & paper ready!* ***Only at ASCEND!***	
12:00 PM	**LUNCH**	
1:00 PM	**CHAINED TO BUCA** **Escaping the Status Quo**	
1:15 PM	**NEXTGEN TALK** **FROM COVERAGE TO CARE** **How Guided Care Protects Employer Spend and Employees**	**MELISSA ALEXANDER, LPN, CCM, BCPA** Ault International Medical Management
1:25 PM	**NEXTGEN LEVEL FUNDING STRATEGIES** **What the future holds** *Level funding is evolving fast — and the gap between how it's sold and how it's underwritten is widening. This no-spin panel pulls back the curtain on how level-funded plans are actually priced, administered, and evaluated by the people who take the risk. Hear directly from underwriters and stop-loss leaders on what truly moves pricing, where brokers oversimplify risk, which submission mistakes kill credibility, and how tightening markets, Rx exposure, and compliance pressure will reshape level funding over the next three to five years. If you want to operate as a serious risk adviser — not a renewal rep — this is a not-to-be-missed session.*	**OMAR HAEDO, GBA**, Elan **DAN HARRISON**, Skyward **DANIEL McCAULEY**, Redemption Health **JOSH McGEE**, Alpine Partners, fmr. Director of Underwriting, BCBS of North Carolina
1:55 PM	**REGULATIONS, LAWSUITS, AND FIDUCIARY RISK – OH MY!** **Employer Exposure; Adviser Opportunity** *The rules have changed — and the legal stakes are rising fast. This session breaks down the surge of fiduciary lawsuits led by feared tort lawyer Jerry Schlichter, including new actions targeting voluntary benefits and entrenched conflicts of interest, alongside the fiduciary and transparency requirements of ERISA and the 2021 Consolidated Appropriations Act. With major brokerages like Mercer, Lockton, Gallagher, and WTW now named in fiduciary litigation, this moment creates a clear opening for independent advisers. Learn how adopting a fiduciary role with transparency and aligned incentives not only reduces risk – but delivers a decisive competitive advantage over conflicted, status quo brokers.*	**JENNIFER BERMAN, JD, MBA,** Lumelight **NELSON GRISWOLD**, NextGen Benefits

2:15 PM	**RECONNAISSANCE Breakout Sessions II**	
3:30 PM	**BREAK**	
	NEXTGEN BENEFITS BRIEFING (All First-Time Attendees)	
4:00 PM	**FROM FULLY INSURED TO SELF-FUNDED** **Disintermediating the BUCA Carrier to Control the Health Care Plan** *Self-funding is the future. Stop renting your employer client's health plan when they can own it, control it, and keep the upside. Learn how to remove unnecessary middlemen, align incentives, and turn the health plan from a guaranteed loss into a managed managed asset that produces transparency, accountability, and real savings.* **FROM HR TO THE C-SUITE** **Selling Healthcare Strategy and Finance to the CEO & CFO** *If you want to win bigger cases, you need to speak the language of the CEO and CFO and talk business. Learn how to reframe healthcare as a financial and risk-management issue, lead with data and strategy, and position yourself as a trusted adviser who belongs in the boardroom – not a salesperson waiting outside it.*	**NELSON GRISWOLD, NextGen Benefits**
	ASCEND VETERANS TRACK (All previous ASCEND Attendees)	
4:05 PM	**OPENING THE UNDERWRITING BLACK BOX** **Inside the Mind of a Stop-Loss Underwriter** *A veteran stop-loss underwriter reveals how cases are actually evaluated, priced, or declined. This unfiltered session reveals the data that matters, the red flags that trigger a DTQ, and the precise thinking behind underwriting decisions. Learn how to present cleaner cases, improve quote odds, and avoid costly mistakes before your submission ever hits the underwriter's desk. Because underwriting doesn't reward optimism – it rewards preparation.*	**OMAR HAEDO, GBA**, Elan
4:35 PM	**FROM THE FRONT LINES OF ADVISER MARKETING** **What's Working, What's Failing, and Why** *In this interactive session, veteran marketing strategist Scott Cantrell, author of* Accelerating Growth Now, *pulls no punches as he exposes what's working and what's wasting time & money. Drawing on live examples from the room, Cantrell dissects what's actually producing results in adviser marketing today. He also breaks down a proven strategy driving consistent growth for advisers who execute it correctly.*	**SCOTT CANTRELL**, Smart Solutions Media
5:10 PM	**ASCEND SWEEPSTAKES DRAWING** – Must Be Present to Win! *Big wins at ASCEND don't just happen on stage – they also happen in the audience. Be there for the ASCEND Sweepstakes Drawing and you could walk away with a $15,000 mentorship with Nelson, a full $6,000 Mastery Track seat, or free $997 tickets to ASCEND 2027. Must be in the audience to win!*	
5:15 PM	**ADJOURN**	
5:30 PM	**INSIDE THE CIRCLE** **How the Industry's Top Advisers Are Accelerating Growth (By Invitation Only)**	
6:30 PM	GALA DINNER COCKTAIL RECEPTION	
7:30 PM	GALA DINNER	
8:30 PM	AWARDS CEREMONY	
9:00 PM	ENTERTAINMENT	

	THURSDAY, JANUARY 29	SPEAKERS
7:00-7:45	LIGHT BREAKFAST	
8:00	MORNING KICKOFF	
8:10	**BEYOND THE HEALTHCARE TWILIGHT ZONE** **Doorway to the NextGen Dimension**	
8:15	**KEYNOTE PANEL ESCAPING THE HEALTHCARE TWILIGHT ZONE** **Reengineering the Employer-Health Plan Relationship** *For decades, employers have signed contracts they don't understand, can't audit, and can't control. This keynote panel features the leaders behind the Elan Health Plan as they unpack a new approach built on transparency, aligned incentives, and accountable partners. From medical cost containment to administration and pharmacy, these experts show how employers are escaping the status quo and reclaiming authority over their health plans.*	**DEB AULT**, Ault Intl. Medical Management **OMAR HAEDO, GBA**, Elan **RENZO LUZZATTI**, US-Rx Care **KASHA OZOG**, Coastal Administrative Svcs.
8:45	**RECONNAISSANCE Breakout Sessions III**	
10:00	**BREAK**	
10:30	**NEXTGEN TALK ESCAPING THE TPA GRAVITY WELL** **Directing Contracting Around or Through the TPA**	**CRISTIN DICKERSON**, Green Imaging

NEXTGEN BENEFITS BRIEFING (All First-Time Attendees)		
10:45	**FROM INSURANCE TO HEALTHCARE** **Managing the Healthcare Supply Chain** *You're not just moving money – you're managing care. Learn how to control care quality and cost across the entire healthcare supply chain, from providers and facilities to pharmacy and clinical decision-making. This is the shift from passively financing claims to actively shaping outcomes – better care, fewer failures, and costs that finally make sense.* **FROM BROKER TO ADVISER** **The Consultative Advantage in a Changing Market** *Brokers pitch products – advisers solve problems. Here's how you make the leap from transactional broker to consultative adviser by elevating the conversation to strategy, outcomes, and accountability. Learn how to engage CEOs and CFOs as peers, diagnose the real drivers of healthcare spend, and become indispensable in a market that no longer rewards order-takers.*	**NELSON GRISWOLD**, NextGen Benefits
ASCEND VETERANS TRACK (All previous ASCEND Attendees)		
11:00	**CARE, REWIRED** **How Technology Is Restoring Access, Speed, and Clinical Judgment** *Healthcare doesn't suffer from a lack of technology – it suffers from poorly deployed care. This session features three clinical models that use technology to solve real access and quality problems: orthopedic-driven MSK decision support, rapid dermatologist review of skin concerns, and direct primary care with a consistent physician relationship. Together, they reduce delays, avoid waste, and improve the patient experience employers are paying for.*	**BERNARD BUBANIC, DC**, Integrated Source One **STEVE SCHUTZER, MD**, Upswing Health **MICHAEL WEBB, MD**, CheckMySpot
11:30	**FROM PHARMACY SPEND TO HEALTH DIVIDENDS** **Turning a $4 Million Diabetes Problem into Better Outcomes and Lower Costs** *When diabetes drugs consume 10% of a company's healthcare budget and outcomes keep declining, the system is broken. This session highlights how NextGen adviser Ben Conner introduced a mandatory, personalized coaching initiative tied to diabetes medications – driving engagement, improving employee health, and delivering meaningful savings. It's a real-world example of how employers can regain control of chronic conditions instead of endlessly funding them.*	**BETSY BIGLER**, Northwind **BEN CONNER**, Conner Insurance **KELLY FENOL**, Spire
12:00 PM	**LUNCH**	
1:00 PM	**GIANT KILLER AWARDS CEREMONY** *These advisers took down the giants – using strategy, not scale. Celebrate the NextGen advisers who outhustled regional and national firms to earn their place in the elite ranks of Giant Killers.*	
1:15 PM	**KEYNOTE INSIDE THE SALES FUNNEL** **Close during Discovery and Win More Business** *Internationally recognized sales authority Ray Leone, author of* Secrets of the Sales Funnel, *reveals the proven sales system that Fortune 500 companies have paid him millions not to teach their competitors. In this high-impact keynote, Ray pulls back the curtain on how elite sales organizations engineer predictable growth – from creating urgency and qualification discipline to controlling deal flow and closing without pressure. This is a rare, unfiltered look at how top performers actually sell...and close.*	**RAY LEONE**, *Secrets of The Sales Funnel*
2:15 PM	**RECONNAISSANCE Breakout Sessions IV**	
3:30 PM	**BREAK**	
4:00 PM	**NEXTGEN TALK THE ADVISER PLAYBOOK** **Differentiation That Wins Level-Funded Deals**	**OMAR ANDRES HEADO**, Elan
4:15 PM	**CHECKMATE: THE FIDUCIARY MOVE** **Why Status Quo Brokers Can't Compete Once You Change the Rules** *Employers assume their broker is acting in their best interest. That assumption is usually wrong. Al Lewis, founder of the Validation Institute, explains why adopting a fiduciary role is not just good ethics – it's a devastating competitive advantage. By holding themselves to a verifiable fiduciary standard, advisers introduce a benchmark that forces competitors into an impossible corner – either meet objective, measurable standards or admit they never should have been trusted in the first place. Fiduciary advisers shift conversations from promises to proof – from price shopping to trust...and neutralize the big houses' brand equity.*	**AL LEWIS**, Validation Institute
4:45 PM	**NEXTGEN TALK BREAKING THE SPECIALTY PHARMACY TRAP** **Specialty Pharmacy Advocacy & Matrix**	**HEATHER SCHIAPPACASSE**, Payer Matrix
5:00 PM	**MASTERMIND COLLABORATION** **Where Top Advisers Share What Usually Stays Private** *Ripped straight from the legendary NextGen Benefits Mastermind group, these sessions are the heart of ASCEND and are many advisers' favorite ASCEND session, bringing together advisers from across the U.S. to collaborate and share best practices, challenges, cautionary tales, and their best "gold nuggets" – their closely-held tactics, tools, and strategies that are bringing them success and growth. Discover the massive power and benefits of peer collaboration.*	
5:30 PM	**ADJOURN**	
6:00 PM	NEXTGEN BENEFITS MASTERMIND & MASTERY TRACK RECEPTION	

FRIDAY, JANUARY 30		SPEAKERS
7:00-7:45	LIGHT BREAKFAST	
8:00	MORNING KICKOFF	
8:15	**NEXTGEN TALK** **THE $1,000 CURE VS. THE $750,000 CLAIM** **Empowering Access, Exposing Expenses, Enhancing Outcomes**	**MICHAEL WEBB, MD**, CheckMySpot
8:30	**DEAL RESCUE** **Where Elite Advisers Diagnose, Reframe, and Save Stalled Benefits Cases** *A panel of elite NextGen advisers takes on real, in-progress cases submitted by advisers at ASCEND who are struggling to get a deal across the line. Acting as fixers – not cheerleaders – the panel diagnoses what's truly broken, reframes the strategy, and prescribes the specific moves required to rescue the case and move it toward a close.*	**SPENCER ALLEN**, IOA (invited) **NELSON GRISWOLD**, NextGen Benefits **DANIEL McCAULEY**, Mac Consulting
9:30	**BREAK**	
10:00	**MASTERMIND COLLABORATION** **Where Top Advisers Share What Usually Stays Private**	
11:00	**NEXTGEN TALK**	**JULIAN LAGO**, Benepower
11:15	**CLOSING GENERAL SESSION** **Your Escape Plan from the Healthcare Twilight Zone** *You came for transformation—this is where it begins. Get your action plan, make your commitments, and leave ASCEND ready to execute.*	**NELSON GRISWOLD**, NextGen Benefits
12:00 PM	**ADJOURN**	

	POST-CONFERENCE WORKSHOP	
1:30 PM	**BEST DAMN MARKETING WORKSHOP EVER** **Launch Two Proven, Low-Cost Marketing Campaigns Built on Your Own Custom and Strategic Marketing Foundation** *What are the characteristics of your ideal client? What is the lifetime value of your average client? How much should you spend to acquire a new client? Who is on your marketing target list? Most advisers market blind – wasting time and money without a strategic foundation. This hands-on workshop changes that.* *You'll develop your own Ideal Client Profile (who you really want as a client), calculate your average Client Lifetime Value (what a client is worth to you), where to set your Client Acquisition Cost (how much you should spend to acquire a new client), and build your Target 100 List (who to spend your budget on). Then, you'll get step-by-step guidance to create the framework for two low-cost, ready-to-implement marketing campaigns: A step-by-step plan for a Choreographed Introductions Campaign, leveraging client relationships to build a full pipeline of warm prospects, And a detailed strategic plan for a Targeted Direct Mail Campaign with phone call coordination for your top targets. This working session creates the tools and gives you the actual campaigns that make every marketing dollar count.*	**SCOTT CANTRELL**, Smart Solutions Media **NELSON GRISWOLD**, NextGen Benefits