

THE FIFTH NATIONAL

Bundled Payment Summit



The Leading Forum on the Role of Healthcare Payment Reforms with Special Focus on Bundled Payment Approaches



June 3 – 5, 2015 • Washington, DC The Ritz-Carlton

Webcast: In your own office or home live via the Internet with 24/7 access for six months



CHAIR:
François de Brantes, MS, MBA, Executive Director, Health Care Incentives Improvement Institute



KEYNOTE SPEAKERS:
Rahul Rajkumar, MD, JD, Acting Deputy Director, Center for Medicare and Medicaid Innovation, Center for Medicare and Medicaid Services, US Department of Health and Human Services



Earl P. Steinberg, MD, MPP, Executive VP of Innovation & Dissemination and Chief, Healthcare Solutions Enterprise, Geisinger Health System; CEO, xG Health Solutions; Former Sr. VP for Clinical Strategy, Quality & Outcomes, WellPoint, Inc.

FEATURING:
Preconference on Advanced Issues in Bundled Payment/ Gainsharing Implementation

SESSIONS ON:
Managing the Flaws in BPCI

Optimizing Care for Bundled Payments
Fitting the Pieces in the Payment Reform Puzzle

Making it Work for Self Insured Employers

Changing Payment in New York State
The Path Forward

TRACKS ON:
Optimizing the Medicare BPCI
Scaling State-Wide Bundled Payment Initiatives
Making It Work for Employers and Providers
Optimizing Care for Bundled Payments

AND AN INNOVATION SHOWCASE:
Innovative Bundled Payment Implementation Solutions

SPONSOR:



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Accreditation Statement: This activity has been planned and implemented in accordance with the accreditation requirements and policies of the Accreditation Council for Continuing Medical Education (ACCME) through the joint providership of the Institute for the Advancement of Human Behavior (IAHB) and Healthcare Conference Administrators (HCCA). The IAHB is accredited by the ACCME to provide continuing medical education for physicians.

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NASBA Credit Statement: A recommended maximum of 13.75 credits based on a 50-minute hour will be granted for the entire learning activity for the National Association of State Boards of Accountancy (NASBA). See page 6.



OVERVIEW

There are now dozens of bundled payment initiatives in effect throughout the United States, and they have moved from pilot experiments to scaled payment programs. In addition to Medicare's Bundled Payment for Care Improvement and the newly announced Oncology Care Model, statewide programs involving Medicaid and public employee health benefits plans are moving large volumes of public sector health care dollars away from fee for service. Private sector health plans are also increasing the scope and breadth of their bundled payment implementations and providers are turning to employers to enter into direct contracting arrangements.

The Bundled Payment Summit features keynote addresses from policy makers and national hospital and physician leaders with real-life implementation experience. The Summit will also focus on successful strategies to implement bundled payment arrangements with private and public sector payers. In addition, focus will also be on consumers and how to best engage them in bundled payment initiatives. Other topics include implementation case studies, data & analytics, risk arrangements, employer perspectives, and transparency.

This year's Summit is the event to attend if you are considering bundled payment or involved in its implementation.

SAVE THE DATES

SIXTH NATIONAL ACCOUNTABLE CARE ORGANIZATION (ACO) SUMMIT

The Leading Forum on Accountable Care Organizations (ACOs) and Related Delivery System and Payment Reform

Engelberg Center for Health Reform at the Brookings Institution and Dartmouth Institute for Health Policy and Clinical Practice

MEDIA PARTNERS:
Harvard Health Policy Review and Health Affairs

June 17 - 19, 2015

**Hyatt Regency on Capitol Hill,
Washington, DC**
www.ACOSummit.com

SIXTH NATIONAL ACCOUNTABLE CARE CONGRESS

The Leading Forum on Accountable Care and Related Delivery System and Payment Reform

MEDIA PARTNERS:
Harvard Health Policy Review and Health Affairs

November 16 - 18, 2015

**Hyatt Regency Century Plaza,
Los Angeles, CA**
www.ACOCongress.com



LEARNING OBJECTIVES:

- Identify the challenges associated with statewide bundled payment implementations.
- Understand best practices for analyzing data and reporting outcomes of bundled payment initiatives.
- Examine and analyze various case studies of current implementations.
- Understand the importance of the role transparency plays in initiatives.
- Identify how to engage consumers in bundled payment initiatives.
- Examine benefits and challenges associated with bundled payments in accountable care.
- Understand alternative approaches for adjudicating bundled payments.
- Explain the current issues related to insurance benefit design and bundled payment that must be considered for accurate payments.
- Understand the importance of quality metrics for successful implementation of episode bundled payment.
- Describe examples of quality measurement, including the key quality measurement domains (i.e., clinical, patient experience, safety, and outcomes).
- Provide examples of quality metrics for certain episode payment bundles.
- Understand the existing incentives in the current fee-for-service environment that exist for surgeons and other providers.
- Clarify the new objectives that must be met to succeed in episode bundled payment (i.e., fewer complications, lower implant device costs, etc.).

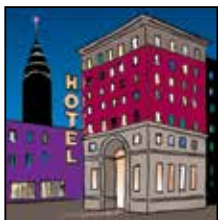
WHO SHOULD ATTEND:

- Hospital CEOs and CFOs
- Medical Analytic Specialists
- Quality Improvement Executives
- Managed Care Executives
- Managed Care Contracting Experts
- Orthopedic Chiefs of Staff
- Surgeons
- Service Line Executives
- Health Plan Representatives
- Medical Directors
- Information Technology Vendors
- Health Policy Makers
- Academics
- Physicians and Physician Organizations
- Healthcare or Information Technology Media

SOCIAL MEDIA:

Be sure to keep up-to-date by following the Bundled Payment Summit on Social Media. Visit our group pages on Facebook and LinkedIn. Join the conversation, get updates and connect with others on Twitter (@BundledPayment) using our hashtag: #bundledpayment.

PARTICIPATION OPTIONS



Onsite

TRADITIONAL ONSITE ATTENDANCE

Simply register, travel to the conference city and attend in person.

PROS: subject matter immersion; professional networking opportunities; faculty interaction.

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Watch the conference in live streaming video over the Internet and at your convenience at any time 24/7 for six months immediately following the event.

The archived conference includes speaker videos and coordinated PowerPoint presentations.

PROS: Live digital feed and 24/7 Internet access for the next six months; accessible in the office, at home or anywhere worldwide with Internet access; avoid travel expense and hassle; no time away from the office.



At your office ...



... or home

WEDNESDAY, JUNE 3, 2015

11:00 am Registration Commences

PRECONFERENCE SYMPOSIUM

ADVANCED ISSUES IN BUNDLED PAYMENT/ GAINSHARING IMPLEMENTATION

1:00 pm **Breakthrough Innovations in Bundled Payments Implementation: A Presentation of Best in Class Tools to Measure and Achieve Success**



Kimberly Hartsfield, MPA, Vice President, The Camden Group; Former Director of Enterprise Business Intelligence - Medical Informatics, Arkansas Blue Cross and Blue Shield; Former Director of Provider Relations, Arkansas Children's Hospital, Little Rock, AR

3:00 pm **Break**

3:15 pm **Case Study Approach: Successful Implementation of Complex Gainshare Models**



Jill H. Gordon, Esq., Partner, Nixon Peabody, Los Angeles, CA

5:15 pm **Adjournment**

The Fifth National Bundled Payment Summit

PURCHASE YOUR MEDIA WITH YOUR REGISTRATION AND SAVE!

ONLINE ARCHIVE ACCESS



\$129 with registration

\$595 post-conference price

Access the online archive from any computer via the Internet for 6 months from date of purchase. Online access includes video with synchronized slides of general sessions, audio of preconference and mini summit sessions and all PDF files.*

CONFERENCE FLASH DRIVE



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\$595 post-conference price

Actual Flash Drive may be different than photo shown

Conference Flash Drive includes video with synchronized slides of general sessions and audio of preconference and mini summit sessions. The drive also includes PDF files of speaker presentations in an easy to use interface.*

* All presentations which have been authorized by presenters.

THURSDAY, JUNE 4, 2015

7:30 am Registration Commences

OPENING PLENARY SESSION

8:00 am **Welcome and Introductions**



Francois de Brantes, MS, MBA, Executive Director, Health Care Incentives Improvement Institute (HCII), Newtown, CT (Chair)

8:30 am **Setting the Stage: From the Front Line
Managing the Flaws in BPCI**



Deirdre Baggot, PhD, MBA, RN, Senior Vice President, The Camden Group; Expert Panel Reviewer, CMMI Bundled Payment for Care Improvement Initiative Models 2-4, El Segundo, CA

Optimizing Care for Bundled Payments



Jordan VanLare, MD, Engagement Manager, McKinsey & Company; Former Value-Based Purchasing Portfolio Lead, Centers for Medicare & Medicaid Services, New York, NY

Fitting the Pieces in the Payment Reform Puzzle



Marc Berg, MA, Principal, Healthcare Transformation, KPMG LLP US; Former Professor in Health Policy and Management, Erasmus University, Rotterdam, Washington, DC

Making it Work for Self Insured Employers



Cristie Upshaw Travis, MSHA, Chief Executive Officer, Memphis Business Group on Health, Memphis, TN

Douglas W. Emery, MS, Program Implementation Leader, Western Region Health Care Incentives Improvement Institute (HCII), Logan, UT (Moderator)

9:30 am **Changing Payment in New York State**



Jason Helgerson, MPP (Invited), State Medicaid Director, Deputy Commissioner, State of New York, Department of Health; Former Medicaid Director, State of Wisconsin, Wisconsin Department of Health and Family Services, Albany, NY

10:30 am **Break**

11:00 am **Innovator's Showcase**



Aver Technologies

Kurt Brenkus, Chief Executive Officer, Aver Informatics Inc.; Former Chief of Staff, United Healthcare, Green Bay, WI



HealthQX

Mark McAdoo, MBA, President and Chief Executive Officer, HealthQx; Former Director of Health Care, IBM Corporation, Philadelphia, PA



McKesson

Kristina Rollings, Product Director, Episode of Care, McKesson Health Solutions, Atlanta, GA



TriZetto

Tonia Burns, Assistant Vice President, NetworX Product Management, TriZetto Corporation, Chicago, IL



Francois de Brantes, MS, MBA, Executive Director, Health Care Incentives Improvement Institute (HCII), Newtown, CT (Moderator)

12:00 pm **NETWORKING LUNCHEON**

AFTERNOON TRACK SESSIONS

TRACK I: Optimizing the Medicare BPCI

1:00 pm Overview and Introductions



Ray Herschman, MSc, President, xG Health; Former Senior Vice President of Enterprise Information Management, WellPoint, Indianapolis, IN (Moderator)

1:30 pm Managing the Shifting Rules



Brian Fuller, MBA, Director, Avalere Health; Former Vice President, Brooks Health System, Washington, DC



Kelsey P. Mellard, MPA, Vice President, Partnership Marketing and Policy, naviHealth, Inc.; Executive Director, Post-Acute Care Center for Research (PACCR), Washington, DC



Alan Pope, MD, Vice President of Medical Affairs and Chief Medical Officer, Our Lady of Lourdes; Founder of Delaware Valley Pulmonary Associates, LLC and Critical Care Associates of Delaware Valley, Camden, NJ

2:30 pm Rethinking Post Acute Care in the Context of Bundled Payments



Stephan S. Rodgers, Chief Executive Officer, AccentCare; Former CEO Collaborative Care Business Unit, OptumHealth; Former Executive Vice President Product & Innovation, UnitedHealth Care, Dallas, TX

3:30 pm Break

4:00 pm Deploying Actionable Dashboards



Deirdre Baggot, PhD, MBA, RN, Senior Vice President, The Camden Group; Expert Panel Reviewer, CMMI Bundled Payment for Care Improvement Initiative Models 2-4, El Segundo, CA



Mark I. Froimson, MD, MBA, Executive Vice President, Chief Clinical Officer, Trinity Health; Former President and CEO, Euclid Hospital, A Cleveland Clinic Hospital, Cleveland, OH

5:00 pm Adjournment and Networking Reception

TRACK II: Scaling State-Wide Bundled Payment Initiatives

1:00 pm Overview and Introductions



Francois de Brantes, MS, MBA, Executive Director, Health Care Incentives Improvement Institute (HCII), Newtown, CT (Co-chair)

1:30 pm A Framework for Fitting the Pieces



Marc Berg, Principal, Healthcare Transformation, KPMG LLP US; Former Professor in Health Policy and Management, Erasmus University, Rotterdam, Washington, DC



Jason Helgerson, MPP (Invited), State Medicaid Director, Deputy Commissioner, State of New York, Department of Health; Former Medicaid Director, State of Wisconsin, Wisconsin Department of Health and Family Services, Albany, NY

2:30 pm Engaging the Other Half of the Market



Aditya (Adi) Kumar, MBA, Principal, McKinsey & Company; Former Deputy Assistant, US Vice President; Former Director of Special Projects, The White House, Washington, DC

3:30 pm Break

4:00 pm Big Data: Leveraging APCDs and EMRs for Quality Scorecards

To Be Announced

5:00pm Adjournment and Networking Reception

TRACK III: Making It Work for Employers and Providers

1:00 pm Overview and Introductions



Douglas W. Emery, MS, Program Implementation Leader, Western Region, Health Care Incentives Improvement Institute (HCII), Logan, UT (Moderator)

1:10 pm Solving the Tyranny of the Small "n"



Renee H. McLaughlin, MD, FACS, Medical Senior Director, CIGNA, Chattanooga, TN



Cristie Upshaw Travis, MSHA, Chief Executive Officer, Memphis Business Group on Health, Memphis, TN

2:00 pm Tying Benefits to Bundles



Mark Xistris, MAcc, Vice President Business Development, The Alliance; Treasurer and Founding Board Member, Wisconsin Health Information Organization, Madison, WI

2:50 pm Legal Considerations for Employers, TPAs, and Providers



Robert G. Homchick, Esq., Partner, Davis Wright Tremaine, Seattle, WA



Chris Wilson, JD, MPH, Senior Manager, PYA, Knoxville, TN

3:40 pm Break

4:10 pm Re-thinking Wellness Programs



Adam C. Solander, Esq., Member, Health Care and Life Sciences Practice, Epstein Becker Green; Former Health Policy Counsel, ERISA Industry Committee, Washington, DC

5:00 pm Adjournment and Networking Reception

EXHIBIT AND SPONSORSHIP OPPORTUNITIES:

Take advantage of this unique opportunity to expand your reach! The Summit is attended by highly influential and experienced professionals. Sponsorship offers you strategic positioning as an industry leader. For more information call 206-673-4815 or email exhibits@hconferences.com.

TRACK IV: Optimizing Care for Bundled Payments

1:00 pm Overview and Introductions



Amita Rastogi, MD, MHA, MS, Medical Director, Cost of Care Programs, Health Care Incentives Improvement Institute (HCII), Chicago, IL (Co-moderator)



Jordan VanLare, MD, Engagement Manager, McKinsey & Company; Former Value-Based Purchasing Portfolio Lead Centers for Medicare & Medicaid Services, New York, NY (Co-moderator)

1:30 pm Innovations in Cancer Care



Andrew Pecora, MD, FACP, CPE, President and Chief Executive Officer, Regional Cancer Care Associates; Professor of Medicine University of Medicine and Dentistry of New Jersey, Hackensack, NJ



Glenn Pomerantz, MD, Chief Medical Officer, Horizon Blue Cross Blue Shield of New Jersey; Former Regional Medical Director, Northeast Region, Aetna; Former National Medical Director, CIGNA, Newark, NJ

2:30 pm Innovations in Obstetrics



Steve E. Calvin, MD, Medical Director of the Minnesota Birth Center; Developer, BirthBundle™, Minneapolis, MN



Karen Love, MHA, Senior Vice President, Community Health Choice; Former Executive Director, Harris County Healthcare Alliance, Houston, TX

3:30 pm Break

4:00 pm Innovations in Cardiology



Joseph Cacchione, MD, Chair, Operations and Strategy, Heart and Vascular Institute, Cleveland Clinic; Former Chief Quality Officer, Saint Vincent Health System, Cleveland, OH

5:00 pm Adjournment and Networking Reception

FRIDAY, JUNE 5, 2015

CLOSING PLENARY SESSION

8:30 am Welcome and Introduction



Francois de Brantes, MS, MBA, Executive Director, Health Care Incentives Improvement Institute, Newtown, CT (Chair)

8:45 am Report-outs from Breakouts



Medicare BPCI

Deirdre Baggot, PhD, MBA, RN, Senior Vice President, The Camden Group; Expert Panel Reviewer, CMMI Bundled Payment for Care Improvement Initiative Models 2-4, El Segundo, CA



Scaling Statewide Initiatives

Francois de Brantes, MS, MBA, Executive Director, Health Care Incentives Improvement Institute, Newtown, CT



Employer and Provider Strategies

Douglas W. Emery, MS, Program Implementation Leader, Western Region, Health Care Incentives Improvement Institute (HCII), Logan, UT



Optimizing Care

Jordan VanLare, MD, Engagement Manager, McKinsey & Company; Former Value-Based Purchasing Portfolio Lead, Centers for Medicare & Medicaid Services, New York, NY

9:45 am Keynote: CMMI Bundled Payments Update



Rahul Rajkumar, MD, JD, Acting Deputy Director, Center for Medicare and Medicaid Innovation Center for Medicare and Medicaid Services, US Department of Health and Human Services; Former Consultant, McKinsey and Company, Washington, DC

10:45 am Transition Break

11:00 am The Path Forward



Earl P. Steinberg, MD, MPP, Executive Vice President of Innovation & Dissemination and Chief, Healthcare Solutions Enterprise, Geisinger Health System; Chief Executive Officer, xG Health Solutions; Former Senior Vice President for Clinical Strategy, Quality & Outcomes, WellPoint, Inc.; Former President and Chief Executive Officer, Resolution Health Inc., Danville, PA

12:00 pm Adjournment

HOTEL INFORMATION/RESERVATIONS

The Ritz Carlton Washington DC is the official hotel for the Fifth National Bundled Payment Summit. A special group rate of \$319.00 Deluxe Room per night (plus tax) has been arranged for Summit Attendees. To make your hotel reservations online please go to www.BundledPaymentSummit.com and click on the Travel/Hotel tab; use the group code **BPSBPSA** to receive the special rate. You can also make reservations by calling **1-800-558-9994** and referencing Bundled Payment Summit to receive the special rate. Reservations at the group rate will be accepted while rooms are available or until the cut-off date of **Tuesday, May 12, 2015**. After this date, reservations will be accepted on a space-available basis at the prevailing rate.

The Ritz Carlton Washington DC
1150-22nd Street NW, Washington DC 20037



THE FOLLOWING REGISTRATION TERMS AND CONDITIONS APPLY

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Make payment to Health Care Conference Administrators LLC by check, MasterCard, Visa or American Express. Credit card charges will be listed on your statement as payment to HealthCare (HC) Conf LLC. Checks or money orders should be made payable to Health Care Conference Administrators LLC. A \$30 fee will be charged on any returned checks.

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Registration may be made online or via mail, fax or scan.

You may register through either of the following:

- Online at www.BundledPaymentSummit.com.
- Fax/Mail/Email using this printed registration form. Mail the completed form with payment to the Conference registrar at 22529 39th Ave. SE, Bothell, WA 98021, or fax the completed form to 206-319-5303, or scan and email the completed form to registration@hcconferences.com. Checks or money orders should be made payable to Health Care Conference Administrators LLC.

The following credit cards are accepted: American Express, Visa or MasterCard. Credit card charges will be listed on your statement as payment to HealthCare (HC) Conf LLC.

For registrants awaiting company check or money order, a credit card number must be given to hold registration. If payment is not received by seven days prior to the Summit, credit card payment will be processed.

TAX DEDUCTIBILITY

Expenses of training including tuition, travel, lodging and meals, incurred to maintain or improve skills in your profession may be tax deductible. Consult your tax advisor. Federal Tax ID: 91-1892021.

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This activity has been planned and implemented in accordance with the accreditation requirements and policies of the Accreditation Council for Continuing Medical Education (ACCME) through the joint providership of the Institute for the Advancement of Human Behavior (IAHB) and Healthcare Conference Administrators (HCCA). The IAHB is accredited by the ACCME to provide continuing medical education for physicians.

Credit Designation Statement

The IAHB designates this live activity for a maximum of 13.50 AMA PRA Category 1 Credit(s)™. Physicians should claim only the credit commensurate with the extent of their participation in the activity.

NASBA

Health Care Conference Administrators, LLC (dba GHC, LLC Healthcare) is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit.

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This program addresses topics that are of a current concern in the healthcare quality and patient safety environment. This is an update, group-live activity. For more information regarding administrative policies such as complaints or refunds, call 206-757-8053 or email petergrant@ehcca.com.

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FOR FURTHER INFORMATION

Call 800-503-7414 (Continental US, Alaska and Hawaii only) or 206-452-5612, send e-mail to registration@hcconferences.com, or visit our website at www.BundledPaymentSummit.com.

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We are now offering partial and full Tuition Scholarships to qualifying representatives of local, state and federal government, consumer advocate organizations, safety net providers, academics, students and health services research organizations to attend the Bundled Payment Summit.

A variety of factors will be considered in determining the issuance of a scholarship. These factors include financial need and the desirability of geographic and organizational representation at the event(s). Funding for scholarships is limited.

Tuition scholarships cover the cost of the registration fee of the event. Funds are not available to cover travel or lodging.

To apply for a full or partial tuition scholarship please complete and submit the Tuition Scholarship Application form found at www.BundledPaymentSummit.com. The tuition scholarship program is supported by a generous grant from the Heritage Provider Network.

For Questions, call 800-503-0078 (Continental US, Alaska and Hawaii only) - Mon.- Fri., 9 am - 5 pm pacific time or email mail: registration@hcconferences.com.



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ONLINE: Secure online registration at www.BundledPaymentSummit.com.

FAX: 206-319-5303 (include credit card information with registration)

MAIL: Conference Office, 22529 39th Ave SE, Bothell, WA 98021

FOR REGISTRATION QUESTIONS:

PHONE: 800-503-7414 (Continental US, Alaska and Hawaii only) or

206-452-5612, Monday-Friday, 7 AM - 5 PM PST

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COMPLETE THE FOLLOWING. PLEASE PRINT CLEARLY:

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Special Needs (Dietary or Physical)

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Onsite conference registration includes onsite attendance, professional networking, and live interaction with the faculty.

PRECONFERENCE (Optional):

- Preconference on Advanced Issues in Bundled Payment/
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CONFERENCE (Does not include Preconference):

Standard Rate:

- Through Friday, April 10, 2015* \$1,195
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- After Friday, May 8, 2015 \$1,795

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- After Friday, May 8, 2015 \$ 995

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SELECT YOUR TRACK SESSION – THURSDAY, JUNE 4, 1 PM (Choose one):

- I: Optimizing the Medicare BPCI
 II: Scaling State-Wide Bundled Payment Initiatives
 III: Making It Work for Employers and Providers
 IV: Optimizing Care for Bundled Payments

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You can purchase an annual subscription to *Accountable Care News*, *Health Insurance Marketplace News*, *Healthcare Innovation News*, *Medical Home News*, *Population Health News*, *Predictive Modeling News* or *Readmissions News* for only \$295 (regular rate \$468) when ordered with your conference registration.

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|--|---|
| <input type="checkbox"/> <i>Accountable Care News</i> \$ 295 | <input type="checkbox"/> <i>Population Health News</i> \$ 295 |
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You may also register online at www.BundledPaymentSummit.com.

- Check/money order enclosed (payable to Health Care Conference Administrators LLC)

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If a credit card number is being given to hold registration only until such time as a check is received it must be so noted. If payment is not received by seven days prior to the Summit, the credit card payment will be processed. Credit card charges will be listed on your statement as payment to HealthCare (HC) Conf LLC.

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- Through Friday, May 8, 2015** \$ 695
- After Friday, May 8, 2015 \$ 795

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Group registration permits the organizational knowledge coordinator either to share conference access with colleagues or to assign and track employee conference participation.

- Conference Access: 5 or more \$595 per person 20 or more \$395 per person
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See INTELLECTUAL PROPERTY POLICY, page 6.

CONFERENCE ELECTRONIC MEDIA:

Webcast attendees — Following the Summit, the video and presentations are made available on a flash drive. To take advantage of the discounted price below, you must reserve media WITH your Summit registration:

- Flash Drive (\$129 + \$15 shipping) \$ 144

(All online attendees automatically receive 6 months access on web.)

* This price reflects a discount for registration and payment received through Friday, April 10, 2015.

** This price reflects a discount for registration and payment received through Friday, May 8, 2015.

*** For the purpose of qualifying for the academic/government rates, "academic" shall apply to individuals who are full-time teaching staff at an academic institution (i.e. not an adjunct faculty member with a job elsewhere) or a full-time student at an academic institution (i.e. not with a full-time job elsewhere); and "government" shall apply to individuals who are full-time employees of federal, state or local regulatory agencies. This rate does not include the Preconference for onsite attendees.

REGISTRATION BINDING AGREEMENT

Registration (whether online or by this form) constitutes a contract and all of these terms and conditions are binding on the parties. In particular, these terms and conditions shall apply in the case of any credit/debit card dispute. For online and onsite registrants there will be no refunds for "no-shows" or cancellations.

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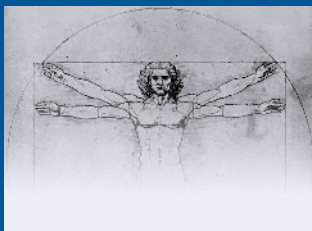
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