

Orange
County
Association of
Health
Underwriters

Vol. 10, Issue 1

October 2015



C.O.I.N.
COUNTY OF ORANGE INSURANCE NEWS

THE



**Tuesday, October 20th is
OCAHU's
8th Annual Client Day at
Radisson Newport Beach!**
Join us for an in-depth conversation
covering IRS Forms 1094 & 1095
and Section 6056.

Inside this Edition:

- A New OCAHU Year
- Women In Business 2015: Success!
- Don't Be Left Out!
- What Can I Do?
- Congratulating WIB Honoree Michelle Wulfestieg

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Letter from OCAHU President, Maggie Stedt

After a busy summer, we are now greeted with one of the busiest fall seasons we have ever faced. With group insurance renewals, additional ACA reporting mandates, individual open enrollment, and Medicare open enrollment, we'll all be working harder than ever!

Thankfully, your OCAHU association is there for you, providing you with information and support every day. Our goal is to help you understand and handle the various intricacies of health reform, help you respond to various customer requests, and help you support your clients. Make sure to keep an eye on the [NAHU website](#) regularly for the latest news and updates in our industry. Participate in HUPAC's Project Shout to have your voices heard, and contribute to PAC and HUPAC. Your livelihood depends on it! Contact Ryan Dorigan, VP of Political Action, and he can help you take action.

Your association is making great strides on the legislative front, at both the state and Federal levels. We are even being heard by the Center for Medicare Services (CMS). California bill AB 1163 (F. Rodriguez - D - Pomona) is a CAHU -sponsored bill, intended to provide protections for agents. It would require carriers to provide at least 45 days' notice before making material changes to agent agreements. The bill is now with our governor for signature - a first in the nation for our association! Rob Semrow, our VP of Legislation, is working hard to keep track of this bill and more with a goal of keeping us informed. Thank you, Rob!

Your new Board of Directors met in July for OCAHU's strategic planning and I am so excited for all we have planned for you. It's surely to be a fun and informative year at OCAHU. You will have a chance to increase your network, business knowledge, have some fun, and support some outstanding charities. Casey Meserve, VP of Professional Development, and her team have already started us out with a homerun at our Annual CE Day event!

We are grateful to our many sponsors and we look forward to their continued support. Our sponsors make a difference in the quality of our special programs and special events. Peter Cabot and his team will be touching base with our sponsors this fall.

Congratulations are in order, OCAHU! Our association proudly accepted the Pacesetter Award and the William F. Flood Service Award at the annual

NAHU convention in New Orleans, and our chapter was recognized as a gold-certified chapter. Also, our own Suzanne Purnell was recognized with the Distinguished Service Award at the convention. Congratulations! Pat Stiffler has worked hard to track and submit our association for awards. Thank you!

OCAHU presents you with an opportunity to become more involved with a goal of increasing your knowledge. We need volunteers to help with our many committees. It can't be done without you! If you have an interest in legislation or PAC, want to help plan programs, if you can help to reach out to non-members or former members to get involved, if you enjoy working with the media, like golf, or want to help with Women In Business - we have the place for you! Give John Evangelista, me, or any member of our board a call and we will get you connected and involved.

Rhett Bray, our Immediate Past President, left some big shoes to fill! Here is to a great 2015-2016, and I am looking forward to working with you all!



PAC Support is Important!

By Ryan Dorigan, VP of Political Action Committee

Thank you to everyone who joined us at our PAC fundraising event at the Angels game in August. The Angels came up short, but we still had a lot of fun and were able to raise some good funds for our Political Action Committee. Our event was a success, and we couldn't have done it without you. We appreciate your support! With all the recent regulatory changes in our industry, it is now more important than ever to give to our PAC. The funds we raise for PAC contribute to the laws and legislators impacting you and other independent brokers.

We will continue to host more PAC fundraisers down the line, and we are planning our next event now - an evening at the horse races. These events are going to be fun, and will certainly be a great networking opportunity for all. We are looking forward to seeing you there!

I encourage you to begin contributing to PAC now. Go to the OCAHU website and begin by making a monthly donation. Just a few dollars a month will go a long way, especially if we all work together. You have the ability to make an enormous impact on our industry. Please help and contribute to PAC today. I wish you all a happy and productive open enrollment period and I look forward to working with you all at OCAHU in our new 2015-2016 year.

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A New OCAHU Year

By Casey Meserve, VP of Professional Development



The new OCAHU year has kicked off! With CE Day under our belt and Client Day just around the corner, the beginning of our year is full of great training for OCAHU members. At CE Day, we hosted five CE courses - one even taught by yours truly. I won't comment as to whether or not I did a good job teaching the ethics course CE (because that could be seen as unethical), but I did hear feedback that people enjoyed the course - especially the number of film clips I used. Jerry Maguire and the boys from *Boiler Room* sure do a great job of showing what an agent can look like and how an agent can act! We were also fortunate to have Alan Katz and Mark Reynolds present topics such as MEC and MV plus plans, using technology as an agent, and how to create a business plan. At the end of the day, we had another OCAHU member discuss self-funded plans in the California marketplace. Craig Lack gave a thorough breakdown on self-funding and offered great insight into these plans in our specific market. It was a great event!

Now we will set our sights on Client Day, which is set for Tuesday, October 20th. As you are all aware, the first round of employer reporting is quickly coming upon us and our clients. Shockingly, we know that there are still businesses out there that are not prepared to complete the 1094 and 1095 Forms from the IRS. There are some businesses out there that don't even realize they have to complete these forms. Do your small business clients with fewer than 50 FT and FTEs realize they have to report to the IRS on Forms 1094-B and 1095-B if they have a HRA in place? At Client Day this year, OCAHU will have Brian Fleming from Coastal Payroll Services speaking to us on the 1094 and 1095 Forms, including how to complete them and the information that is required. Brian will be able to answer questions from both our OCAHU members and their clients. This is a Client Day you don't want to miss. Even when you think you have heard all you can on these forms, there is always something new you can learn when someone reviews the forms with you, or when someone else asks a question that never occurred to you. Don't miss out on Client Day! Sign up now and don't forget to bring your clients who need to know this information as well.

Stay tuned for information on our November luncheon meeting, scheduled for Tuesday, November 17th. And don't forget to mark December 15th on your calendar so you can plan to attend our annual OCAHU Holiday Event. The OCAHU board knows that this time of year is busy (to say the least), so we are working hard to make sure the topics we present are worth your time out of the office. If you have any suggestions, please feel free to reach out to me.

OCAHU is all about you, the member. We want to bring you the information you want to hear, so speak up! Have a great fourth quarter, and I hope to see you at our monthly meetings.

William F. Flood Public Service Award

Congratulations OCAHU!

OCAHU recently received the William F. Flood Public Service Award at the National Association of Health Underwriters' (NAHU) 85th Annual Convention and Exhibition in New Orleans, LA.

Orange County AHU was recognized for this award for developing a public service committee, working on service projects throughout the year, donating money to public service activities, involving membership and raising media awareness for the project.

Orange County AHU was also recognized for receiving the Pacesetter Award. The criteria for receiving this award includes attendance at national and regional meetings, chapter management, hosting local meetings and events, communications, membership activities and growth, public service projects, media relations efforts, and continuing education.

"The leadership of NAHU members has a far-reaching impact on providing for the healthcare needs of individuals, families and business in their communities. We are grateful for OCAHU's dedication to public service, their hard work and recognize them with these well-deserved awards," said NAHU CEO Janet Trautwein.

"OCAHU exemplifies the dedication to providing the best opportunities for our members," said Maggie Stedt, president of OCAHU. "This year, our chapter organized meetings and events in our local community, public service projects as part of our communications efforts and hosted continuing education to further our members' educational efforts. These projects and many others have set a standard of excellence in the health insurance industry that we are proud to represent."



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^{*} Lew McCreary, "Kaiser Permanente's Innovation on the Front Lines," *Harvard Business Review*, September 2010.

[†] "Another American Way," *The Economist*, May 1, 2010.

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Women in Business: Success!

By Suzanne Purnell, LPRT, Women in Business Chair

Thank you from the bottom of our hearts to all our sponsors, donors, and guests for making our 13th Annual Celebration of Women in Business event our most successful ever! We could not do this without your continued support and generosity each year.

At our event in June, we raffled off a grand prize trip for two to a blue Hawaiian retreat in Kona, Hawaii, and we were proud to present **Jennifer Gonzales from Health Net** with the grand prize. Aloha, Jennifer!

We hosted some excellent merchant vendors at our shopping boutique, had many themed raffle baskets (each valued over \$500), hosted a thrilling fashion show and live auction, and honored **Michelle Wulfestieg, Executive Director of the Southern California Hospice Foundation** with the prestigious Businesswoman of the Year award. Michelle, your contributions to our community and your success as a businesswoman are incredible and you are an inspiration to many.

We were again proud to support New Hope Grief Support Community, which partners with several organizations to help those grieving the loss of a loved one in our local community. **I am thrilled to announce that we graciously raised \$38,500 for our New Hope Grief Support Community - 14.31% more than what we raised last year. Thank you, thank you, thank you!**

We hope to see you at our next Celebration of Women in Business event on June 3, 2016. If you'd like to get involved, please contact me or Gail James Clarke. Mahalo and thank you, OCAHU!



Jennifer Gonzales wins the Grand Prize trip for two to Hawaii!

Congratulating Michelle Wulfestieg

Women in Business 2015: Inspiring Businesswoman of the Year

With the heart of a servant-leader, Michelle Wulfestieg is a two-time stroke survivor who understands just how precious life is and believes that as long as you are here, you have a purpose. Her own health struggles drew her to the field of hospice where she has dedicated her life's work for the last ten years, which is described in her award-winning book, "All We Have Is Today: A Story of Discovering Purpose."

Since 2004, she has served those at the end-of-life through hospice care. She is currently the Executive Director of the Southern California

Hospice Foundation, a non-profit organization committed to enhancing the lives of terminally ill patients and their families. Today, Michelle hopes to be an inspiration to those who are struggling. Her greatest wish for you is that you'll find your true purpose, using the gifts you were given to change a life, to make a difference, to do good, to be all that you can be.



Suzanne Purnell Honored by NAHU

Distinguished Service Award Recipient at NAHU Convention

Suzanne Purnell recently received the Distinguished Service Award at the National Association of Health Underwriters' (NAHU) 85th Annual Convention and Exhibition in New Orleans, LA.

Purnell was recognized for the Distinguished Service Award, which honors NAHU members who have made significant contributions to volunteer service at the local, state and national levels. Her efforts have greatly improved the health insurance industry through an extraordinary commitment of time, talents and professional experience.

"We are grateful for Suzanne Purnell's dedication to our association's volunteer service and recognize her for those efforts with this well-deserved award," said NAHU CEO Janet Trautwein.

Suzanne is a Charter Member and Past President of the Orange County Association of Health Underwriters. For the past 13 years she has been the Chairperson of the Celebration of Women in Business Fashion Show and Luncheon. Due to her leadership, the event has raised over \$200,000 for charity. Suzanne is an employee benefit consultant for IOA Insurance Services, a national firm. She and her husband Jack live in Orange, CA. Together they have four children, three grandchildren and two great grandchildren.



What Can I Do?

By Rob Semrow, VP of Legislation

Times are changing and our efforts must change to keep pace.

As we begin a new year with a new OCAHU board, we continue to see a number of legislative initiatives and proposals impacting our industry. NAHU, CAHU and OCAHU are all working to achieve the best outcomes on these initiatives and proposals.

In our coming COIN editions we may focus on specific bills, but it is important for us to start this new year with a reminder about the importance and impact we have as individuals and an organization. NAHU, CAHU and OCAHU are constantly working on your behalf to express our unique point of view, and to share your experiences with legislators, legislative aides and lobbyists. We can't do this effectively without your help and participation. So, what can you do to influence what happens in our industry?

Let's begin by pledging to get involved in at least one of these simple ways to influence legislation and legislators.

1. Join the Adopt-A-Legislator program. Attend a meeting with your legislative representative in their district office with OCAHU. We will arrange to meet with the legislator in district to discuss legislation, (we'll bring the details) to share your experiences, your clients' experiences, and your overall expertise. The legislators really appreciate this, and it goes a long way toward showing that agents truly are customer advocates.
2. Respond to Operation Shout requests. Occasionally, we need to mobilize and have our voices heard in a coordinated effort. NAHU, CAHU or OCAHU may send out emails asking you to click on a link, so you can add your input on a letter to our legislative representative. Your participation in Operation Shout is in your best interest, and it gives a boost to your voice on a critical issue at a critical time. Also, consider sharing Operation Shout requests with your peers so they can add their voices to the issue as well.
3. Contribute to PAC. PAC plays an important role in getting our voices heard and our expertise out.

There are other opportunities and things you can do to impact the legislative world, and we will be reaching to you for help. It's going to be a full year with a lot of change, so this year, be a part of the change and help shape the direction we are headed in.

8th Annual Client Day

Presented by: Orange County Association of Health Underwriters



**Tuesday
October 20, 2015**

Registration: 11:00 AM

Lunch: 11:30 AM

Speaker Presentation: 12:00 to 1:30 PM

Radisson Hotel Newport Beach
4545 MacArthur Boulevard
Newport Beach, CA 92660

Fees:

- **Table of 10**
\$350 Member
\$550 Non-Member
(Includes: Preferred Seating & Lunch)
- **Individual Seats**
\$40 Member or Client
\$60 Non-Member or Client
(Includes: Lunch)

Understanding IRS Forms 1094 & 1095: The Penalties are High, Are You Sure You Did it Right?

We will hear from Brian Fleming, owner of Coastal Payroll Services, on the IRS Forms 1094 & 1095. Brian will go over the Forms and some of the specifics on how to complete them, the information needed, and some of the trickier portions, such as the specific codes to use from Code Group 1 & 2. Brian will be able to answer questions from brokers and their clients after his presentation. Also, Coastal Payroll DOES NOT participate in the insurance world in any way. They have NO ONE on staff licensed as an insurance/health agent and they intend to keep it that way. Payroll is their niche, they are best in practice at that and will remain as such. Therefore they are no threat to the broker community and a perfect fit for presenting this topic to our clients.



SPEAKER

Brian Fleming

Owner, Coastal Payroll Services
Coastalpayroll.com

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Don't Be Left Out

By Gabrielle Ruelas, VP of Membership



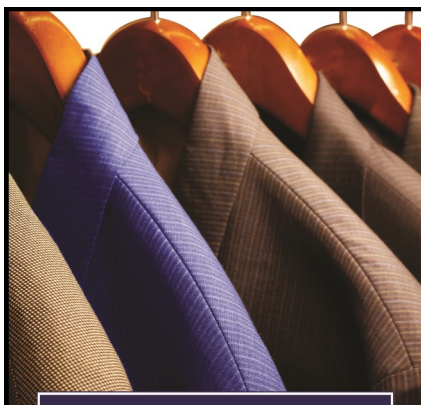
Spread the love! Invite a colleague to join you at our next meeting!

OCAHU is now at 322 members and counting. Thank you to all of our members for taking an active role in our association and for educating non-members about the great things OCAHU does for you.

I'd like to extend a big welcome to our newest members: **Sandi Crawford, Lindsey Farenburgh, Jeff Chicots, Angelica Silva, Will Santiago, Ashlee Vanacore, Jane Murata, Rola Ziadie, David Miller, Marlene Brown and Eunis Christensen.** We are so excited to have you, and we look forward to welcoming you and other new members at our October 20, 2015 meeting for our new member orientation. We are excited to show you the benefits of being an OCAHU member.

As a member of OCAHU, CAHU and NAHU, you have an incredible opportunity to be in the know, grow your business, earn certifications and have your voice count. Whether you are new or have been a member for years, you have many opportunities to learn more about the industry at our many OCAHU events. Our events offer you an opportunity to entertain your clients, network and give back to the community. We are happy for you to join us. See our coming OCAHU events on the back page of this and every COIN edition.

Taking advantage of your membership benefits will help you learn more about the legislation in our industry, will help you grow your business, develop additional professional relationships and give back to our community.



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Phone: 714.664.0605 | david@betabenefits.com

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Senior Products & Mktg Event

By Maggie Stedt, LPRT, CSA

The 2nd Annual Seniors Products and Marketing Summit was a great success! Over 500 agents, sponsors, exhibitors and speakers gathered August 17th and 18th at the Pala Casino Spa Resort in San Diego County for our event. Jointly sponsored by the Orange County, Inland

Empire and San Diego Associations of Health Underwriters, this event delivered on its promise to share the latest information about Medicare, and growing one's business in the senior market.

The first day of our event gave attendees the opportunity to get certifications and training on Medicare plans. Our following evening reception was a big hit, with a great variety of food and time with our speaker, Representative Norma Torres. Afterward, a poker tournament was held. Many attendees enjoyed the hospitality of the casino and its restaurants while networking all through the evening.

The all-day summit on the second day was packed with speakers, breakout sessions, and time with our exhibitors. NAHU President and OCAHU member Don Goldmann kicked off the event, welcoming our members and non-members. Our many guest speakers provided information that many of our attendees found helpful and informative.

We graciously thank our speakers: Holly Ackman, Francine Chong, Brian Berry, Michael Dysart, Colleen Gimble, Brett Bigelow, Annette Todd, Don Doppman, Ryan Dorigan, and the Humana team lead by Melissa McLaughlin.

A total of 22 new members joined our associations that day, and 14 of them were with OCAHU!

Our event could not have been possible without our generous sponsors, exhibitors, our hard-working committee, and our Executive Directors Gail James Clarke and Dawn Carroll. Many agents and companies are already asking us about our event again next year! We are looking forward to making the 3rd Annual Seniors Products and Marketing Summit even bigger than the years before. Stay tuned!

Save the date! December 15th, 2015

OCAHU's Annual

Holiday

Celebration

10:30 AM at the Kaiser Medical Facility in Anaheim!

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- THE C.O.I.N. -

Please join us at our events!

Annual Client Day, October 20th: OCAHU is very excited to again host Client Day at the Radisson Hotel in Newport Beach. We will hear from Brian Fleming, owner of Coastal Payroll Services, on the IRS Forms 1094 & 1095 for IRS Section 6056 Reporting. Brian will go over the forms and some of the specifics on how to complete them, the information requested, and some of the trickier portions such as the specific codes from Code Group 1 and 2. Brian will be there to answer questions from brokers and clients after his presentation. Note: Coastal Payroll does not participate in the insurance world in any way. The company is therefore not a threat to the broker community and is a perfect fit for presenting this topic to our clients! We'll see you there!

Annual Charity Event and Holiday Luncheon, December 15th: OCAHU is gearing up for the holidays! The enthusiasm of charitable giving is all around us this holiday season. OCAHU is helping children who, because of medical setbacks, are spending the holidays in the hospital. Our friends at Kaiser Permanente stepped in to help us host this event. Please bring an unwrapped toy for a child (no more than \$25). In addition, we are asking you to donate \$25, which is your admittance or registration fee to attend the lunch and CE program. All registration proceeds will be used to fund additional items to bring a smile to a child spending their holiday in the pediatric ward at the Kaiser Permanente Anaheim facility. We'll see you there!!

Annual Business Development Summit, February 16th: Our event is being planned now. Stay tuned for more information!



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