

Orange
County
Association of
Health
Underwriters

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



The Orange County Association of Health
Underwriters presents

Business Development Summit: Riding the Wave

Tuesday, February 18th
at the Hilton in Costa Mesa

Inside this Edition:

- Applying for LPRT: A New Year's Resolution!
- OCAHU's PAC Challenge
- Your OCAHU Membership is the Key to Your Success
- OCAHU's William F. Flood Award
- Succeed with OCAHU



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**OCAHU makes a difference in people's lives...
one member at a time.**

Our association is a local chapter of the National Association of Health Underwriters (NAHU). The role of OCAHU is to promote and encourage the association of professionals in the health insurance field for the purpose of educating, promoting effective legislation, sharing information and advocating fair business practices among our members, the industry and the general public.

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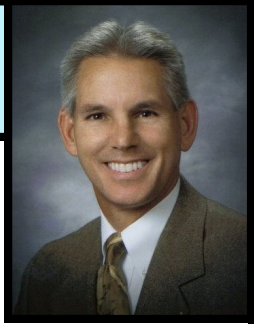


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Letter from OCAHU President, Rhett Bray



Congratulations! You, like the rest of us at OCAHU, have survived Health Care Reform's January 1st start. It definitely was a challenge, and was certainly no easy feat, but you are still in the game.

The question now is what to do going forward. We must continue to serve our clients and the millions of new consumers who need our expertise in attaining the healthcare they have been promised. Health Care Reform, otherwise fondly known as ObamaCare, is both a curse and a blessing. It has brought utter confusion to the millions looking and hoping for quality, affordable health care for themselves and their families. With many policies unavailable for renewal, consumers are left with no choice other than to go back into the new marketplace for insurance coverage. With the marketplace's recent reform, consumers are understandably confused. I cannot think back to a time in our industry where there has been a greater need for our expertise, guidance and understanding more than there is right now.

The launch of Health Care Reform has certainly shown us its trials and tribulations, but health reform is here to stay, and we will make it as easy as we can for our clients. We must make sure to look for the answers and solutions to the questions our clients have and leave the mud-slinging to the politicians and to the people that never seem to bring solutions to the table but cry the loudest.

You, as an OCAHU member, are a big part of the solution to the healthcare needs in our country. I commend you for continuing your OCAHU membership and for your commitment to this fine industry. When the going got tough, you did not bail and you stuck with it. Your OCAHU board members will continue to work tirelessly to make sure our politicians understand our value to the success of the Health Care Reform bill. Along with your California Association of Health Underwriters and National Association of Health Underwriters, we will work together to make sure our voice continues to be heard by Covered California. One of our goals is to make sure Covered California remembers that we are the best resource to Californians seeking healthcare for the first time and to the Californians transferring off their old, expiring policies.

I encourage you to join us at our Business Development Summit on February 18, 2014 at the Hilton in Costa Mesa. The event of this year's summit is "Riding the Wave." If we'd known things were going to be *this* crazy, we might have named it "Riding the Bull!" Join hundreds of your colleagues as we gain new information, learn new ideas and explore new tools to help us expand our businesses. Together we can help California citizens gain the affordable coverage they desire and need.



Before the Ball Begins

By Casey Meserve, VP of Legislation

New legislation is typically quiet this time of year. With 2013 behind us, the bills that were passed last year are now in place. Because of this, the first quarter is not as exciting as the others for us OCAHU members. With that being said and before we head to the ball, we must first get prepared. Just like Cinderella had a fairy godmother and mice friends to help prepare for her ball, so do we at OCAHU.

Thankfully we have CalAdvocates on our side to help us read, digest and decipher all the bills that are turned from the Legislature. We thank Juli Broyles and Mike Belote for their dedication in this area. In addition to our colleagues at CalAdvocates, we also proudly thank Dan Web who works hard for us as CAHU's VP of Legislation. I'd like to think we can group these people together as our "fairy godmothers." We also have Jason Reichert (OCAHU VP of PAC), Richard Coburn (CAHU VP of PAC), and me (OCAHU VP of Legislation) who can be thought of as your "mice friends." Each of us is here to inform and assist you, the OCAHU member, as you prepare for and participate in the "ball," or the legislative process.

Now that we have our helpers to help us get ready for the ball, it's a good idea to know the timeframe we have to work with. How long do we have until the ball begins, and how long do we have until it ends? Cinderella knew the ball ended for her at midnight, and for us, midnight strikes at about August 31, 2014. Here is a quick breakdown of the most important 2014 legislative calendar dates for California:

- January 31st: Last day for each house to pass bills introduced in their house in 2013
- February 21st: Last day for bills to be introduced
- May 30th: Last day to pass bills out of house of origin
- June 15th: Budget bill must be passed by midnight
- June 26th: Last day for a measure to qualify for the November 4th General Election ballot
- August 22nd: Last day to amend bills on the floor

- September 30th: Last day for Governor to sign or veto bills passed by the Legislature.

One you're prepared, you can head off to the ball in style and enjoy your night. It's important for us to take this same preparation as the 2014 legislature begins and starts flying off the floor. With the timeline set and your fairy godmothers and mice at your side, we will head into the whirlwind of the 2014 legislative process together, and take this one bill at a time.

OCAHU Accepts William F. Flood Award

NAHU Convention - June, 2013

OCAHU was honored to win and accept the William F. Flood award at the NAHU Convention in June 2013. The William F. Flood award is presented annually to a single state or local chapter that excels in its philanthropic endeavors. This is the third consecutive year that OCAHU has won this prestigious award. Pictured is William F. Flood for whom this award was named, presenting the award to OCAHU President Rhett Bray and Patricia Stiffler, Immediate Past President. Mr. Flood, a resident of Tustin, CA, stated that he was immensely proud to present the award to the Orange County chapter of his own hometown.





LPRT: Your New Years Resolution?

By Kristin Sergio-Castelvetere, Awards/Historian

The Leading Producers Round Table (LPRT) was formed by NAHU in 1942 to help recognize the successful underwriters of Accident & Health Insurance. Today the LPRT is the premier program for top health, disability, long-term care and worksite marketing insurance producers, carrier reps, carrier management, and general agency/agency managers. Besides being displayed as a leading producer, the LPRT membership provides new benefits, exclusive LPRT events, and new categories and qualifications. The LPRT recognizes qualifiers for their outstanding achievements in many ways such as:

- A certificate with the achiever's name and level of qualification each year until a Lifetime status is attained
- Lifetime qualifiers receive a Lifetime achievement plaque
- Golden Eagle qualifiers receive an Eagle status
- LPRT pin
- Exclusive LPRT events at the NAHU Annual Convention.

The following qualification guidelines will help you get started on your LPRT application today. For more information and/or an application please visit NAHU.org and view the "members" and "LPRT" tabs. Remember applications must be postmarked no later than March 31, 2014.

Qualification Guidelines :

1. Only health, long-term care, life, AD&D or disability insurance products are eligible (no annuities, P&C, etc.).
2. All independent agents/brokers and/or agents/brokers who work with a GA are eligible to apply. The GA can verify production for all agents in the agency.
3. Self-funded, fee-based, consultants and fully insured business are all eligible.
4. Production:
 - a. "New business" is considered first-year business or business that you move to a new carrier.
 - b. Retention includes groups and IFP that renew with the same carrier.

5. Single or family coverage counts as one life.
6. One client with multiple lines of coverage can be counted for each line of coverage.
7. Qualification categories:
 - a. Personal Production - Business written by a single producer (may be written under corporate name)
 - b. Carrier Representative - An employee of an insurance carrier working with producers
 - c. Carrier Management - Carrier/Home Office sales managers, directors of sales & vice presidents of sales
8. Levels of Membership:
 - a. Qualifying - Available to members applying for the first 9 consecutive years of qualification or for the first 14 total years
 - b. Lifetime - Available to members applying and qualifying for 10+ consecutive years OR for 15+ total years. This category is for members who are no longer producing.
 - c. Lifetime & Qualifying - Available to members who still generate production at a qualifying level and have achieved lifetime membership
9. Awards Categories (see application for details): Soaring Eagle, Golden Eagle, Eagle, Presidents' Council or Leading Producer
10. All applications will be reviewed/verified by NAHU staff and held in the strictest confidence.

We are looking forward to making more OCAHU memories in 2014!





Membership: Key to Success!

By Margaret Stedt, LPRT, VP of Membership

Did you know NAHU represents over 100,000 agents and brokers? NAHU is the one organization that fights for you and your clients in both Washington and Sacramento. NAHU gives you and your clients direct access to your elected representatives via “shout out”

campaigns, and NAHU gives you the opportunity to remain educated and to network with other knowledgeable insurance professionals. Join us at our monthly meetings and our special events, like our upcoming “Business Development Summit.”

NAHU’s agents, brokers and provider members are widely known for being more informed about the Affordable Care Act, its plans and its issues than non-NAHU members. It is important for you to be active in NAHU and work with other NAHU members when working in our industry. Working with NAHU members ensures your success and your ability to service your clients. Keep an eye out for coming member-only key events across all local chapters.

Do you know someone who isn’t a member and should be? If you do, recruit them to join!

Don’t know what to say? Share your experiences and what you have learned! There is even an elevator speech and some recruiting points on the NAHU.org website. Plus, if you recruit four new members between July 2013 and April 2014 you can either choose to have your membership dues waived for one year *or* receive a \$250 American Express gift card. And, for every additional four members you recruit in the same timeframe, you will receive a \$250 American Express gift card.

**The Internal Revenue Service (IRS) requires NAHU to file Form 1099-MISC Miscellaneous Income for each individual who is paid at least \$600 in prizes and awards. NAHU will notify campaign qualifiers accordingly.*

Lastly, I would like to welcome our new members!

OCAHU is growing! Since our last published COIN, we have had the pleasure of welcoming the following new members: Rosio Abustan, Lucia Benavidez, Shawn Braun, Carol Chamberlin, Catherine Clegg, David Duker, Judy Henry, Theresa Henry, Nicole Hoover, Preston Isbell, Marijo Johnson, Bhoopinder Kohli, Thomas Lanphier, Gregory Levine, Lanette Lopez, Robert Lunde, David Malt, Erit McTernan, Renee Melgoza, David Milligan, Osamu Nakagawa, Bruce Newberry, Frank Noble, Linda O’Brien, Diane Oliveros, Anita Pappadato, Douglas Profitt, Brad Purcha, Susan Schneider, Jay Semaan, Paul Strain, John Vignone, Nolan Waruner and Danny Woo.

Need to Renew? Don’t let your membership lapse! Visit NAHU.org and click the “Renew” button on the top of the page!



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We Challenge You: Are You In?

By Jason Reichert, VP of PAC

Welcome to 2014 and the new age of "ObamaCare."

As we continue to fold into the changing world of insurance, our presence in the decisions that are made about healthcare are more important than ever. As part of my commitment to our industry, I have adopted three words into my vocabulary that are both relevant today and old favorites of mine as well. They are:

Change – Happening everyday whether I want it to or not

Choice – My decision on how I will handle it

Challenge – What I will do to improve the experience for myself and my clients

These words play a large part in how all of us will fair through the transition of Health Care Reform. I'd like to focus on the last word: challenge. I challenge each of you to become part of a statewide contest created by CAHU and its PAC. In this challenge, local chapters with similar chapter membership and demographics will go head-to-head against each other in a competition to raise per-member contribution amounts for PAC. These funds will be used to strengthen our voice in Sacramento and in Washington. OCAHU has been paired with LAAHU, Los Angeles Association of Health Underwriters, in this contest. Currently our local OCAHU chapter has increased contribution amounts by 152% since last year, and I sincerely thank all who have stepped up and made this possible.

We now have the opportunity to increase the percentage of members who contribute to PAC. Currently, a little less than 10% of our membership is contributing to PAC. I challenge you to contribute to PAC if you aren't already doing so. Every amount counts! If you are already contributing, consider increasing your amount and taking it to the next level. I am counting on all you OCAHU members to bring Orange County to the top. Let's make Orange County a leader in contributions for the future of healthcare.

The Orange County Association of Health Underwriters

Presents:

RIDING THE WAVE



Business Development Summit

FEBRUARY 18, 2014

Hilton Costa Mesa • 3050 Bristol St. • Costa Mesa

7:00 a.m. to 3:30 p.m.

Featuring Key Note Speakers:



Private Exchange Panel
Presentation: Featuring: Covered
California SHOP, CaliforniaChoice and
HealthStyle Insurance Exchange






John J. Nelson
Co-CEO
Warner Pacific



Medical Group Panel Presentation:
Featuring: Prospect Medical Group, St.
Joseph Heritage Healthcare, MemorialCare
Medical Group and Healthcare Partners

PLUS... 6 BREAKOUT SESSIONS

AM Programs (Choose one)

-  **1** Building Your Business: EDHP: Turn Your Bronze Plan into Platinum (Pending 1-hour CEU)
-  **2** Selling to the Silver Tsunami: Why Brokers Should Consider Medicare Advantage
-  **3** Innovation: Strategies to Change Your Game to Compete in a New Benefits World

PM Programs (Choose one)

-  **1** Building Business with Social Media: 5 Places and 5 Ways
-  **2** Selling to the Silver Tsunami
-  **3** Innovation: Ten Most Common Mistakes Producers Make and How to Avoid Them

Registration Information on Back!

Orange County Association of Health Underwriters
Business Development Summit

AGENDA

7:00 – 8:30	Registration, Exhibits, Continental Breakfast
8:30 – 8:40	Welcome Address
8:45 – 9:30	<i>Speaker Session: Exchange Panel</i>
9:45 – 10:45	AM Breakout Sessions 1, 2 & 3
11:00 – 11:45	<i>Keynote Speaker: John J. Nelson</i>
11:45 – 12:00	Pinnacle Award Presentation
12:00 – 1:15	Lunch and Exhibits
1:15 – 2:15	PM Breakout Sessions 1, 2 & 3
2:20 – 3:30	<i>Speaker Session: Medical Panel</i>
3:20 – 3:30	Raffles & Conclusion

REGISTER BY FEBRUARY 14TH TO ENSURE YOUR SEAT!

To make your payment online visit www.ocahu.org

Please mail or fax registration form by 2/14/2014 to: Orange County Association of Health Underwriters (OCAHU)

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YES! I would like to attend!

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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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Options in Insurance

Phone: 714.695.0674 | keystonepatty@aol.com

VP of Legislation, Casey Meserve, CHRS - BeaconPath

Phone: 949.716.9099 x 522 | casey@beaconpath.com

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Word & Brown General Agency

Phone: 714.567.3767 | jessica@wordandbrown.com

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Phone: 949.756.4111 | bsalvi@inventure.net

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Phone: 714.640.3652 | lvalencia@managease.com

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Phone: 949.492.8234 | stedtins@cox.net

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Phone: 858.395.4644 | bradleyr@aetna.com

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Phone: 949.574.2010 | tj@corebenefits.org

Member Engagement, John Evangelista, LPRT - Colonial Life

Phone: 949.452.9206 | john.evangelista@coloniallife.com

Lawrence Hartley - OakBridge Advisors, Inc.

Phone: 866.532.7490 | lh@oakbridgeadvisors.com

John Simurda, LPRT - IBR Insurance Services

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OCAHU Will Help You to Success!

By Louise Valencia, VP of Professional Development

At last, the long awaited year, 2014, is upon us! Here we are actively writing new business, renewing business and possibly exploring a new venue, Covered California. Either way, as an OCAHU member, you will always be at the top of your game when you attend our monthly OCAHU meetings and keep abreast of the latest news. We are committed to our members' successes in the industry, which is why we continue to host informative and worthwhile monthly meetings.

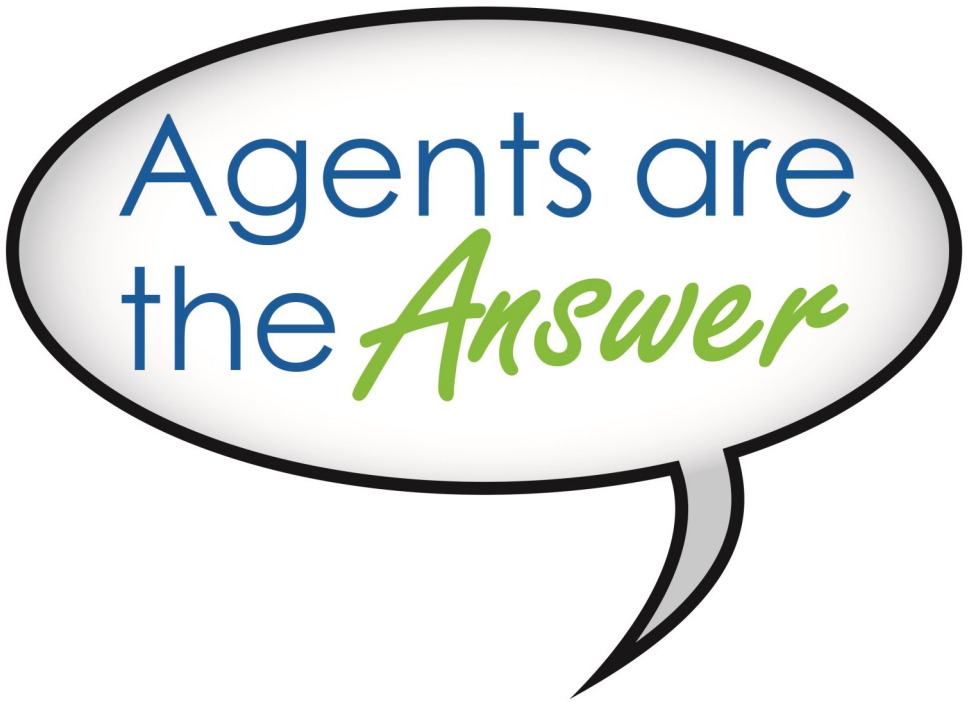
Just this past January OCAHU welcomed Carolyn McNairy, from TASC, who presented an update on ERISA and FMLA compliance to our members. This was our first member-only event and many of us now have a leg-up on ERISA and FMLA compliance. To help our members stand out against competition, we have dedicated a full day, once a year, known as OCAHU's Business Development Summit. During this event attendees will hear about new innovative technologies and ways to build and expand their businesses.

We have a great lineup scheduled at our event this month. We strongly believe attendees will leave the event with new ideas to build stronger businesses in 2014. We will be "Riding the Wave" this year, which is the theme for our event. We have a couple exciting panels scheduled: an Exchange panel and a Medical Group panel. We will have breakout sessions that will focus on innovation, building businesses and selling to the silver tsunami (Medicare). We are also excited to welcome John Nelson from Warner Pacific, who will speak at our event. We have a fantastic, jammed-packed event that you definitely do not want to miss. Be sure to visit OCAHU.org and register for the event.

Before I close, I would like to make a request to all of you. In our next COIN edition, I would like to share one of your success stories. I know there are many! I'd like to share a story where one of you found successes because of the knowledge and awareness you've gained from being an OCAHU member. If you have a story you'd like to share, please contact me. My contact information is under the "OCAHU Board of Directors" page (page 15).

Thank you all for your continued support. Let's succeed together.

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Please join us at our events!

Business Development Summit 2014: Riding the Wave, February 18th: Join us at our 2nd Annual Business Development Summit where we will host a great day full of education on a wide variety of topics for all brokers. This event not only gives you the opportunity to network, but also gives you the opportunity to visit with our local carrier and general agency partners, giving you the chance to gather the latest information about the products and services they have designed to help you grow your business while "Riding the Wave!"

18th Annual Charity One Heart at a Time Golf Tournament, April 16th: The Orange County Association of Health Underwriters will again sponsor the "One Heart at a Time" Cystic Fibrosis Golf Classic at Coyote Hills Country Club in Fullerton. Register to golf or join us for dinner at www.OCAHU.org. Don't miss out on all the fun! We look forward to seeing you on the green!

Annual Carrier Panel Presentation & Meeting of the Membership, May 13th: Our carrier executives will be discussing various subjects that affect you, your clients and your business every day. We hope to see you at this event! Stay tuned for more information!

12th Annual Celebration of Women in Business, June 6th: Mark your calendars! Our highly anticipated Celebration of Women in Business event is quickly approaching. The event is being planned now! Stay tuned for more information!



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