

Orange
County
Association of
Health
Underwriters

Volume 8, Issue 3

April 2014



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

THE



The Orange County Association of
Health Underwriters presents
**One Heart at a Time
Charity Golf Tournament**
Wednesday, April 16th
at Coyote Hills Golf Course

Inside this Edition:

- Recap: Capitol Conference and Bills Review
- OCAHU Recognized as Outstanding Community Partner
- NAHU Designations and Membership Benefits
- Jane Smith-Bowen, 2014 Pinnacle Winner
- Why OCAHU?
- Raising the Bar

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Thank you for being a part of 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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^{*} 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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Time for Talk

By Casey Meserve, VP of Legislation

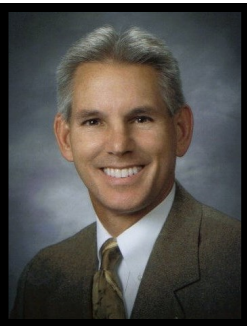


The NAHU Capitol Conference has come and gone. I attended the conference with some OCAHU members, and it was quite the experience. We met with Senator Boxer's health policy advisor, Congressmen John Campbell and Darrell Issa's Deputy Chief of Staff/Legislative Director, and with Congressman Dana Rohrabacher himself. In our meetings we discussed many of the key issues we face with healthcare reform. We also encouraged support of some bills and acts. We specifically talked about the Letting Insurance Benefit Everyone Regardless of Their Youth (LIBERTY) Act, which would allow states to increase rating bands from the current 3:1 spread to a 5:1 spread. The proposed expansion more closely resembles the natural breakdown of ages.

In addition to the Capitol Conference, we met with the CAHU board on March 6th for our Bills Review meeting. There are about 120+ pieces of healthcare legislation moving throughout the state. These were debated and discussed with CAHU Legislative Advocates, the CAHU Board, and the CAHU members in attendance. I encourage you to read about these bills on the CAHU website at CAHU.org/legislation/bills.

I also encourage you to read about the CAHU-opposed Insurance Rate Public Justification and Accountability Act (IRPJAA) at stophighercosts.com. This will appear on the November 2014 ballot and is bad news for the IFP and Small Group markets. The measure gives the Insurance Commissioner the control to regulate rates, deductibles, copays and benefits. IRPJAA is similar to 2011's proposed AB 52 (Feuer) that was held in the State Senate but is more widespread.

All of us are busy expanding our blocks of business, planning for the forthcoming early-renewal chaos, staying on top of healthcare reform, and keeping up with our day-to-day tasks. However it's very important to find time to fight against bad legislation, and to also find time to promote good legislation. I will do my best to keep you updated on proposed bills as they move throughout the state legislature. I encourage you to take the time to read up on proposed bills. Be ready to act on CAHU's Operation Shout initiatives. And, if you aren't already connected with your State Legislator, make contact! It is important for all our legislators to be on our side.



Letter from OCAHU President, Rhett Bray

Are we having fun yet, fellow agents? The longer the system is broken, the more your clients will need you. And, if/when the system gets its functionality restored, your clients will still need you. It's a win, win situation!

It was great seeing everyone at OCAHU's Business Development Summit in February. We had close to 400 agents, carrier reps and exhibitors at our function. Attendees learned lots of good tips to help them build, grow and expand their businesses. We had a breakout session that showed us how to use technology as a tool to stand out above the competition, and two other breakout sessions that focused on the senior market and how to expand businesses by venturing into this fastest-growing segment of the insurance industry. Our keynote speaker, John Nelson, spoke about the future of the agent. He reminded us that the future of health insurance is in front of us, and it's big. He encouraged us to go out and grab our piece of the health insurance future. At the summit we also heard about exchanges and how the market will grow alongside exchanges, both public and private. We also heard from a medical group panel that shared insight on the role medical groups will play in gaining a handle on healthcare costs; it will not come from insurance carriers alone. I'd like to personally thank everyone who attended our event and showed support for our local Orange County Association of Health Underwriters. I sincerely hope all attendees left with some ideas that can be implemented immediately.

On April 16th, OCAHU is excited to hold our annual event that gives members the opportunity to help raise funds for the Cystic Fibrosis Foundation of Orange County. While golfing is a major component to this event, the event is not only for golfers! So, please, come one and all! Join us for a day and be a giver. Most of us are fortunate enough to be able to get up every day without any pain, while having the ability to engage in any activity without limitation – and what a great thing that is. Let's raise funds for people who can't do that because of Cystic Fibrosis. Buy a ticket (or several tickets!), grab a club or hockey stick, and join your friends at OCAHU as we come together on April 16th to support finding a cure for Cystic Fibrosis. I will be looking for you!

Some OCAHU members will be going to Sacramento on May 20th and 21st for CAHU's annual Capitol Summit event. I invite you to join us in our discussions at the Capitol. We will have the opportunity to voice our opinions, and discuss hot topics with Representatives. We will discuss how healthcare law is affecting your clients and will voice the concerns and hurdles we brokers have faced trying to implement healthcare reform. We need to have a loud voice and be in-unison with each other so that our

representatives can hear what's working and what isn't.

And, to welcome the onset of summer, OCAHU will host the annual Celebration of Women in Business Fashion Show & Luncheon on June 6th at the Nixon Presidential Library and Museum in Yorba Linda. We expect another sell out, so make sure to buy your tickets as soon as they go on sale. We will keep you up-to-date on this event as we continue to move toward the summer.

As I close this message, I would like to leave you with one final encouragement. Talk to me! Find me at our lunches and events! I'm happy to discuss anything you have on your mind, and so are the other members of the OCAHU Board. You might even like to talk to me about how you can help on a committee, or how you can help by serving on the Board.

Finally, I would like to extend my thanks to our sponsors. Without the gracious help of our sponsors, our association would struggle to exist. In no particular order I would like to thank Kaiser Permanente, Word & Brown, St. Joseph Health, Warner Pacific, Benefit Mall, SeeChange Health Insurance, Assurant, LISI, and Colonial Life. I encourage you to give these sponsors a good look as you write business. These sponsors truly believe in the broker as the deliverer of health insurance.

OCAHU Recognized as Outstanding Community Partner

At the Volunteer Recognition Dinner on January 23, 2014 The Orange County Chapter of the Cystic Fibrosis Foundation recognized Orange County Association of Health Underwriters as an *Outstanding Community Partner!*

In attendance and accepting the award were past presidents Suzanne Purnell, Pat Stiffler, Barbara Salvi, John Evangelista and our residing president Rhett Bray.

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NAHU Designations

By Kristin Sergio-Castelvetere, Awards/Historian

Have you thought about taking it to the next level with one or more NAHU designations? One of the exciting benefits your NAHU membership gives you is an abundance of educational programs and designation options. Below are details of some of the most popular education programs and designations. For even more information please visit the Professional Development section of the NAHU.org website.

Registered Employee Benefits Consultant (REBC) — This designation course provides the knowledge necessary to become a proficient professional in the sale and service of employee-benefit plans.

Registered Health Underwriter (RHU) — This designation provides the professional credential for persons involved in the sale and service of disability income and health insurance.

Disability Income Associate (DIA) — This designation displays that individuals have acquired knowledge of the healthcare industry and the role of disability income insurance, an insurance to help protect individuals from financial losses that often attend serious physical injuries and other severe health afflictions.

LTC Partnerships (LTCP) — This course is designed to fulfill mandatory LTCI partnership training requirements.

Certified in Long-Term Care (CLTC) — The CLTC program is one of the top designations in the LTC industry with over 18,000 graduates to date.

Leading Producers Round Table (LPRT) — This designation encourages excellence among NAHU's health and benefit insurance professionals by recognizing their sales achievements. Also, LPRT members receive discounts on many NAHU services and meetings, and receive invitations to exclusive LPRT events. The qualification categories are Personal Production, Carrier Representatives, Agency, and Carrier Management.

Certified Employee Benefit Specialist (CEBS) — The CEBS designation is a total compensation credential that is recognized for the depth and breadth of critical knowledge that it provides. CEBS courses are designed to give you current, need-to-know information that will enable you to excel at your job and solve your organizational challenges. The courses cover all areas of total compensation, giving you a comprehensive perspective on the issues your business faces.

Certified Self-Funding Specialist (CSFS) — This designation focuses on courses and certification for the self-funding benefit model and its associated ERISA framework.

President's Triple Crown Program — This program was created to recognize members whose individual contributions to NAHU help advance the association's mission. Like any Triple Crown it recognizes accomplishment in three key areas: HUPAC, Membership & Advocacy.

OCAHU Congratulates Jane Smith-Bowen

2014 Pinnacle Award Winner

Jane E. Smith-Bowen has been recognized by the Orange County Association of Health Underwriters with OCAHU's 2014 Pinnacle Award. Established six years ago, the annual award honors the OCAHU leader whose "involvement, leadership, vision, dedication, and spirit" have contributed greatly to the growth and success of the insurance industry group.



"Jane has been a tremendous asset to OCAHU and its members during the past three decades," says Don Goldmann, Vice President of NAHU and former OCAHU President. "She led the organization in a tumultuous period in the mid-1990s during the Clinton administration's drive for health reform, and has continued to support our organization behind the scenes with her service on committees and in organizing events like OCAHU's Annual Cystic Fibrosis Charity Golf Tournament, which has raised hundreds of thousands of dollars over the past 17 years."

Smith-Bowen became involved with OCAHU through her affiliation with [The Word & Brown Companies](#), where she is the Director of Events Marketing. She first joined Word & Brown in 1986 as the 21st employee of the general agency started by industry veterans John M. Word III and Edward J. "Rusty" Brown, Jr.

"I was fortunate to have met John Word in 1983, when I first moved to Southern California and was working with United Way of Orange County," says Jane Smith-Bowen. "John was on the non-profit's Board of Directors and he and I had the opportunity to collaborate on the organization's fundraising committee. That led to my joining Word & Brown and my exposure to the great work of OCAHU in serving the needs of the insurance community in Orange County. His support motivated me to take on the leadership role at OCAHU, which included organizing and producing the first-ever California Association of Health Underwriters State Convention, which set the stage for the annual trade show that still occurs today. I'm proud of my long history with OCAHU, and I am very humbled to be recognized this year by the association."





Why OCAHU?

By Louise Valencia, VP of Professional Development

Just the other day, I was approached by a former colleague and she asked, “Why OCAHU?”

OCAHU has helped me stay on the forefront in our industry! OCAHU provides me with reliable, up-to-date information, and the best part is that it all makes sense to me. Whenever I find myself flooded with conflicting news stories about healthcare reform, I login to my NAHU member site to get the *real* story. Clients put their trust and confidence in health insurance agents like us because of the knowledge we bring them. It’s important to work alongside OCAHU in order to stand tall and continue writing business.

Speaking of Business, we had a *great* turnout at OCAHU’s annual Business Development Summit in February. We had almost to 400 attendees at the event, and we were proud to welcome 17 new members. We had agents of all types at our event: from commercial to individual to Medicare. At the event, we had an Exchange panel, a medical group panel, and an excellent presentation from Warner Pacific CEO John Nelson. The breakout sessions gave attendees great insight, fresh ideas and new tools to help grow their businesses. Some attendees even left the day with some great prizes (including some *cash* prizes!).

It seems like these days, we’re all going about 100 MPH. It’s comforting to know we can count on OCAHU to keep us educated and in-the-know by participating in OCAHU’s excellent monthly events.

We are at a critical time in the health insurance industry. Many of us would like to know the insurance carriers’ thoughts on the ACA today. OCAHU is hosting its annual Carrier Panel event on May 13, 2014. Attendees at this event will hear from carrier panelists as they discuss the latest challenges they face, what’s new, and what their forecasts are. This is an event you definitely do not want to miss.

In the last COIN, I asked for you to share your OCAHU success stories. I am still interested in hearing from you! I’d like to share with others how OCAHU has helped you. In this article I’ve shared with you about the knowledge OCAHU has brought me and how OCAHU has assisted me in gaining and retaining new business. I want to hear from you, so please be sure to reach out to me. For now, I will leave you all and hope to see you at our Carrier Panel meeting. By the way, the former colleague I spoke about in this article is considering joining OCAHU. She acknowledged that OCAHU is at the forefront of the industry, with plentiful insight on the ever-changing health care industry.

Thanks again for your continued support!

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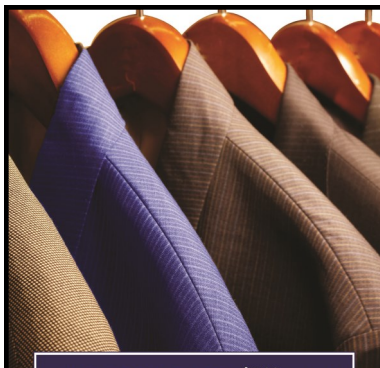
By Jason Reichert, VP of PAC

In our last COIN, I extended a challenge to all of you. I asked you to join in on CAHU's statewide competition, which has a goal of increasing OCAHU's PAC contributions. To date, 8.5% of our membership is contributing, and we have increased our monthly contribution amount by 13% over the previous month. It's been great to see some members increase their contributions to reach 'diamond level' status, and it's been fantastic to see new members make their first-time contributions with the assistance of Maggie Stedt. We're still collecting February's numbers, and while I'm expecting the numbers to climb, we are moving at a slower pace than I'd hoped.

We're currently at 22.8% of our year-to-date goal, so we have more work to do! We are asking you to raise the bar and continue to help OCAHU achieve leadership in PAC contributions for NAHU.

It was great to see so many OCAHU members at OCAHU's Business Development Summit in February. Members at this event witnessed the value of OCAHU as they learned about the Affordable Care Act, Covered California, and many other things. Attendees learned how to leverage their OCAHU memberships with clients: your membership shows the investment you've made and continue to make in our industry.

Many of our clients are confused and worried about what the future holds for them in healthcare. Having you as a trusted agent, advisor and advocate gives your clients peace of mind. All of you know many influential people in our industry who have yet to join us as OCAHU members (and ultimately PAC contributors). Our challenge to you this month is to invite at least one of these people to our next OCAHU events and show them that joining OCAHU plays an instrumental role to successes in our industry.



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*Orange County Association
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Annual Golf Classic
April 16, 2014
Coyote Hills Golf Club
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THE FUN STARTS EARLY!

- 11:00 a.m. Check-In & Putting Contest
11:45 a.m. Lunch
1:00 p.m. Shotgun Start (Scramble Format)
6:00 p.m. Dinner, Award Presentation and
Opportunity Drawings

Proceeds to benefit:



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Their mission is to assure the development of the means to cure and control cystic fibrosis and to improve the quality of life for those with the disease.

Cystic fibrosis is an inherited chronic disease that affects the lungs and digestive system of about 30,000 children and adults in the United States.

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Registration Fees

Super Ticket Package \$255
Includes: golf, Super Ticket (scratcher card for prizes, 25 raffle tickets, 1 Grand Prize ticket, 2 mulligans, and entry into all course contests), lunch & Awards Dinner.

Individual Player \$225
Includes: golf, cart, lunch & Awards Dinner.

Dinner Only \$50

Sponsorships are available!

See reverse side for more information.

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Shirt:	<i>Includes: Super Ticket Package for 4, Tee sign, Lunch & Awards dinner.</i>	\$4000
Dinner:	<i>Includes: Super Ticket Package for 4, Tee sign, Lunch & Awards dinner.</i>	\$3500
Hat:	<i>Includes: Super Ticket Package for 4, company name/logo on hats, Tee sign, Lunch & Awards dinner.</i>	\$2750
Lunch:	<i>Includes: Super Ticket Package for 4, company logo on lunch boxes, Tee sign, Lunch & Awards dinner.</i>	\$2750
19th Hole Refreshments:	<i>Includes: Super Ticket Package for 4, Sponsor table in bar area Tee sign, Lunch & Awards dinner.</i>	\$2750
Helicopter Ball Drop:	<i>Includes: Super Ticket Package for 4, Opportunity to announce winner(s) of ball drop, Tee sign, Lunch & Awards dinner.</i>	\$2500
Beverages:	<i>Includes: Foursome, Sign on beverage carts, Tee sign, Lunch & Awards dinner.</i>	\$2000
Goodie Bags:	<i>Includes: Foursome, Logo on goodie bags, Tee sign, Lunch & Awards dinner.</i>	\$2000
Snack:	<i>Includes: Twosome, Tee sign, Snack bag w/company name/logo and placed on each cart, Lunch & Awards dinner.</i>	\$1500
Driving Range:	<i>Includes: Twosome, Tee sign, Lunch & Awards dinner.</i>	\$1500
Putting Green:	<i>Includes: Twosome, Tee sign, Lunch & Awards dinner.</i>	\$1500
Tee:	<i>Includes: Sign on course.</i>	\$250

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<input type="checkbox"/> Individual Player Package	\$225	<input type="checkbox"/> Helicopter Ball Drop	\$2500
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<input type="checkbox"/> Shirt Sponsor	\$4000	<input type="checkbox"/> Goodie Bags Sponsor	\$2000
<input type="checkbox"/> Dinner Sponsor	\$3500	<input type="checkbox"/> Snack Sponsor	\$1500
<input type="checkbox"/> Hat Sponsor	\$2750	<input type="checkbox"/> Driving Range Sponsor	\$1500
<input type="checkbox"/> Lunch Sponsor	\$2750	<input type="checkbox"/> Putting Green Sponsor	\$1500
		<input type="checkbox"/> Tee Sponsor	\$250

ENTRY Form

Please complete and return by **April 9, 2014**. **Cancellation Prior to April 4h - 50% penalty;**
Non-refundable after April 11th.

Contact: _____

Company: _____

Names of Entries in my Foursome/Two some are:

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2013 - 2014

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Your Membership Benefits

By Margaret Stedt, LPRT, VP of Membership

Are you utilizing your membership benefits? As a NAHU member, you have access to many tools and resources designed to help you flourish. From presentation guides, to E&O insurance information, to personal services, to sales & marketing tools, NAHU has you covered. For more information on these services, visit NAHU.org and click on the Members tab. Make sure you're registered on the site to gain access to all NAHU's member-only areas.

On the members section of the website you can access:

- Compliance tools and resources including a NAHU Dashboard, an ACA decision-support tool, HR Compliance information, plan documents and training tools
- Professional and personal services at special NAHU-member preferred-pricing: services include car rentals, business supplies, teleconference services and much more
- Client management, sales and marketing tools to help you manage and grow your business
- Professional development and training, including designations and certifications
- Wellness programs for both NAHU members and their clients at a significant discount

Start exploring the NAHU.org website today! You'll find a plethora of information to help you understand the changing legislative climate, which will help you be a better resource to your clients. And, of course, NAHU gives you the opportunity to connect with other professionals in our industry.

Membership Contest Continues through April 30th! 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.

Welcome New Members! OCAHU is continuing to grow! We have a total of 355 members in the months of January and February. We are very proud to welcome: David Christensen, Tina Da Silva, Brian Gray, Kevin Heinz, Edwin Hilden, Nikola Vuvureic, Brian Watts, Marisela Alvarez, Craig Campbell, David Christensen, Catherine Clegg, Ryan Dorigan, Linda Frost, Juan Galindo, Shauna Griego, James Griffin, Phillip Hood, Kathleen Laiblin, Jerry Lynch, Albert Roberts, Sandra Rosenstein, Nicole Salas, Nick Sotelo and Tara Stocks!

Need to renew? Don't let your NAHU membership lapse! Visit NAHU.org and click the "Renew" button at the top of the page!



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- THE C.O.I.N. -

Please join us at our events!

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 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!

Capitol Summit, May 20-21st: Join OCAHU and all your other fellow members at CAHU for two days at the State Capitol in Sacramento. Our Event takes place at the Sheraton Grand Hotel in Sacramento, CA. Please visit CAHU.org for more information.

12th Annual Celebration of Women in Business, June 6th: Mark your calendars! Our highly anticipated Celebration of Women in Business event benefiting New Hope Grief Support Community is quickly approaching. This year we will be celebrating on a *Grecian Holiday*, and will be raffling off a trip for two to Greece! The event is being planned now! Stay tuned for more information!



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