

Orange  
County  
Association of  
Health  
Underwriters

Volume 8, Issue 4

May 2014



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

**THE**



OCAHU Proudly Presents  
**Celebration of Women in  
Business Charity Event &  
Fashion Show**

**Friday, June 6th**

**at the Nixon Presidential Library  
& Museum in Yorba Linda**

**Inside this Edition:**

- Expect More from OCAHU
- Priority Bills: Know What's Coming
- PAC: The Good Stuff
- Continuing with NAHU
- 2013 Annual Report

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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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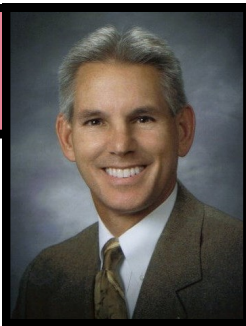
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## Letter from OCAHU President, Rhett Bray



**A**s we head into summer, the end of another school year, and the fiscal end of the 2013-2014 OCAHU year, we're getting ready for some exciting events before we close this year out.

A very important event for CAHU and the California Health Underwriter chapters is CAHU's annual Capitol Summit, which takes place May 20 -21<sup>st</sup> at the Sheraton Grand Hotel in Sacramento. A number of OCAHU members are attending the event to speak with our legislators about healthcare reform, the work of the professional health insurance broker and many of this year's new laws that affect both the way we do business and the myriad of insured Californians. Featured speakers at this year's Capitol Summit event include: CAHU President, Sam Smith; Political Strategist, Kevin Riggs; and California State Assembly Member, Dr. Richard Pan. Visit [CAHU.org](http://CAHU.org) for more information or to register for this event.

OCAHU is also looking forward to hosting the Annual Carrier Panel Presentation and Meeting of the Membership at the Irvine Marriott on May 13<sup>th</sup>. With the rocky start to healthcare reform and the conclusion of the sign-up-flurry, we invite you to come see what the carriers are talking about now as we move through our new era of healthcare.

It wouldn't be right to kick off summer without OCAHU's annual Celebration of Women in Business Fashion Show & Luncheon. This will be our 12<sup>th</sup> year hosting this fabulous event, which will be held at the Nixon Presidential Library & Museum in Yorba Linda on June 6<sup>th</sup>. This is one of the most highly-anticipated events of the year, and you definitely don't want to miss it. The Women in Business committee has outdone themselves this year and have implemented some exciting new changes. You can expect an even greater celebration than last year! The event is almost sold out, so don't wait any longer to get tickets to our incredible show. Remember this event is to support our friends at New Hope Grief Support Community and the great work they do in our community. Sponsorship opportunities are still available and donations for raffle baskets are always appreciated. You can visit [newhopegrief.org](http://newhopegrief.org) for more information on this great organization.

Lastly, I'd like to extend a big *thank you* to all our sponsors for their continued support of OCAHU. Without our sponsors' support for both our organization and our events, we would not be able to host the programs we do throughout the year. Thank you to Kaiser Permanente, Warner Pacific, St. Joseph Health, Word & Brown, BenefitMall, Colonial Life, Assurant Health and LISI. I urge you all to support these outstanding companies. Thank you all for another great year!



## Expect More from OCAHU

By Louise Valencia, VP of Professional Development

**O**ver the past two years as OCAHU's Professional Development Chair, I've had the great pleasure of meeting many OCAHU members. Many of you voiced your opinions about our events, and many of you shared great suggestions about how to make OCAHU better for you.

One of our goals at OCAHU is to keep our members informed on legislation, industry news, and latest technologies so members can gain more sales and simplify administration.

OCAHU hosted CE courses at the annual Business Development Summit in February this year, and welcomed Lawrence Hartley from OakBridge Advisors as he presented his CE course on "Fourth Quarter Madness: Managing the Chaos for Health Insurance Brokers and Consultants." OCAHU's annual Carrier Panel Presentation & Meeting of the Membership is always a favorite early-summer event. The event brings together health insurance executives to participate in a discussion about the future of the health insurance industry and educate us on things we should anticipate. OCAHU's annual Celebration of Women in Business event will be bigger than ever this year, and we are looking forward to the fun day with you next month. After we take a short break for the summer, we'll be back in the fall for our annual Client Day and CE-Day events.

OCAHU is expecting to bring in new topics, speakers and material in the Fall and Winter. Provided below is a list of programs we have planned:

- September 2014: Annual CE Day
- October 2014: Annual Client Day
- November 2014: Legislative Update Program
- December 2014: Annual Holiday Program

We hope to keep all of our members engaged in our monthly meetings. All of you matter, so I welcome your comments and ideas.

This 2014 year brought many challenges to our industry, and in order to succeed we all must remain engaged. OCAHU is committed to you, our members, so we are all in this together and plan to bring more to our members.



## OCAHU 2013 Annual Report

### ***Income***

Dues	\$8,454.00
Monthly Meeting Registration	\$13,550.00
Client Day	\$6,950.00
Continuing Education Day	\$11,795.00
Corporate Sponsorships	\$26,500.00
Business Development Summit	\$50,205.00
Special Events	\$122,144.00
Interest Income	\$313.00
<b><i>Total Income</i></b>	<b><i>\$239,911.00</i></b>

### ***Cost of Sales***

Monthly Meetings	\$15,817.00
Charitable Contributions	\$66,325.00
Client Day	\$4,862.00
Continuing Education Day	\$9,376.00
Business Development Summit	\$47,633.00
Special Events	\$62,103.00
<b><i>Total Cost of Sales</i></b>	<b><i>\$206,116.00</i></b>

### ***Expenses***

OCAHU Administration / General Chapter Management	\$46,388.00
Membership & Recruitment	\$1,147.00
Legislative Activities	\$7,190.00
Conferences	\$8,894.00
<b><i>Total Expenses</i></b>	<b><i>\$63,619.00</i></b>



## Priority Bills - What's Coming

By Casey Meserve, VP of Legislation

**CAHU's Capitol Summit** is coming May 20<sup>th</sup> & 21<sup>st</sup> at the Sheraton Grand Hotel in Sacramento. The summit will focus on getting CAHU members up-to-speed and educated on legislation moving through the state senate and state assembly. Attendees will also have the opportunity to meet with California legislators directly to voice positions on proposed legislation. It is important to support the good legislation that helps us and oppose the bad legislation that will have a lasting impact on our industry. With that in mind, I want to make sure you are well versed in some of CAHU's top priority bills.

### **AB 1831 (Conway) – CA Health Insurance Fairness Act – **SUPPORT****

This bill would provide a tax deduction from gross income for all amounts paid or incurred by a taxpayer for health insurance and medical care. AB 1831 does this by eliminating the current requirement that medical costs exceed 7.5% of gross income before deductions were permitted and by expanding the definition of medical cost to include premiums paid.

### **AB 1962 (Skinner) – Dental MLR – **OPPOSE****

This bill would unnecessarily raise premiums and limit consumer choice by imposing a dental loss ratio requirement of 80 or 85 percent (depending on group size) on dental plans and policies.

### **AB 2601 (Conway) – CA HBEX: Charge on QHPs – **SUPPORT****

AB 2601 would prohibit the governing board of the CA Health Benefit Exchange from assessing a charge on qualified health plans or supplemental coverage, on or after January 1, 2016, or increasing that charge thereafter, unless the charge is enacted as a statute.

### **SB 1034 (Monning) – Waiting Periods – **SUPPORT****

CAHU supports SB 1034 regarding employer new hire waiting period *if amended* to contain a specific reference to the 90-day waiting period provision in federal ACA.

### **SB 1052 (Torres) – CA HBEX: QHP Formularies – **SUPPORT****

Current law requires the board of the CA HBEX to annually prepare a written report on the implementation and performance of the Exchange functions during the preceding fiscal year and requires that this report be submitted to

the Legislature and the Governor and be made available to the public on the exchange website. This bill would also require the report to include the total number of uninsured Californians as a percentage of the state population and an independent evaluation of the marketing and outreach and enrollment activities undertaken by the exchange. SB 1052 also adds new requirements for a searchable drug formulary to be posted by health plans offered in the exchange.

**SB 1446 (DeSaulnier) – Health Care Coverage – **SUPPORT****

This bill seeks to conform state requirements to recent federal changes that permit small employers to renew their current healthcare plans through September 2016 and have those plans remain in force until September 2017.

**SB 1182 (Leno) – Health Care Coverage: Rate Review – **OPPOSE****

CAHU plans to work with a broad coalition of business and health organizations to oppose SB 1182 that seeks to give new authority to the Dept. of Insurance to impose Large Group health plan rate review.

SB 1182 is going to be the big fight for the year. On May 20<sup>th</sup> at this year's Capitol Summit, a special presentation will be given on the Rate Regulation Initiative, and a legislative update will be presented by our legislative advocates, Mike Belote, Esq. and Juli Broyles. The Capitol Summit will certainly be an informative and exciting event. Don't miss out, especially if you have never been. It is well worth your time to make the trip up to Sacramento for two days to be a part of the legislative process.

**Thank you for the great year,  
OCAHU!**





## Women in Business: June 6, 2014

By Suzanne Purnell, LPRT, Women in Business Chair

**W**e are very excited to welcome you to OCAHU's 12<sup>th</sup> *Annual Celebration of Women in Business* charity event and fashion show & luncheon. Our Grecian holiday themed celebration begins Friday June 6, 2014 at 10:00 AM at the Nixon Presidential Library & Museum in Yorba

Linda. Enjoy appetizers and your favorite beverage as you peruse our merchant vendors' booths at the beginning of our event. Our vendors are graciously donating 15% of their sales to our charity, New Hope Grief Support, and we are so thankful for their support. At 11:30, we'll hear opening remarks from OCAHU President Rhett Bray, and then we'll enjoy a delicious lunch served by the friendly staff at Jason's Catering while we celebrate women in business with our fashion show, with fashions from Yearsley & Company.

At our event this year we will be raffling off great gift baskets, each valued at \$500 or more! And to celebrate our Grecian holiday theme, we will be raffling off a grand prize all-expenses-paid trip for two to Greece! Someone will win – it could be you!

Please visit [ocahu.org](http://ocahu.org) to find more information on this wonderful event. Sponsorships are still available, and tickets are going quickly so make sure you get your tickets soon. We recommend that you purchase your raffle tickets online before the event to save yourself time in line. You can also pre-order wine for your table, which is also recommended.

The charity we are sponsoring, New Hope Support Community, provides support to children, teens and adults who are grieving the loss of a loved one, regardless of their ability to pay. For more information on New Hope Grief Support, please visit their website, [newhopegrief.org](http://newhopegrief.org). Please also make sure to stop by New Hope Grief Support Community's booth at our event and meet New Hope Brief Support Community founder Susan Beeny. She would like to meet each of you to personally extend her warm gratitude for your support.

We are looking forward to a wonderful day supporting New Hope Grief Support Community and celebrating women in business. We will see you at our event!



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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.






## The Good Stuff

By Jason Reichert, VP of PAC

One of the best benefits of being the PAC Chair for the Orange County chapter of CAHU is the privilege of being a part of the activities that benefit so many in the community. As many of you know, OCAHU hosted its annual *One Heat Golf Tournament* in April to raise money and awareness for Cystic Fibrosis. Spirits were high, golf was great and the contributions were plentiful. If you haven't attended many of the OCAHU events this year, I encourage you to attend OCAHU's next event, *Celebration of Women in Business* in June. It's a great opportunity to mingle with other OCAHU members and to raise funds for a great cause.

The contest between OCAHU and Los Angeles's LAAHU to increase the percentage of members contributing to PAC continues to heat up. We are keeping pace with LAAHU. We've increased our dollar amount raised per member by 30% and continue to lead the state in the percent of donations in comparison to last year's contributions. If we keep going at this pace throughout the rest of 2014, we could be at 300% of our goal over last year. What an achievement that would be! Let's make one last push for contributions to see if we can pull out in front of LAAHU. Invite a friend to become a member and show them the value of a contribution.

On a personal note, I want to let you know this will be my last COIN article. I have been the PAC chair for the last two years and it is time for me to pass the torch to someone new. I am thankful for the opportunity to have represented such a great organization that supports me and others in our industry. OCAHU is always looking for people to help with special events and to represent the board. If you feel this might be your calling, please feel to reach out to me or OCAHU President Rhett Bray. We look forward to showing you how rewarding your participation in OCAHU can be.



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ORANGE COUNTY ASSOCIATION OF HEALTH UNDERWRITERS PRESENTS

# Grecian Holiday

12th Annual Celebration  
of Women in Business  
Luncheon & Fashion Show

June 6, 2014

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NEW HOPE  
Grief Support Community

Nixon Presidential Library & Museum  
18001 Yorba Linda Boulevard - Yorba Linda  
10 am - Shopping Begins / 11:30 am Lunch & Program

## Presidential

### East Room Sponsor (LISI)

- Participate as Master or Mistress of Ceremonies
- Premier Seating for 10
- 2 Bottles of Champagne + Flower at each place setting
- 5 General Raffle Tickets per guest (total of 50 tickets)
- Business Card Ad in program
- Recognition on signage, on big screen, website and e-blasts

### First Lady - \$4000

#### ☐ Fashion Show Sponsor (1 available)

- Participate as Host or Hostess of Fashion Show
- Preferred Seating for 8
- Corsage for each guest
- 3 General Raffle Tickets per guest (total of 24 tickets)
- Business Card Ad in program
- Recognition on signage, on big screen, website and e-blasts

## Senate

### Name Badge Sponsor (Kaiser Permanente)

- Company logo on name badges (400)
- Preferred Seating for 6
- Business Card Ad in program
- Recognition on signage, on big screen, website and e-blasts

### Centerpiece Sponsor (Word & Brown)

- Company Logo in Table Centerpieces (40)
- Preferred Seating for 6
- Business Card Ad in program
- Recognition on signage, on big screen, website and e-blasts

## House - \$2500

#### ☐ Attendee Program Sponsor (1 available)

- Company Logo on Attendee Programs (400)
- Business Card Ad in program
- Preferred Seating for 5
- Recognition on signage, on big screen, website and e-blasts

## Judicial - \$2000

#### ☐ Grand Prize Sponsor (1 available) (Covered CA & Dickerson Employee Benefits)

- Business Card Ad in program
- Preferred Seating for 5
- Recognition on signage, on big screen, website and e-blasts

## Legislative - \$1650

### Appetizer Sponsor (The Schulten Group)

#### ☐ Soft Drink Sponsor (1 available)

#### ☐ Party Favors (1 available)

- Preferred Seating for 4
- Recognition in program, signage, on big screen, website and e-blasts

## Cabinet - \$1350

- Preferred Seating for 3
- Recognition in program, signage, on big screen, website and e-blasts

### Grand Prize Airfare (CONEXIS & EYEMED)

#### ☐ Grand Prize Excursion (1 available) (BEN-E-LECT)

#### ☐ Honoree Gift (1 available)

#### ☐ Photography (available)

#### ☐ A-V (1 available)



### Registration Friday, June 6. 2014

Registration & Shopping - 10:00 a.m.

Luncheon & Fashion Show - 11:30 a.m. to 2:00 p.m.

Presented by: Orange County Association of Health Underwriters

Nixon Presidential Library & Museum

18001 Yorba Linda Boulevard, Yorba Linda 92886

**Please register by Friday, May 16th.**

**\*Cancellation Policy: Cancellation Prior to 5/16- 50% penalty; Non-refundable after 5/16.**

### Registration Information:

Name: (1) \_\_\_\_\_ (2) \_\_\_\_\_

(3) \_\_\_\_\_ (4) \_\_\_\_\_

**List additional names on separate sheet of paper.**

Company: \_\_\_\_\_

Billing Address: \_\_\_\_\_

City and Zip: \_\_\_\_\_

Phone : \_\_\_\_\_ Email: \_\_\_\_\_

### Please Specify Lunch Preference: ☒

☐ Meat Entree

☐ Vegetarian Entrée

### Specify Number of Attendees:

\$90 Ticket per person

\$115 Ticket per person + 30 Raffle Tickets

\$850 Table of 10

\$1100 Table of 10 + 30 Raffle Tickets

### Grand Prize Raffle Tickets (Trip for 2 - Greek Land & Cruise Package)

\_\_\_\_\_ 1 Ticket \$15 or \_\_\_\_\_ 3 Tickets \$40

\$\_\_\_\_\_ TOTAL

### Sponsorship: ☒

☐ \$2000 Judicial

☐ \$4000 First Lady

☐ \$1650 Legislative

☐ \$2500 House

☐ \$1350 Cabinet

\$\_\_\_\_\_ TOTAL

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## 2013 - 2014



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**VP of Communications, Media & Public Affairs**, Jessica Word, RHU -  
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**VP of Membership**, Maggie Stedt, CSA, LPRT - Stedt Insurance Services

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**VP of Political Action**, Jason Reichert - JLR Enterprises & Insurance Svcs

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# OCAHU Board of Directors

## 2013 - 2014

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Phone: 949.940.4307 | [kristin.sergio-castelvetera@optum.com](mailto:kristin.sergio-castelvetera@optum.com)

**Executive Director**, Gail James Clarke - Gail James Association Mgmt.

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## General Board Members

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**Sponsorship**, Tim "TJ" Johnson - Core Benefits Insurance Services

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**Member Engagement**, John Evangelista, LPRT - Colonial Life

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## Continue with NAHU

By Margaret Stedt, LPRT, VP of Membership

**D**id you know that NAHU represents over 100,000 agents, brokers and benefit professionals? The \$40 monthly dues you pay are worth the investment in your business. There are three main areas:

### **Legislative Representation, Updates and Alerts:**

NAHU, CAHU and OCAHU fight hard for you and your clients in both California and Washington DC. Your voice is heard directly by your representatives through your participation in NAHU's "operation shout," which allows you and your clients to express your thoughts and concerns about potential forthcoming legislation. Members receive email updates on legislation and have NAHU lobbyists representing your interests.

**Professional Development:** Your association is committed to helping agents and brokers reach new heights in their careers through Continuing Education courses, seminars, conferences and so much more. The [NAHU.org](http://NAHU.org) website hosts PowerPoint presentations to help members educate current and prospective clients on many challenges in the health insurance area. Check out the NAHU website for tools to help you grow your business!

**Networking:** You have the opportunity to attend local chapter, state and national meetings to network and learn. The exhibitors at our many events do a great job of keeping you informed of their products and sales opportunities. OCAHU provides a rich forum for sharing ideas, asking questions and learning new technologies. We have some great people for you to get to know and work with. I encourage you to join a committee to get involved and make a difference!

**Welcome New Members!** OCAHU is continuing to grow! We are proud to welcome the following new members: Marisela Alvarez, Craig Campbell, David Christensen, Catherine Clegg, Ryan Dorigan, Duc Duong, Linda Frost, Juan Galindo, Shauna Greigo, James Griffin, Phillip Hood, Kathleen Laiblin, Jerry Lynch, Albert Roberts, Nicole Salas, Nicholas Sotelo and Tara Stocks. We are looking forward to seeing you at our monthly meetings and events, including our new-member training in May.

**Already a member and Need to Renew?** Don't let your membership lapse! Just go to [NAHU.org](http://NAHU.org) and click on the "Renew" button on the top of the page!

Lastly, it has been my privilege to serve as your Membership VP along with your Retention Chair, Ryan Bradley. In the past three years we have seen our membership grow from 262 members to 355 members, with more to come! Thank you for getting the word out!



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# - THE C.O.I.N. -

**Please join us at our events!**

**CAHU's Annual 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](http://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! We'll see you there!



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