

Orange
County
Association of
Health
Underwriters

Volume 9, Issue 1

September 2014



C.O.I.N.

COUNTY OF ORANGE INSURANCE NEWS

THE



Tuesday, September 16th is
OCAHU's Annual CE Day
at Radisson Newport Beach!

Tuesday, October 21st is
OCAHU's Client Day
also at Radisson Newport Beach!

Inside this Edition:

- A Time To Fight - And It's Now!
- A Great Lineup Ahead
- Women in Business 2014: A Success!
- Take Charge of Your Career!
- Senior Products & Marketing Summit Recap



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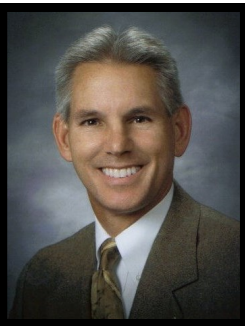
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**OCAHU makes a difference in people's lives...
one member at a time.**

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.



Letter from OCAHU President, Rhett Bray

Here we are again at the beginning of another OCAHU year, and the challenges certainly haven't stopped coming our way. This time one year ago, we were ushering in the beginning of the ACA. We were working with the struggles of its implementation and were wondering how things would pan out. While we still face challenges with the

ACA, one thing is for certain: our clients need us now more than ever.

Just like I mentioned last year, the new era of health insurance is here – it is now! Get excited about what lies ahead of us; the opportunities are endless. Our challenge isn't simply "healthcare reform." Our challenge is also with the federal and state government. Our government thinks it can run the health insurance industry better than it's run now, and it believes agents are a cost factor that can be eliminated. You can lament over what our lawmakers present, or you can get active in our association to ensure our voices are heard over our long campaign. A strong association like ours is required for us to shape reform, and now is the time to step it up. Last year our CAHU board & local chapters worked tirelessly with the Covered California Exchange Board to ensure agents played a role in presenting exchange plans. We agents know the importance of enrolling clients in health plans that best meet financial budgets and healthcare needs. Without agents like us, many would have been lost. We agents are the all-stars that made the California Exchange exceed its goals. We helped shape the California Exchange into an exemplary model that our nation now looks to for a successful design. We agents are in the throes of healthcare reform, and we are essential to the future success of our healthcare system.

With all this in mind, I encourage you again this year to become a participant. Join your team of fellow agents, voice your opinions, and have a hand in molding healthcare reform. We must ensure the role of the agent so that we can keep our jobs, so that we are able to continue being a resource to our clients, and so that we ensure affordable and comprehensive healthcare in California.

Speaking of getting involved, Prop 45 will be on California's November ballot. The proposition claims the right and ability to lower health insurance rates. The proposition will sound very good to the public, but I encourage you to look at it closely. You'll see that we already have a checks and balances system in place for cost containment. MLR has already been implemented to curtail rates. Allowing one politician to determine California's plan offering, the cost of such plans, and the design of the plans gives too much authority to the politician. I encourage you to review Prop 45 very closely and follow our association's "shout outs" later this fall. Don't become part of the silent majority!

On September 16th, OCAHU is hosting its annual CE Day – a series of classes will be hosted to help further your education and meet the CE requirements of your licenses. On October 21st, OCAHU will host its annual Client Day with a special presentation from Senator Ted Gaines. Senator Gaines will talk about the upcoming election and Prop 45. I am looking forward to seeing you there!

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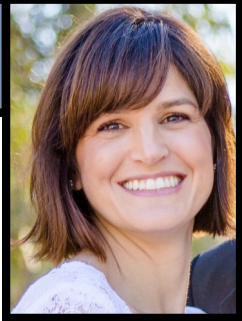
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A Time to Fight... And It's Now

By Casey Meserve, VP of Legislation



We agents are walking into a very busy and important time of year: open enrollment season. This go around isn't only open enrollment for Medicare; it's also open enrollment for Covered California. It is also the first year of early-renewal open enrollments, which take place in October & November for December 1st renewals. It's projected that as many as 50-75% of groups elected the early renewal option last year, which will certainly make the 4th quarter the busiest we've ever seen. Thankfully Lawrence Hartley hosted a course on "4th Quarter Madness: Managing the Chaos for Health Insurance Agents and Consultants" this summer to help us OCAHU members prepare for the end of 2014. As if all this isn't enough to keep us busy, we also have a general election this November, with one ballot measure that requires our undivided attention: Prop 45.

We all know open enrollment season is important to our clients and to our line of work. It is important to focus not only on open enrollment, but to focus on the bigger picture. I am pleading with every OCAHU member to spend time fighting Prop 45 on this November's ballot. If the proposition were to pass, the Insurance Commissioner would have the power to approve or disapprove rates & benefits in the individual and small group markets. This would have a negative impact on agents, clients and the insured all across California – and the proposition is unnecessary. The ACA already requires that 80% of individual and small group premiums are to be spent on medical costs. This requirement effectively regulates the premiums insurance carriers set on plans. There is no need for insurance carriers to jump through one more bureaucratic ring to have rates and plans approved for sale. Proposition 45 is not good for California. We agents and brokers need to do our part to **educate all Californians as to why Proposition 45 needs a NO vote at this year's polls.**

I encourage all OCAHU members to participate in every Voter Voice initiative that comes out. Speak with your clients, friends, colleagues, neighbors, acquaintances, family members, and your legislators about Prop 45 and let them know why this ballot measure needs to be defeated. There is no time to be silent about this. We need every no vote we can get.

To learn more about Proposition 45, attend CE day with OCAHU on September 16th. Also check out the following websites for more information: [CAHU no on 45](#), and [Stop Higher Costs](#).

Please don't forget the other bills CAHU is working on as well. Check out all of [CAHU's priority bills](#), and make sure you're signed up and participating in all our Voter Voice campaigns. This is your livelihood! It's time to get in the fight!



A Great Lineup Ahead

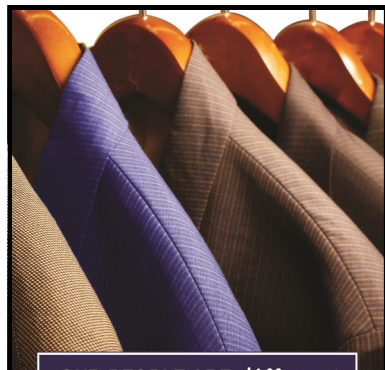
By Louise Valencia, VP of Professional Development

As summer comes to a close and we warmly welcome fall, we are excited to host OCAHU's upcoming CE and Client Day events. I am thrilled to continue my position as the Professional Development Chair for OCAHU for the 2014-2015 year and have some great programs planned for our members. Leave it to OCAHU to keep you educated and in-the-know on all the latest legislative news & tools available to help us with our businesses.

Our annual CE Day event will be held at a *new location*, the Radisson of Newport Beach on September 16, 2014. Joe Navarro from Warner Pacific will host a two-hour CE course on ethics called "Good Ethics in Today's Market." Scott Becker, Esq. from Benefits & Business Law Advisors, PLLC, will host two separate CE courses called "ERISA & PPACA: What Are They and How Do They Interact?" and "Health Insurance Trends in America." John Word from the Word & Brown Companies will discuss the latest on private exchanges, and Neil Crosby, VP of Public Affairs at CAHU, will speak about Prop 45 and its adverse effect on agents. You don't want to miss this event! **Mark your calendars to spend CE Day with us on September 16, 2014 from 7:30 AM to 3:00 PM.**

On another note, you might have heard that Senator Ted Gaines is running for California Insurance Commissioner in this year's election. Mr. Gaines has run a family insurance business for the past 30 years! How neat is it to have a person in office who relates to us and speaks our language? This is one of the reasons OCAHU extended an invitation to Mr. Gaines to speak at this year's Client Day event on October 21, 2014 at the Radisson of Newport Beach. I am very proud to announce that Senator Ted Gaines will be joining us personally as a speaker at our Client Day event. We are in the works of having another well-known politician join us for our Client Day event, so be sure to watch for future announcements. **Mark your calendars to attend OCAHU's Client Day event on October 21, 2014!**

We hope to see you at our events! Come to learn more about our ever-changing industry and what we can do to help secure our positions as agents.



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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.



Women in Business: Success!

By Suzanne Purnell, LPRT, Women in Business Chair

Thank you for joining us on June 6, 2014 for the 12th Annual Celebration Women in Business luncheon & fashion show! What an incredible event!

Attendees were delighted to see the return of our vendors this year, who were gracious enough to give back 15% of all sales to our charity, New Hope Grief Support Community.

Our attendees were also excited to have our themed raffle baskets back again. We moved the baskets outside this year so our guests could get a better look; it worked out great! We also added a new "Pop the Cork" fundraiser where guests exchanged a \$20 ticket for a bottle of wine valued at \$25 or more. Pop the Cork was very popular and will be back next year with even more wine bottles.

Susan Beeny, New Hope Grief founder, thanked all of us at OCAHU for the many years of donations, and shared with us how the New Hope organization has grown. David Leonard shared a personal story of how New Hope helped him during a time of grief. David helped us understand the impact of our donations & the New Hope organization.

Of course, our fashion show was a real hit! We received some great guest comments about the fashion show: *"The fashions were great! I loved the many styles for the many age groups. They are priced right and I can buy some of the items at the event!"* Fashions were made possible by the Yearsley Company. We had a successful auction too! Thank you to Kaiser Permanente's Juan Lopez for hosting the live auction.

Congratulations are in order to the woman of the year honoree, Fumi Liang. Fumi's passion for senior care led her to become a co-founder of Care Connections Network, allowing seniors to live in their own homes as an alternative to retirement or nursing homes.

We'd also like to congratulate Kellie and Dennis Winners, whose names were picked in our grand prize drawing for an all-expenses-paid seven day trip to Greece! We're sure Kellie and Dennis will have a wonderful time on their vacation!

OCAHU is very proud to announce that the 2014 Women in Business event raised \$33,678 for New Hope Grief Support Community - almost 3% more than last year!

We couldn't have done it without YOU and our sponsors! Thank you to our Presidential Sponsor LISI; our Senate Sponsors The Word & Brown General Agency and Kaiser Permanente; our House Sponsor IOA Insurance Services; our Judicial Sponsors Dickerson Employee Benefits and Covered California; our Legislative Sponsor the Schulten Group of Wells Fargo Advisors; and our Cabinet Sponsors CONEXIS, Ben-E-Lect, and EyeMed.

We sincerely hope you enjoyed the event as much as we enjoyed hosting it. We hope you will join us again next year on June 5th, 2015.



**Join your friends at OCAHU for a
Thursday Night Sports
Fundraiser
to raise funds for CAHU's PAC!**

**The fun begins at 5:30 PM
at Dave & Busters in Orange on
Thursday September 25th, 2014**

Save the date! December 16th, 2014



OCAHU's Annual

**Holiday
Celebration**

Details coming soon!



Support PAC!

By Ryan Dorigan, VP of PAC

OCAHU is proudly hosting a fall PAC fundraiser at Dave & Busters at the Outlets at Orange on September 25, 2014. Our event will be a sports viewing party featuring the PAC 12 college football game of the week. The top ten ranked UCLA Bruins will be hashing it out with one of their toughest PAC 12 opponents, Arizona State. Some of you are big UCLA fans and some of you cheer for anyone that beats UCLA, so we will definitely have something for everyone! We have our own private room for our event with plenty of TVs to check out the action. There is also an NFL game on the night of our event *and* late September is pennant season for baseball – the Angels will be battling their rivals, the Oakland Athletics, with a possible playoff spot on the line. It will be an unforgettable night of sports, fun, and a fantastic opportunity to watch some PAC 12 action while contributing to CAHU's PAC fund. Bring the whole family for fun, food, drinks and prizes!

With some of the most important legislation to ever affect our industry on November's ballot, it's critical to get involved now. Don't stand on the sidelines! Get involved and make a pledge to the CAHU PAC fund! We use these funds to support the politicians and initiatives that directly affect you. The battle lines have been drawn and it's critical that we get your support!

Believe it or not, not all advocacy groups think highly of our profession. Many large organizations spend millions of dollars every year to convince legislators and their aides that agent activities should be regulated out of existence. We act as a counterweight to this ongoing effort to put us out of business. CAHU PAC's fundraising efforts benefit all agents regardless of your membership in CAHU or your level of contribution to PAC.

With this in mind, we would like you to consider contributing to CAHU PAC. Your contributions will help support the cause of all licensed life and health insurance agents in California. Head over to OCAHU.org and click on the legislation tab to make a one-time contribution online or set up a monthly contribution. Please consider setting a monthly automatic checking or credit card contribution. It's easy and helps us build our efforts on a consistent and meaningful basis.

Don't miss out on our Fall PAC event, and don't miss out on your opportunity to shape your industry!

4 CE's!

September 16, 2014

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

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Radisson Newport Beach
4545 MacArthur Boulevard
Newport Beach 92660

Registration Fees:

Members: \$60

First-Time Guests: \$60

Non-Members: \$85

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Agenda

7:30 - 8:00 a.m.	Registration, Breakfast, Visit with the Sponsors
8:00 - 10:00 a.m. CE: Pending	<i>Good Ethics in Today's Market</i> Joe Navarro, Warner Pacific
10:15 - 11:15 a.m. CE: Pending	<i>Health Insurance Trends in America</i> Scott Becker, Benefits & Business Law Advisors
11:15 am. - 12:00 p.m.	Visit with our Sponsors
12:00 - 12:45 p.m.	OCAHU Business, Charity Award Presentations and Lunch "NO on Prop 45" Neil Crosby, CAHU VP of Public Relations
12:45 - 1:45 p.m.	<i>Private Exchanges</i> John Word The Word & Brown Companies
2:00 - 3:00 p.m. CE: Pending	<i>ERISA & PPACA: What Are They and How Do They Interact?</i> Scott Becker, Benefits & Business Law Advisors
3:00 p.m.	Conclusion

REGISTRATION FORM SEPTEMBER 16, 2014

Member OR First Time Guest: \$60

Non-Member: \$85

☒ Vegetarian Meal: ☐

****Price increases \$25 at the door.
Registration fees are non-refundable**

SENATOR TED GAINES JOINS US AT CLIENT DAY

We are excited to announce Mr. Gaines will be joining us personally to speak at our upcoming Client Day on October 21st.



Senator Ted Gaines is running for California Insurance Commissioner in the November election. Ted is a small business owner who has operated a successful insurance business for more than 30 years. He began working side by side with his father right out of college and continues to grow Gaines Insurance with his wife and one of his daughters, who are also part of the firm.

Ted understands that small businesses are the key to a thriving California and a healthy middle class, and is constantly fighting to make California a better place to do business.

He has received an "A" grade from the Howard Jarvis Taxpayer's Association for five consecutive years and also received a 100 percent score on the California Taxpayers Association's 2011 Voting Record. In addition, he obtained a perfect "Job Creator" rating from the California Chamber of Commerce and has consistently appeared on the California Small Business Association's honor roll, demonstrating his strong advocacy for taxpayer-friendly measures.

7th Annual Client Day

Presented by: Orange County Association of Health Underwriters
Tuesday, October 21, 2014

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**

Register online at: ocahu.org or complete registration form and fax/email or mail with payment.

Fees:

• **Table of 10**

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Take Charge of Your Career

By Jacqueline Piovon, VP of Membership



Taking charge of one's own career in an industry burdened with constant change, government mandates and government interventions can be overwhelming and daunting. Given the challenges at hand, many of us must be wondering why we do what we do.

Perhaps you're in your line of work because you love working with people and their businesses. Perhaps your line of work 'used to' give you the freedom of having a career that didn't compete with your family life. Perhaps you inherited your position. Whatever your reasons, even with the current climate of our industry, you can still add energy and take charge of your career!

Getting involved, enhancing your network and creating professional relationships will strengthen yourself & allow you to grow professionally. The best way to do this is to join a professional organization like NAHU!

NAHU, CAHU and our local OCAHU chapter give you the opportunity to network with peers who share your professional goals and give you a venue to share your ideas and ask for advice.

Our association gives you the opportunity to volunteer at our events, to be a speaker and share your knowledge with others. Our association gives you the opportunity to learn "best practices," pick up new ideas, hear from key achievers in your field, and brainstorm with others who are also looking to share and learn new information.

Creating a network of professional relationships is important. It allows you to thrive, make lifelong connections, stay informed on last-minute legislation, take charge of your career, and take charge of your bottom line. I encourage you to bring your friends, join me, OCAHU, CAHU and NAHU today!



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Senior Products & Mktg Event

By Maggie Stedt, LPRT, CSA and Yolanda Webb, CHRS

Over 400 agents, General Agent representatives, Field Marketing Organization representatives and carrier representatives met at the Ontario Airport Hotel on Tuesday, August 12th for the inaugural Senior Products & Marketing Summit. The event, co-sponsored by OCAHU and the Inland Empire Association of Health Underwriters (IEAHU), proudly hosted 32 exhibitors – a sold-out sponsorship! This was a first-time AHU event for many attendees, and we warmly welcomed sixteen new members into our associations. We were also pleased to have some Northern California and Nevada NAHU members at our event as well!

OCAHU president, Rhett Bray, and IEAHU president, John Scharnweber, welcomed attendees at the event and spoke about key issues facing agents today. The event's keynote speaker was NAHU CEO Janet Trautwein who spoke about the work NAHU has done & continues to do for the Medicare agent as well as NAHU's approach to working at the state & federal levels.

We also enjoyed a session on Medi Medi mandatory enrollment status & the opportunity to interact with an outstanding provider panel.

Event attendees enjoyed a full day of visits with exhibitors, presentations, breakout sessions including:

- Understanding Medicare by the Group Broker
- Using Social Media to Grow Your Business
- Final Expense
- Why Sell Medicare Advantage
- Long Term Care Planning
- Navigating the Medicare.gov Website

Patrick Rodriguez was recognized for his efforts on behalf of Medicare agents as the first recipient of the "Patrick Rodriguez Medicare Agent Award of Excellence." Congratulations, Patrick!

We'd like to extend a big thank you to our hardworking committee members: Dawn Carroll, Francine Chong, Ryan Dorigan, Don Doppmann, Joann Freeman, Christine Hughes, Gail James Clarke, Ken Rasmus and Pat Reame. We'd also like to thank our sponsors, exhibitors, attendees and presenters for making this such a successful event. We are all very much looking forward to next year's event!



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- THE C.O.I.N. -

Please join us at our events!

Annual CE Day, September 16th: This will be a full day packed with great speakers, presentations and continuing education credits. With courses on ethics, health insurance trends across the nation, Proposition 45, private exchanges, and the difference & interworking of ERISA & PPACA, you will certainly gain so much knowledge with OCAHU. We hope to see you there! The fun starts at 7:30 AM on September 16th, 2014 at the Radisson Newport Beach.

Sports PAC Fundraiser, September 25th: Join your friends at OCAHU for a fun football viewing party at Dave & Busters in Orange - while supporting PAC. We hope you'll catch the fun with us!

Annual Client Day, October 21st: OCAHU is very excited to welcome Senator Ted Gaines as a speaker at our 2014 Client Day event at the Radisson Newport Beach. Ted is a successful business owner who has run an insurance business for more than 30 years and is running for California Insurance Commissioner in our November election. We are in the works of having another well-known politician join us for our event, so be sure to watch for future announcements. We hope to see you and your clients at our event at Radisson Newport Beach.

Annual Charity Event and Holiday Luncheon, December 16th: Stay tuned for more information on our annual holiday event. It is being planned now!



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