

Orange
County
Association of
Health
Underwriters

Volume 7, Issue 2

January 24, 2013

THE
C.O.I.N.

COUNTY OF ORANGE INSURANCE NEWS



Gain the edge.
Join us Tuesday,
February 19th, 2013 for
**OCAHU's Business
Development
Summit**
at the Costa Mesa Hilton!

Start planning for
OCAHU's 17th Annual
One Heart at a Time Golf
Tournament!

Proceeds to benefit the Cystic
Fibrosis Foundation

Please join us at the Coyote
Hills Golf Course on
Wednesday, April 24th

Inside this Edition:

YAHU - Ready for 2013 and
Beyond!

Letter from the President
Encouraging Excellence with
LPRT

Breaking Out of the Mold
OCAHU Makes a Difference!

Count on Colonial Life's award-winning products and services to strengthen both your client relationships and your competitive advantage. We can help you:

- Fill in gaps in existing benefits coverage.
- Communicate the value of employees' benefits.
- Save hours of valuable administrative time with services like our Harmony® enrollment system.

- Disability Insurance
- Life Insurance
- Accident Insurance
- Cancer Insurance
- Critical Illness Insurance
- Hospital Confinement Indemnity Insurance

John Evangelista

District General Agent

(O) 949.452.9206

(F) 949.452.9209

john.evangelista@coloniallife.com

CA License 0B98925

Colonial Life.
Making benefits count.

These coverages may not be available in all states;
product benefits vary by state.

©2012 Colonial Life & Accident Insurance Company

Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.



YAHU - Ready for 2013 and Beyond

By Lawrence Hartley, General Board Member

Young Agent Health Underwriter (YAHU) tackles many of the same issues that seasoned industry veterans face, but we focus on the fundamentals and create an environment where every question is a good question.

We know that Healthcare Reform (HCR) is here to stay and we must embrace it if we wish to succeed in the future. Our clients need us now, more than ever, to be their guide through the processes and mandates. With this in mind, our 2013 curriculum will include:

- Healthcare Reform Compliance
- How to grow your business in 2013
- Carrier, product, and General Agent review and selection
- Best practices for Group Insurance, Individual Plans and Medicare Supplements

In addition to education and discussion, YAHU mixes in a networking component during the first 30 minutes of each meeting where you can meet your mentor or find resources. Our next Meeting will be on Thursday, February 21st at 4:30 PM. The location will be the OakBridge Advisors first floor conference room located at 4000 MacArthur Blvd, Newport Beach CA 92660. We encourage anyone less than 40 years of age or within the first five years in the business to attend the YAHU meeting.

Are you a YAHU? About the membership...If you join NAHU – your YAHU membership is included. If you choose to wait, future meetings will be offered at \$25 for the first four meetings. Should you choose to join during the first 4 meetings, we'll credit 50% of your meetings towards your NAHU Membership. YAHU offers a unique experience and we hope to see you on Thursday, 2/21 @ 4:30 PM.

YAHU – another member benefit offered through your Orange County chapter. To RSVP or if you are interested in becoming a mentor, please contact Lawrence Hartley (LH@oakbridgeadvisors.com) or Ryan Bradley (bradleyr@aetna.com).



Letter from OCAHU President, Patricia Stiffler

Happy new year, OCAHU!

A lot of great things happened for OCAHU in 2012. Our annual CE Day, held on September 18th, was a massive success. At the event, Joe Navarro from Warner Pacific helped expand our knowledge on ethics; Gordon Colburn from Dickerson Employee Benefits gave us a great perspective on what to expect from the upcoming Exchange programs; and the one and only Don Goldmann of Word & Brown ended the day with his CE course called *Battlefield Health: Eternal War - Intractable Enemies*. Perhaps the highlight of the day was when OCAHU presented over \$55,000 in donation checks to our two charities, *The Cystic Fibrosis Foundation of Orange County* and *New Hope Grief Support Community*. OCAHU is very proud to raise so many funds throughout the year for these fantastic charities.

Also in September, OCAHU was granted the Top Newsletter Award for our COIN publication at the CAHU Sales Summit. Jessica Word has provided us with top-notch newsletters for the current & past fiscal years. Thank you, Jessica, for all your hard work and dedication to OCAHU!

October 15-21, 2012 was declared Health Insurance Awareness Week. In conjunction with the special week, we at OCAHU held our 5th Annual Client Day, where Neil Crosby of Warner Pacific gave an information-filled seminar to over 120 attendees on healthcare reform and how it impacts employers. We are proud to say that our Client Day has become a model for other AHU client days throughout the country.

November brought forth a very important election period. Chuck Rosen, president and founder of CPR Insurance and Financial services and current CAHU President, gave a detailed post-election wrap up to our members at our November 13th meeting.

On December 3rd Jason Reichart, VP of PAC, held a fun Monday Night Football fundraiser at Dave & Busters in Orange. The event was fun, gigantic success! We raised a whopping \$1,700! Jason is planning another fundraiser for us in the very near future. We are excited to continue these 'fun-raisers' to raise funds for our PAC.

OCAHU proudly held its annual holiday program in December, hosted by Kaiser Permanente in Irvine. Kaiser Permanente's Sales executive George Papacalos conducted a wonderful "Broker as a Trusted Advisor" CE Course.

As always, OCAHU showed its generosity and holiday cheer by donating toys to children and teens who were hospitalized during the holiday season. To top it all off, OCAHU raised \$550 in event registration funds and donated it all to Kaiser Permanente to purchase even more toys for the children.

Now that 2013 is here, we are faced with new changes in our industry which will greatly affect how we continue to conduct our businesses in the future.

The next coming OCAHU event is our Business Development Summit (formerly University Day), which will be held at the Costa Mesa Hilton on February 19th from 7:00 AM - 3:30 PM. Our focus at the 2013 Business Development Summit is "Gaining the Edge." We hope you will come learn how to gain an edge and build a successful future for our businesses, given the many challenges face with the upcoming Affordable Care Act.

We have a jam-packed day at our event, starting out with keynote speaker Ron Goldstein, President and CEO of Choice Administrators. Ron will be speaking about the differences between public and private exchanges and everything brokers need to know about exchanges. Open enrollment for these plans begins in October, so the timing of this presentation couldn't be better. Ron's presentation will be followed by our morning breakout sessions where our BDS attendees will learn how to expand our businesses to the next level.

Our second keynote speaker, Sam Manfer of Sales Mastery, will teach BDS attendees how to use special sales strategies and techniques to gain a significant edge over competition. At the conclusion of Sam's presentation, we will award the OCAHU Pinnacle Award to one of our best and brightest OCAHU members. Following the Pinnacle Award presentation, attendees will split into the second breakout session which will focus on innovation, which is an integral part of building successful futures.

The day will be capped off by our final keynote speaker, Olympic gold medalist, actress and motivational speaker Cathy Rigby. Cathy won twelve Olympic medals during her gymnast tenure, eight of which are gold medals. Cathy was the first American woman to win a silver medal in gymnastics at the Olympics. When she retired from gymnastics, she turned her interest to acting. She is best known for her Tony Award nominated Broadway role as Peter Pan. Cathy is someone who definitely learned how to reinvent herself and gain an edge, and we are excited to learn from her.

Rhett Bray, Chairman of the Business Development Summit, and his committee have worked hard to make this summit a great experience for all OCAHU members, carriers, and General Agencies. Limited sponsorship opportunities are still available for this amazing event. We hope to see you there! Here's to prosperous 2013!



**Have fun all year long
with your friends at
OCAHU!**



Anthem. 
BlueCross

**Anthem Blue Cross proudly supports
the Orange County Association
of Health Underwriters.**

We're proud to work with you to bring affordable, broad
coverage to Californians, in order to meet their needs
to get and stay healthy.

Anthem Blue Cross is the trade name of Blue Cross of California. Independent licensee of the Blue Cross Association. ® ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross name and symbol are registered marks of the Blue Cross Association.
34930CABENABC 12/12

What does your GA do for you?

- ☐ One-stop shop for everything from group medical to workers' comp, dental, life, vision and DI products
- ☐ Cutting edge online tools that make your life easier
- ☐ Expert local sales force and internal support teams
- ☐ Custom agent university - School of Success
- ☒ **All** of the above (and it doesn't cost you a dime)

Serving agents' best interests for
more than 30 years.



WARNERPACIFIC 

800•801•2300 | www.warnerpacific.com
CA Insurance License No. 0764260

Thank you for the opportunity to be of service.



Breaking Out of the Mold

By Jason Reichert, VP of PAC

Let me start by wishing each and every one of you a happy, healthy and prosperous new year. My personal mission for 2013 is to do something each day to positively impact the insurance industry. As all of us are aware, we face many changes as Healthcare Reform comes into in full swing. The need to support PAC/OCAHU is more urgent than ever. I hope you will join me and be a part of change in 2013. It's important to continue to support those who value our industry and understand the importance of the broker in the health insurance market.

As I reflect on the events of 2012, I would like to share with you the successes of our PAC/OCAHU Monday Night Football event at Dave & Busters in Orange on December 3, 2012. Monday night football was an exciting, first-of-its-kind fundraiser event for PAC. It was a great opportunity to raise money to support our political efforts in Sacramento and was a great opportunity for brokers to network with our local Orange County community. Brokers made great connections with our carrier and GA partners at the event, and we are proud to say that we raised over \$1,700 in funds for PAC! I'd like to extend a special *thank you* to all our carrier and GA partners for their contributions, donations and giveaways. Our event could not have been anywhere near the success it was without the wonderful support.

The event went so well received that many attendees asked for more events like this in the future. Be on the lookout for more information on our coming events. If you have any ideas for events that could provide great networking and fundraising opportunities, please contact me at (714) 997-4944 ext. 25 or via e-mail at jason@jlrins.com.

The end of our Monday night football event left us with an abundance of leftover food. I spoke with the Dave & Busters management team to see if we could take the leftovers to Mary's Kitchen, an all-volunteer organization that provides food and services to the homeless in Orange County. Management agreed that it was a good idea. When I dropped the food off to Mary's Kitchen, everyone was ecstatic. Mary's Kitchen said they couldn't afford a holiday party in its budget, and they had been praying for someone to make a sizable donation like ours. Our donation was met with gratitude and warm holiday cheer. OCAHU and PAC were proud to give to the local Orange County community and make a difference here at home.

I hope 2013 provides you many opportunities to make a positive impact to those in our community.

OCAHU Makes a Difference in 2012!

OCAHU Past-President Steve Course presented Cystic Fibrosis Foundation of Southern California Chapter a check for **\$24,250** from proceeds raised at the 16th Annual One Heart at a Time Golf Classic in April 2012.

OCAHU President Patricia Stiffler and Celebration of Women in Business Chairwoman Suzanne Purnell presented New Hope Grief Support Community a check for **\$30,401.44** from proceeds raised at the 10th Annual Luncheon & Fashion Show at the Nixon Library in June.

Checks were presented at OCAHU's CE Day on September 18th, 2012.



LISI | The Best in Broker Sales Solutions

THINK SOLUTIONS. THINK LISI.

Contact us today to partner with LISI for your sales, quoting, enrollment, and marketing needs.

866.570.LISI (5474)
www.lisibroker.com

©2012 LISI



**we
provide
more.
so you
can write
more
business.**



Our services help you strengthen your existing client relationships and prospect for new ones. Our selection of carriers and products is the industry's most desired. You earn all standard group commissions and bonuses. And, we're ready to assist you every day, on the phone or in person, to provide you with time and cost saving programs you can't get anywhere else.

**If you're not writing business through Word & Brown,
you might not be writing enough.**

Scan Now!



Your success is written.

Word&Brown.
General Agency

Service of Unequalled Excellence

The Orange County Association of Health Underwriters

Presents:



Gaining the Edge

Business Development Summit

February 19, 2013

Hilton Costa Mesa • 3050 Bristol St. • Costa Mesa

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

Featuring Key Note Speakers:



Ron Goldstein
CHOICE Administrators



Cathy Rigby
Olympian Gymnast, Actress
and Motivational Speaker



Sam Manfer
Sales Mastery

PLUS... 6 BREAKOUT SESSIONS

AM Programs (Choose one)

- ☐ **1** Building Your Business: History of Benefits & Health Reform Updates, 1-hour CE: Course #287971
- ☐ **2** Selling to the Silver Tsunami: Lions, and Tigers, and Bears! Medicare for the Group Broker: What They Need to Know
- ☐ **3** Innovation: Medical Group Panel – The New Role They Play in the Future

PM Programs (Choose one)

- ☐ **1** Building Your Business: Professional Panel (Featuring HR Representative, Attorney and CPA)
- ☐ **2** Selling to the Silver Tsunami: Medi-Medi
- ☐ **3** Innovation: Moving Beyond Health Insurance

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	Keynote Speaker: Ron Goldstein <i>"Public vs. Private Exchanges: What Brokers Need to Know"</i>
9:45 – 10:45	AM Breakout Sessions 1, 2 & 3
11:00 – 11:45	Keynote Speaker: Sam Manfer <i>"Take Me to Your Leaders"</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	Keynote Speaker: Cathy Rigby <i>"Balancing Wellness"</i>
3:20 – 3:30	Raffles & Conclusion

REGISTER BY FEBRUARY 7th TO ENSURE YOUR SEAT!

To make your payment online visit www.ocahu.org

Please mail or fax registration form by 2/7/2013 to: Orange County Association of Health Underwriters (OCAHU)

1442 E. Lincoln Ave., PMB 441 • Orange, CA 92865

Questions contact (866) 921.6440 • Fax: (858) 408-2671



YES! I would like to attend!

Name: _____

Billing Address: _____

City: _____

State: _____ Zip: _____

Phone: _____

Email: _____

ENCLOSED IS MY PAYMENT OF:

Register **BEFORE** February 7, 2013

_____ \$25

After February 7, 2013

_____ \$35

All fees are non-refundable.

I PREFER TO USE MY CREDIT CARD:

_____ AMEX _____ MasterCard _____ VISA

Card Number: _____

Expiration Date: _____ Security Code: _____

Name on Card: _____

Signature: _____

Your Healthcare Reform Ready GA!

Get more than the conventional GA partnership

We offer Business Solutions, like Payroll Services, Voluntary Benefits and the broker-friendly PEO. Today's marketplace calls for a new value proposition. Our synergy-driven small group strategies and team-based case work with proactive renewal services are part of *your* new strategy for long-term success.

www.TheBrokersGA.com

(800) 457-6116



Dickerson Employee Benefits
Insurance Services

AUTHORIZED GENERAL AGENT



Encouraging Excellence with LPRT

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 Leading Producers Round Table recognizes qualifiers in a many ways for their outstanding achievements such as:

- A certificate with your name and level of qualification each year until 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 your application please visit www.nahu.org and view the members and LPRT tabs. Remember applications must be postmarked no later than March 31, 2013.

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 individuals 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:

- Personal Production - Business written by a single producer (may be written under corporate name)
- Carrier Representative - An employee of an insurance carrier working with producers
- Carrier Management - Carrier/Home Office sales managers, directors of sales & vice presidents of sales

8. Levels of Membership:

- Qualifying - Available to members applying for the first 9 consecutive years of qualification OR for the first 14 total years
- 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.
- 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.



OCAHU Board of Directors

2012 - 2013



OCAHU

**Orange County Association
of Health Underwriters**

Executive Board

President, Patricia Stiffler, LPRT - Options in Insurance

Phone: 714.695.0674 | keystonepatty@aol.com

Immediate Past-President, John Evangelista, LPRT - Colonial Life

Phone: 949.452.9206 | john.evangelista@coloniallife.com

President-Elect & VP of Legislation, Rhett Bray - BeaconPath

Phone: 949.716.9099 x524 | rbray@beaconpath.com

VP of Communications & Public Affairs, Jessica Word, RHU -
Word & Brown General Agency

Phone: 714.567.3767 | jessica@wordandbrown.com

VP of Finance, Barbara A. Salvi, LPRT - Invensure Insurance Brokers, Inc.

Phone: 949.756.4111 | bsalvi@invensure.net

VP of Media Relations, Kelly Moore, CEBS - Moore Benefits, Inc.

Phone: 949.872.2380 | kelly.moore@moorebenefitsinc.com

VP of Membership, Maggie Stedt, CSA - Stedt Insurance Services

Phone: 949.492.8234 | stedtins@cox.net

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

Phone: 714.997.4944 | jason@jlrins.com

VP of Professional Development, Louise Valencia - ManagEase, Inc.

Phone: 714.705.2143 | lvalencia@managease.com

OCAHU Board of Directors

2012 - 2013

Awards/ Historian Chair, Kristin Sergio-Castelvetera - BenefitMall

Phone: 714.940.1146 | kristin.sergio-castelvetera@benefitmall.com

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

Phone: 866.921.6440 | orangecountyahu@yahoo.com

General Board Members

Ryan Bradley - Aetna

Phone: 858.395.4644 | bradleyr@aetna.com

Lawrence Hartley - OakBridge Advisors, Inc.

Phone: 866.532.7490 | lh@oakbridgeadvisors.com

Tim "TJ" Johnson - Core Benefits Insurance Services

Phone: 949.574.2010 | tj@corebenefits.org

John Simurda, LPRT - InvestLinc Business Resources

Phone: 714.768.6445 | jsimurda@investlincbenefits.com

Suzanne D. Purnell, LPRT - IOA Insurance Services, Inc.

Phone: 949.297.5529 | suzanne.purnell@ioausa.com



Why Bring Your Clients Health Insurance
When You Can Deliver *Healthy Insurance?*

888-237-6650 | www.SeeChangeHealth.com



2013 - A Year of Preparing

By Rhett Bray, President-Elect & VP of Legislation

Happy New Year. 2013 is here and it is going to be a very busy year. Although PPACA doesn't have many provisions for us to help our clients implement this year, it is the final year where we get to prepare our clients for all 2014 has in store. I believe this calendar year is going to fly by and every one of us brokers is going to be kept exceptionally busy.

I am certain you all have a lot to do in 2013 and it is only just beginning. I want to remind each of you that staying up to date on what is going on legislatively, both in California and on the National front, is going to be extremely important this year. With the Supreme Court's ruling last year on the ACA and the re-election of President Obama, final rules and implementation of the provisions of health care reform are going to be flying our way. As a broker and as a consultant to our clients, we need to continue to be a huge part of how the implementation plays out. How do we do that? We get involved! As OCAHU and NAHU members we have access to resources that help us reach out to our local, state and national politicians. We can begin or continue conversations with legislators about the importance of brokers, and give insight to the good or bad healthcare and insurance legislation coming down the pipeline.

If you haven't gotten involved on the legislative side of our business yet, let me offer 2013 to you as the year to begin. There are two great opportunities coming your way that you can get involved in:

NAHU 2013 Capitol Conference

February 25 – 27, 2013

Hyatt Regency on Capitol Hill
Washington, DC

OR

CAHU Day at the Capitol

May 14 – 15, 2013

Sacramento, CA

If traveling to our state or national capitol doesn't work for you there is plenty to be done at the local level. If you don't know who your local legislators are, let me and your legislative teams at OCAHU help you... because we need your help to get out and start building relationships with our legislators. As a team, we can impact health care and healthcare reform in a positive way this year. Let's get started!



GOOD HEALTH IS A GREAT BUSINESS MODEL.

Good health and a safe work environment are always good for business. Which is why we encourage the employers who choose us to implement programs that increase physical activity and decrease daily stress in the workplace. Because keeping employees healthy and happy is not only good for your bottom line, it's good for theirs. Learn more at kp.org/totalhealthandproductivity.

- THE C.O.I.N. -

Please join us at our coming events!

Business Development Summit, February 19th: The Business Development Summit, formerly University Day, is a great educational opportunity for all brokers to be educated on a wide variety of subjects. We will be offering you a chance to visit with our local carrier and General Agent partners, giving you the chance to gather the latest information about their products and services, all helping you grow your business and "*Gain the Edge.*" This is definitely an opportunity you do not want to miss!

17th Annual One Heart at a Time Charity Golf Tournament, April 24th: The Orange County Association of Health Underwriters will once again sponsor the "One Heart at a Time" Cystic Fibrosis Golf Classic this year at Coyote Hills Country Club. Don't miss out on all the fun! We look forward to seeing you on the green!

Annual Meeting of the Membership & Annual Carrier Panel Program, May 21st: Our carrier executives will be discussing various subjects that affect you, your clients and your business every day. Stay tuned for further information!

11th Annual Celebration of Women in Business, June 7th: Mark your calendar! Our highly anticipated Celebration of Women in Business event is quickly approaching. Our team is working hard to plan this year's exciting event, and you definitely won't want to miss this! Check out the OCAHU website and future editions of The COIN for more information!



1442 E. Lincoln Ave., PMB 441
Orange, CA 92865-1934

Prst Std

US Postage
PAID
Alert Direct
Mail