

Orange  
County  
Association of  
Health  
Underwriters

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**C.O.I.N.**

COUNTY OF ORANGE INSURANCE NEWS

**THE**



**10th Annual  
Celebration of  
Women in Business**

**Nixon Library, June 1, 2012 at 10:00 AM**

*OCAHU wishes you a  
fantastic summer!*

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## Insurance Rebates

By Kelly D. Moore, CEBS, VP of Legislation

As part of the “Affordable Care Act” passed by the Obama administration, insurers are expected to pay \$1.3 billion in rebates this summer, as reported by the AP news on 4/27, and picked up by over 250 news sites that day. The reason for the rebates is the Medical Loss Ratio (MLR) provision in the ACA, which requires an insurer to spend 80% of the premium dollars it receives on “patient care” (85% in large groups), or refund the difference to its customers.

While we want some good news, and we need more affordable health care, this provision of the law is a lot of trouble and excitement about something which will have a relatively minor benefit to consumers. The story stated, “Democrats are hoping they’ll send an election-year message that Mr. Obama’s much-criticized health care overhaul is starting to pay dividends for consumers. Critics of the law call that wishful thinking.” The story also points out that “with employer coverage averaging about \$5,400 a year for an individual, \$15,100 for a family, \$127 isn’t a whole lot of money.”

For individual and family plans, the rebates will come directly from the insurance companies. Businesses offering health insurance to employees that receive rebates will be required to refund part of that money to employees, if the employees share in the cost of coverage. In either case, these rebates will be taxable. The cost of administering this provision offsets the benefits, both to the employer and the employee. In the meantime, insurance companies are still making profits, and health care costs continue to rise at a higher rate than inflation and wages.



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## From the Desk of OCAHU President

John Evangelista, LPRT

Mission accomplished! Effectively my term will come to a conclusion around the time you are reading this, my final article as your president of OCAHU. The good news is that I feel we have accomplished a lot. The even better news is that our board is really strong for the upcoming term with board and committee involvement at very high levels. What I will share with you is my experience has been one of great learning and more important, making new friends. I could not have accomplished this without the 100% support of all 15 board members and our super star executive director Gail James-Clark.

As mentioned in previous articles, numerous OCAHU members attended our annual trip to Sacramento for the Day at the Capital meetings with CA legislators in April. I had attended the previous three years. This year was the best based on the number of appointments set and appointments with the actual State Senators and Assemblymen. From me to you, I highly encourage you to attend this annual meeting in the near future. You will learn so much from the experience and it makes a huge difference to the hard working insurance professionals that need us to do this grassroots lobbying.

My request to you, our valued members, is as follows:

1. Stay involved. Our insurance profession future depends on it.
2. Attend our monthly meetings. Our chapter works hard to bring high quality programs and presenters that are timely and relevant to your business.
3. Keep your membership dues paid and current. Really, it means a lot.
4. Contribute to PAC. These funds are used very prudently to make the greatest impact with individuals who can determine our future.
5. Join one of our board committees. It is really fun and you will learn so much. Don't be shy and remember, busy people have a tendency to get more done. Step up, you won't regret it.
6. Give us your feedback. Let us know how we are doing. Let us know what you like and let us know how we can improve. Creativity always has space at our meetings.



You are in good hands with our next board. I'd like to extend my heartfelt thanks to all of you who have supported our chapter and our association over the past twelve months. I would like to express my sincere gratitude to the many previous leaders who built the foundation of a successful chapter that I was able to step into. I'd like to give a final thanks to my board who has supported our goals and initiatives with enthusiasm and strong industry knowledge. This was truly a product of all members working together for the greater good of our stated goals.

I look forward to seeing you all at our 10<sup>th</sup> Annual Celebration of Women Business event on June 1<sup>st</sup>. It is sure to be a great program.

Thank you all!

*-John D. Evangelista, LPRT*



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## Women in Business

By Suzanne Purnell, Women in Business Chair

Hi! Are you ready to celebrate? Do you have your tickets? On June 1st we will celebrate OCAHU's 10th Annual Celebration of Women in Business Luncheon and Fashion Show charity event. Doors open 10AM at the Richard Nixon Library in Yorba Linda.

Tables are selling out quickly, and some single seats are still available. This incredible event would not be possible without your sponsorship and generous donations. Sponsorship opportunities are still available! Please visit our OCAHU website for more information. All donations are welcome!

Our charity event will benefit New Hope Grief Support which provides healing to those who have suffered the loss of a loved one. New Hope Grief Support is helping people of all ages heal through counseling and group work and are now also working alongside Ronald McDonald family camps.

Learn more about this great organization by visiting their website at [www.newhopegrief.org](http://www.newhopegrief.org).

We look forward to seeing you at OCAHU's most highly anticipated event of the year on June 1st. It will certainly be a day of non-stop fun. Thank you for all you do and for your continued support!







## YAHU—Helping New and Young Agents Succeed

By Lawrence Hartley, General Board Member

Our industry recognizes that we currently have a committed group of agents and brokers but that there is a growing gap between seasoned brokers and new brokers. Supporting the young and new members in our industry will help ensure our future success in the industry.

With this in mind, the National Association of Health Underwriters (NAHU) created the Young Agent Health Underwriters (YAHU) program for those in the industry for four years or less. In Orange County, we will use the program to provide a roadmap for long term success and to encourage our industry to recruit new and young talent. The program will be for current and new members and will consist of education, support and networking.

The YAHUs will be educated on Carrier and General Agent selection, plan selection, legislation and best practices for individuals, Medicare (HMO, Supplements, PDP), small groups and large groups. They will have the ability to network and meet other professionals in our industry.

New and/or young agents will also be encouraged to join the mentoring program to support the education. The purpose of the mentoring program is to increase the chance of success for members who are new to the health insurance industry. Through this program we will pair a new insurance agent with an NAHU member that has years of experience in the same field as the mentee. The experienced professional will share his/her expertise with the new agent. The goal is for the mentee to build the skills necessary for success. Equally important will be the conveyance not just of skill sets but of a guiding set of values.

YAHU – another member benefit offered through your Orange County chapter. If you know of a potential YAHU or if you are interested in becoming a mentor, please contact Lawrence Hartley ([LH@oakbridgeadvisors.com](mailto:LH@oakbridgeadvisors.com)) or Ryan Bradley ([bradleyr@aetna.com](mailto:bradleyr@aetna.com)). We will be holding an interest meeting on Thursday, July 12<sup>th</sup>. Meetings will be held regularly beginning in September.



*The Original*



Celebration of Women in Business

*Under the Tuscan Sun*

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June 1, 2012



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## Registration

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**Please register by Friday, May 18th as seats are limited!**

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## CAHU and PAC at Work

By Rhett Bray, VP of Political Action Committee

Hopefully all of you received the email from CAHU alerting you to the amendments made to SB 1431 (De Leon). The bill would severely restrict the ability of small employers in California to self-insure for health care coverage by unreasonably changing the limits and requirements of stop-loss policies. CAHU has taken the position of OPPOSE on SB 1431 (De Leon) specifically for this reason. According to a recent article in the LA Times, lawmakers believe that this new and controversial self-insurance for small businesses undermines Health Care Reform and they are therefore taking action to limit or completely stop self-insurance for small business. However, as we are all aware, self-insurance is not a new idea, it certainly is not controversial, and it has been around in the small business arena for decades thanks to companies like Great West. Self-insurance is a viable option for ALL companies to take a look at, small and large. Self-insurance allows companies to see what is going on within their employee population and develop disease management and wellness programs that have the ability to affect their employees and enrolled dependents in a positive manner; even helping to better the health of their workforce. It is with the claims information that is readily available within self-insurance that employers and carriers will be able to take proactive steps to start cutting down healthcare costs within their own business, and within healthcare as a whole. When we are able to tackle health issues before they get out of control we will be able to start turning the tide on the rising cost of healthcare. And self-insurance is one of the greatest tools we have to get the information needed to be proactive.

SB 1431 (De Leon) will have been heard by the Senate Health Committee on April 25, 2012, which is the exact date that I am



writing this. SB 1431 (De Leon) was amended on February 23, 2012 adding these self-insurance restrictions. The bills that are in play in Sacramento can change at any time and be heard on the Senate Floor with little notice to the public. It is specifically for this reason that we have CAHU in place and that we contribute to PAC. You never know when a bill will come out of nowhere to be heard that can have such a negative impact on our industry and to each of us as brokers. We need to each make sure that we are contributing to PAC and doing our share to make sure we have the support needed in Sacramento to win the battles that spring up unexpectedly. We can't wait to contribute when we hear about bad legislation coming out, by then it is often too late. We need to be contributing every month so the funds are there, at the ready, when surprises like SB 1431 (De Leon) make their way back to the Senate floor.

If you aren't already contributing, get in the game. You can sign up for a monthly contribution by visiting:

<http://www.cahupac.org/monthly-contributions>.



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## Medicare Advantage Panel Coming in August, 2012!

OC Health Underwriters (OCAHU) and Inland Empire (IEACHU) are joining together with Applied General Agency and AppleCare in hosting the Second Annual Carrier Panel discussion for the brokers. This will take place on a date to be set in the second week of August 2012 at the Embassy Suites Anaheim located at 3100 E Frontera Street, Anaheim from 9-11 am, with check in at 8:30 am.

The purpose of this meeting is to provide you with information with regard to how the carriers interpret the CMS rules and regulations, marketing compliance, sales, and compensation. It appears that each carrier has their own interpretation of the CMS guidelines. This will be an opportunity to hear from the carriers about managing CMS marketing guidelines and other key issues in the Medicare Advantage market.

The purpose of this meeting is for the dissemination of accurate information to the brokers concerning the carrier interpretation of CMS guidelines. This forum will allow us to have a voice about our concerns, clarifications of the carrier policies, and an understanding of how the carriers continue to administer guidelines and programs. Our meeting last year was a great success. Due to our efforts, we were able to affect change amongst our carriers. It is through our combined efforts that we were able to have such a positive impact upon our industry. Your attendance at this meeting is needed, appreciated and productive.

If you have questions that you would like to be addressed please e-mail them to Maggie Stedt at [stedtins@cox.net](mailto:stedtins@cox.net) no later than June 30th.

Watch for announcement e-mail with the exact date!

*See you there!*

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## Annual Summary of OCAHU Chapter Activities and Accomplishments 2011-2012

1. Held the first **Medicare Carrier Panel** training meeting in August 2011 with eight carriers that offer Medicare products. It was a joint effort sponsored by OCAHU and two senior-market GAs. Over two-hundred agents attended and eight new OCAHU members joined at the event.
2. **University Day** was held in February. Over 300+ brokers and carrier representatives attended. Nine speakers presented on a wide range of topics. Forty-two exhibitors sold out the venue. The event was profitable for the chapter.
3. **Client Day** was held as our fourth annual event with this focus. Attendance was strong again as the president of a major health insurance carrier presented his perspective on the focus and direction of healthcare.
4. **Membership** has increased slightly as efforts with recruitment and retention have expanded.
5. **Membership meetings/special events** will total eleven meetings for fiscal year 2011-2012. Attendance has been consistent.
6. **Region 8 Conference** was attended by six delegates from our board, where attendees attended training, best practices, and networking seminars.
7. **NAHU's Annual Capitol Conference** was attended by four delegates, one of which was a first-time attendee. This important work takes place in law makers' offices on Capitol Hill.
8. **CAHU's Annual Day at the Capitol** will be attended by nine OCAHU members. Successful meetings with state legislators will keep us in the forefront of regulations affecting our industry. Adopt-A-Leg in Orange County has been successful.
9. **Media and Communications** has expanded as we are now on LinkedIn and Facebook. Within the fiscal year, we published four excellent editions of this **award winning** COIN Newsletter. Copies are available in hard print, and are emailed to our members and posted on our OCAHU website.
10. **Public Service Events:** A toy drive for children who were hospitalized during the holidays was held in December. This was in conjunction with a regular meeting. All proceeds from the meeting went to charity. Our chapter received the prestigious **William F. Flood Award** for public service at the last NAHU convention. Our chapter raised an excess of \$36,000 last year through our One Heart at a Time Gold Tournament benefiting Cystic Fibrosis and the Annual Celebration of Women in Business benefitting the New Hope Grief Support community.



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**Please join us at our coming events!**

**10th Anniversary of the Celebration of Women in Business Seminar,**

**June 1st:** Join us for our annual Women in Business Luncheon and fashion show benefiting New Hope Grief Support Community! 18001 Yorba Linda Boulevard, Yorba Linda. 10 AM—2PM.

**Medicare Advantage Panel - Coming Soon in August 2012:** Please check

[www.OCAHU.org](http://www.OCAHU.org) for more information on this exciting August event.

The date is currently TBD.

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