

Orange
County
Association of
Health
Underwriters

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June 2016



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



Join us Friday, June 3rd

Celebration of Women in Business

**Charity Event and Fashion
Show benefitting New Hope
Grief Support Community**

at the Pasea Hotel and Spa in
Huntington Beach

Inside this Edition:

- Congratulating OCAHU Oscar winners!
- Legislation Update
- Supporting PAC
- Your Membership

A portrait of a man with a beard and mustache, smiling. He is wearing a dark button-down shirt. The background is a solid dark color.

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Table of Contents

Thank you for being a part of OCAHU!

Page 3	Letter from OCAHU President - Maggie Stedt
Page 5	And the Oscar Goes To... - Casey Meserve
Page 6	Celebration of Women in Business
Page 9	Legislation Update - Rob Semrow
Page 10	Senior Sales and Marketing Summit - August 2016
Page 11	Your Membership - Tracy Hanson
Page 13	Supporting PAC - Ryan Dorigan
Page 15	OCAHU Board of Directors 2015-2016
Page 17	OCAHU 2015 Annual Report

**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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Letter from OCAHU President, Maggie Stedt

Time has flown by quickly for this July 2015 - June 2016 OCAHU year. It has been a year of many accomplishments and challenges.

Starting out fresh from the National NAHU Convention in New Orleans, we had a large contingent of members in attendance to witness our own Don Goldmann accept his role as NAHU President. At the event, we also saw Suzanne Purnell win the Distinguished Service Award, and our association was proud to receive the William F Flood Service Award and the Pacesetter Award. Thank-you to Pat Stiffler, President-Elect and Awards Chair, for her hard work on tracking points, handing the submissions, and for attending all those CAHU meetings!

You OCAHU Board held strategic planning meetings in both June and January. A number of the Board and members attended the NAHU Capitol Conference in Washington, D.C. and the Day at the Capitol in Sacramento, representing your interests with our legislators. Hats off to Rob Semrow, VP of Legislation, for setting up the appointments and for handling the last minute scheduling. And thank you, Rob, for attending all the weekly legislative meetings and for tracking all pending legislation!

Ryan Dorgian, VP of Political Action, worked hard with members and sponsors for our PAC events. We were able to raise some great funds for our Political Action Committee while having fun at OCAHU's Angels game nights.

Kudos go to John Evangelista and John Simurda, our General Board Members and Co-Golf Chairmen, and their team for their hard work on our "Take a Swing 'Fore' the Cure" charity golf tournament! Thanks especially to our sponsors and golfers for your participation!

We had a number of informative meetings with outstanding speakers this year, to say the least! We kicked the year off the year with the Senior Summit in August, then moved right into CE Day, Client Day, Business Development Summit, and other monthly meetings. Casey Meserve, VP of Professional Development, and Pat Stiffler worked hard with their teams to plan and host these OCAHU events. The Senior Summit was a joint effort from Orange County, Inland Empire and San Diego AHUs, along with the support of the Desert Cities AHU, under the guidance of Yolanda Webb and me with outstanding support from Dawn, Gail, the committee members and sponsors.

The coming year promises to offer you some interesting meetings to attend, learn and have fun! By the time you read this, we will have enjoyed our OCAHU Oscars event, recognizing our members and newly-elected 2016-2017 OCAHU Board. I'd like to extend a special welcome to Joe Partise and Tracy Wischmeyer for joining the board as general board members. Nolan Warriner is expanding his role as social media chair to serve as VP of Media

Relations. We are so thankful to all board members for serving our association at OCAHU!

We are looking forward to the Celebration of Women in Business on June 3rd at its new location. Suzanne Purnell, General Board Member and Public Service Chair, Pat and their dedicated team are working hard to make this the best event to date.

Membership was a challenge this year due to our fourth quarter business, layoffs, members changing jobs, and members retiring. We are looking forward to some great work from our new team: Tracy Hanson, VP of Membership; Lynn Wischmeyer, General Board Member and Retention Chair; and John Evangelista, General Board Member and Member Engagement Chair. We are happy to have them!

This was not an easy year with a tri-tsunami hit of small- and large-group renewals, individual enrollment, and Medicare open enrollment – all in the fourth quarter! This affected attendance and membership a bit. Your board is looking at some creative ideas and programs for this challenging period again in 2016. Please share any ideas you may have with us!

In closing, kudos need to be given to Barbara Salvi, VP of Finance, for her hard work in budgeting and tracking the monies for our association. I'd also like to thank Jessica Word and Paul Roberts for their dedicated work in producing our COIN publication. Peter Cabot continues to work closely with our corporate sponsors, and David Ethington and Gabrielle Ruelas jumped in where needed on various committees. Rhett Bray continues to offer strong guidance and support as our Past President. And, of course, a very special thank you and special recognition go to Gail James Clarke, our Executive Director, for *everything* she does.

We'd like to thank our three Board members who are stepping down: John Simurda, General Board Member; Jessica Word, VP of Communications and Public Affairs; and Craig Lack, VP of Media Relations. Their service for the past few years has been incredible, and they will be missed!

And most importantly, I'd like to recognize our many members who regularly attend our meetings, and our speakers who volunteered their time at all our events this past OCAHU year. I'd also like to thank our corporate sponsors for their continued support, which allows us to host seminars, support and represent you, the member. We couldn't do this without them!

Thank you for the opportunity to serve you as your 2015-2016 OCAHU President. We are looking forward to another great year!



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And the Oscar Goes To...

By Casey Meserve, VP of Professional Development

Another year completed, and another round of OCAHU Oscars has been given out. As we end the 2015-2016 year, we'd like to congratulate this year's winners. And the Oscars go to...

Member in a Leading Role: Sarah Knapp – Thank you, Sarah, for supporting OCAHU with your time and your energy. Your assistance with the “Women in Business Charity Event and Fashion Show” and “Take a Swing ‘Fore’ the Cure” charity golf tournament is much appreciated... and needed. We appreciate your smile at every OCAHU meeting, and we appreciate your willingness to pitch in. This is what makes you our Member in a Leading Role this year!

Member in a Supporting Role: Our 2016 Sponsors – OCAHU is one of the top associations with NAHU because of our sponsors. We are able to do more than most other associations thanks to our sponsors’ generous contributions. Thank you, once again, for partnering with OCAHU for another year.

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Dickerson Employee Benefits – Silver

Discovery Benefits, Financial Grade Senior Consultants, and LISI – Bronze

Member in a Supporting Role – PAC Contributions: Dan Abrams – Thank you, Dan, for supporting OCAHU with your time and your generous financial contributions. As we all know, PAC support is one of the most important things we do as members of this association. Dan, you have gone above and beyond and you are the member with the highest contribution amount. Brokers across the state owe you a hefty *thank you* for your supporting role.

Original Screenplay: Margaret “Maggie” Stedt – Maggie contributed an excellent article in California Broker magazine called “What Employers Should Know about Medicare.”

OCAHU, CAHU and NAHU are dedicated to their members they represent and the communities they serve. We thank every one of you for being a member and for participating in this association. The OCAHU Board is so thankful for the members we have, and for the support you give to us and our association. We look forward to working with more of you in the upcoming 2016-2017 year. Enjoy the upcoming Women in Business Fashion Show and National Convention in Albuquerque, New Mexico - and enjoy your summer!

Celebration of Women in Business 2016

We at OCAHU are very proud to present the 14th Annual Celebration of Women in Business Charity Event, Luncheon and Fashion Show this year on June 3, 2016. We will hold our event at a new location— the beautiful Pasea Hotel and Spa in Huntington Beach.

Our event benefits New Hope Grief Support Community, which brings hope and healing to those who have lost their loved ones. What a great way to have fun, enjoy an afternoon with your friends and colleagues, and support this incredible charitable organization. For more information about New Hope Grief Support Community, please visit newhopegrief.org.

At our event, you'll enjoy a day of shopping, food, fun and fashion. Our merchant vendors offer unique items for your shopping pleasure, and they give back 15% of all their sales to New Hope Grief Support Community. We will again have our fun themed raffle baskets, each valued at \$500 or more. Our very popular "Pop the Cork" will be back again this year. Stop by our "Pop the Cork" table, buy a \$20 ticket and win a bottle of wine worth \$25 or more. Some wine may even be worth more than \$100 a bottle! It's a win, win! And of course, we will again host our live auction this year.

Our grand prize this year is a trip for two to beautiful Tahiti. Will you be the lucky winner?

Last year we were able to raise \$39,280 for our charity, just shy of our \$40,000 goal. This year our goal is \$50,000, and we think we can do it! We look forward to seeing you at OCAHU's most-anticipated event of the year on Friday, June 3rd. It will definitely be a day to remember.



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Legislation Update

By Rob Semrow, VP of Legislation

Here we go! It's a busy time in Sacramento as proposed bills are debated, altered, and voted on. It's a time when your local and state organizations, OCAHU and CAHU, are deeply involved in discussions with the folks making the decisions, casting votes on whether to pass or defeat proposed bills.

When members and non-members ask me what our organization does for them, I point to efforts at this time of the year because it's one of the most-important times in our industry and for our organization. To that end, it's also the time of year when we head up to Sacramento to meet with legislators in their offices. This is very important and I urge you to consider meeting your legislator, if not in Sacramento, then at least in his or her local office. The impact we are able to make as constituents is strong, and the impact these potential bills can have on us constituents is very substantial. Our legislators and their staff members find these discussions very useful, and they often tell us how much they appreciate our insights and our experience. If you have an interest in meeting your legislator, please let me know. I am happy to arrange it and go with you.

Here is a short overview, as of the writing of this article, of just a few bills we will discuss with our legislators when we are up in Sacramento May 16th – 18th.

AB 533 – CAHU SUPPORTS IF AMENDED. This bill seeks to protect consumers from unexpected medical bills if they are treated by an out-of-network provider at an in-network facility.

AB 2209 – CAHU OPPOSES AB2209 (Bonilla) because it places unnecessary hurdles for plans and insurers to overcome when they seek to use patient-based clinical-care pathways.

AB 2400 – CAHU OPPOSES AB2400 which would shorten health-plan and insurer internal-grievance-resolution timelines for prescription drug issues, to force timely decisions. CAHU believes consumers/patients deserve to get the right decision, rather than the speediest decision, which may have far-reaching or even deadly consequences for them.

AB 2436 – CAHU OPPOSES AB 2436. It seeks to add new, unnecessary paperwork-mandates to the prescription process. It would require consumers to be notified of the wholesale cost of drugs at the point-of-sale, among other provisions.

SB 908 – CAHU OPPOSES SB 908, UNLESS AMENDED. SB908 seeks to add a new special enrollment period notice and option if a plan rate/premium changes and the regulator subsequently deems it unreasonable.

SB1252 – CAHU SUPPORTS SB 1252 which helps to ensure that patients, when scheduling a surgery, are notified ahead of the surgery with a breakdown of costs for the procedure and their potential responsibility for costs.

As these and the more than 70+ bills we're tracking develop, OCAHU and CAHU legislative teams will be reaching out to you for your voice and support. We must make sure the importance of the broker and the impacts of these proposals are heard by legislators.

Thank you for all you do for our industry and the clients you serve!

Senior Market Summit—August 2016

Are you selling in the senior market? Are you interested in discovering more about the senior market's plans and all the opportunities it presents? Then plan to join us on Monday, August 8th for our evening cocktail reception and a full day of speakers and breakout sessions on the senior market the following day, August 9th. The Orange County, Inland Empire and San Diego Associations of Health Underwriters are proud to host this event with participation from the Desert Cities AHU, which will again be held at the beautiful Pala Casino Resort in San Diego County.

In response to last year's attendees' feedback, we are offering *eight* breakout sessions. We have sessions designed for experienced Medicare agents and representatives (Medicare Masters), and sessions designed for agents and representatives new to the market (Medicare 101). We have an outstanding lineup of speakers this year: Rusty Rice, Secretary of the National Association of Health Underwriters (NAHU), John Greene, Vice President of Congressional Affairs at NAHU (our representative to CMS) and others.

This event gives you the opportunity to meet the General Agencies (GAs), Field Marketing Organizations (FMOs), physician groups, and the companies offering products and services in the senior market. You also get to share ideas and learn with other agents and representatives in this expanding market. And, Pala is offering rooms at a reduced rate for our attendees, making this event a wonderful getaway before the beginning of Open Enrollment!

To learn more about the summit and to join us for this great event, simply register online at ocahu.org. Our GAs, FMOs, physician groups and carriers can learn about our sponsorship and exhibitor opportunities there as well.

Last year over 400 attendees enjoyed this senior sales and services-focused event – it was excellent! We look forward to seeing you there!



Your Membership

By Tracy Hanson, VP of Membership

OCAHU has 317 members. Thank you for your support of OCAHU, CAHU and NAHU! We truly could not do this without you! As we wind down on another OCAHU year and head into summer for a break, I'd like to ask you to think of at least one person who would benefit from being a member. Please reach out to this person and encourage he or she to join! If you feel uncomfortable, I will do it for you! Please don't hesitate to let me know of anyone in our industry who would benefit from being a part of our amazing association.

Talk to your colleagues about the many reasons we support NAHU! We support the industry. We gain information and get industry training. We advocate for the role of the agent and for all the health insurance consumers we support. Tell them about the many perks of your NAHU membership:

- **Compliance Tools and Resources** – Guidebooks and training tools on everything from ACA to HIPAA to HITECH. It's great material!
- **Business and Personal Services with NAHU discounts** – for everything from clothing to office supplies
- **Client Management, Sales and Marketing Tools** – to help you manage the changing marketplace more effectively for your clients.
- **Professional Development and Training** - Certifications and designations are available through NAHU to make you more noticeable, and to separate you from others in the industry.

I look forward to continuing to support you as the VP of Membership for the 2016-2017 OCAHU year. Joining me will be Lynn Wischmeyer who will hold the Retention Chair position. With her help, we can build and retain our membership.

Have you wanted to get more involved in the OCAHU board without taking on a full position? Membership would appreciate your help! You can start small by participating as Membership committee member, helping us grow our membership! Please let me know if you are interested in joining Lynn and me next year.

ORANGE COUNTY ASSOCIATION OF HEALTH UNDERWRITERS

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Supporting PAC

By Ryan Dorigan, VP of Political Action Committee

Thank you to everyone who attended our Angels game event in support of CAHU's PAC at the beginning of May. It was a successful event, and we were able to raise some funds for PAC while bringing awareness to the many issues we battle in our industry. I'd like to give a special thank you to Maggie Stedt for coming out early

to help us prepare for the fun, and thank you to Jason Reichert for his help in manning the grill. I'd especially like to thank Chris White and his family for bringing out the RV and letting us all hang out!

We will continue to schedule fun events like these to get everyone out of their offices, have fun with colleagues, while also supporting our organization. We are working on planning a night out at the horse races later this summer, so please be on the lookout for more details.

As fun as these events are, the reason behind these events is critically important. The funds that we raise for our state PAC and our national PAC give us a loud voice on the legislative forefront and allow us to have a direct impact on the legislation impacting our industry. We were able to make some big wins last year in our opposition to Proposition 45 and in our fight to keep the Medicare carriers from cutting brokers' commissions.

As always, the fight goes on and we need your help more than ever. We are working diligently on getting broker commissions removed from health plan medical loss ratios (MLR). We are trying to improve agent access on healthcare.gov. We are advocating to increase the small business tax credit, and we are very close to finally getting a full repeal on the ACA's "Cadillac tax." We can't do this alone; our voices are stronger in unison. We need all members involved in the discussions, supporting PAC.

I know times are tight and that we all have a lot of demands on our budgets, but with everyone working together – with even just a \$10-15 donation, we'd reach our goal. The funds we raise directly ensure our voice is heard. Think of your investment in PAC as an investment in the security of our industry. We are not asking anyone to contribute more than they can financially afford, and we are not asking anyone to fight this battle alone. The only way we can be successful is if everyone does their part and makes a contribution.

It gives me great pleasure to serve on your board and I am looking forward to another year working to raise funds for PAC. I am also looking forward to seeing you at our future events, and I am always available if anyone has any questions about our state or national PACs. Please keep those contributions coming in! Thank you!

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OCAHU 2015 Annual Report

Income

Dues	\$10,600.00
Monthly Meeting Registration	\$15,092.00
Client Day	\$4,125.00
Continuing Education Day	\$7,825.00
Corporate Sponsorships	\$30,465.00
Business Development Summit	\$45,560.00
Special Events	\$114,788.00
Interest Income	\$159.00
Total Income	\$228,253.00

Cost of Sales

Monthly Meetings	\$15,299.00
Charitable Contributions	\$48,112.00
Client Day	\$3,574.00
Continuing Education Day	\$7,475.00
Business Development Summit	\$37,599.00
Special Events	\$60,164.00
Total Cost of Sales	\$172,223.00

Expenses

OCAHU Administration / General Chapter Management	\$34,610.00
Membership & Recruitment	\$0.00
Legislative Activities	\$7,471.00
Conferences	\$10,185.00
Total Expenses	\$52,266.00

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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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- THE C.O.I.N. -

Please join us at our events!

14th Annual Celebration of Women in Business, June 3rd: Mark your calendar for OCAHU's most anticipated event of the year. Our event will be at a *new venue* this year, the Pasea Hotel and Spa in Huntington Beach! Registration is open now and sponsorships are also available at oca.hu.org.

Senior Products and Marketing Summit, August 8-9th: We hope you'll join us for our third annual Senior Products and Marketing Summit hosted by OCAHU, IEAHU, SDAHU, and DCAHU at the Pala Resort and Casino on August 8th and 9th in San Diego County.



OCAHU fun at the Angels baseball game in support of PAC



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