

Orange  
County Association of  
Health  
Underwriters

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C.O.I.N.

COUNTY OF ORANGE INSURANCE NEWS



OCAHU

Orange County Association  
of Health Underwriters



### Inside this Edition:

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- It's Time to Meet with our Congressional Members
- Insurance Trades Reconsider Political Donations After Capitol Attack
- Covered CA Announcement
- Single Payer Legislation Introduced: AB 1400
- Upcoming Events: March Meeting, Golf Tournament

### In Memoriam

*Scott Dutenhoefer*

*See pages 10 for details*

### Member Spotlight

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**Making 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.



**Would you like to be more  
involved in our industry?  
Contact a board member today!**

**See page 14 for a list of members.**





## PRESIDENT'S MESSAGE

*By: MaryAnna Trutanich, RHU, CHRS*

Hello Orange County Agents!

We survived 2020 and yet 2021 is probably not going to be much different. We will likely be in this environment for quite a while. The good news is that we

have a Vaccine, not just 1 but 2 vaccines. I am truly amazed on how these outstanding scientists, not only created 2 vaccines, but 2 vaccines that are 94-95% effective. This just proves how deadly COVID is and the importance of getting this huge undertaking done. Hats off to them!!!

Speaking of COVID, Orange County has two Super POD's (Point of Distribution). Disneyland and Soka University. Currently they are delivering 3,000 vaccines daily, and working up to eventually deliver up to 8,000 daily. Kaiser Permanente is one of my distributors who has received the vaccine. Kaiser Permanente will not only vaccinate their members, but all members of the community. As I write this, California is in Phase 1a and Phase 1b, additionally the Governor has opened it up to 65-year old's. In order to receive the vaccine, you must have an appointment. No Walk-ins Allowed. Below is information on how to obtain an appointment.

### Kaiser Permanente Members

- [eVisit@kp.org](mailto:eVisit@kp.org)

### Kaiser Permanente Non Members

- [833.KP4Care](tel:833.KP4Care)

### OC Health Care Agency

- [Occovid19.ocaliforniahealthinfo.com/novelcoronavirus](https://occovid19.ocaliforniahealthinfo.com/novelcoronavirus)
- [Othena.com](https://Othena.com)

### MY TURN

- [myturn.ca.gov/](https://myturn.ca.gov/)

COVID has been very cruel to us in Southern California and with Super Bowl, the medical community is concerned of another surge. Let's keep our fingers crossed. These vaccines cannot come quick enough.

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## **Feature Article:**

### ***Employee References and Information for IRS Form 1095-A, 1095-B and 1095-C***

***By: Paul Roberts - OCAHU VP Professional Development & CAHU VP of Public Affairs***

Employees covered by employers' health plans, and individuals covered by Individual and Family Plan health insurance policies (purchased through an individual health insurance broker, Covered California, etc.) are beginning to receive copies of their Internal Revenue Service (IRS) Forms 1095, in accordance with Affordable Care Act (ACA) law.

IRS Forms 1095 contain similar, yet different, information about a person's health insurance coverage in the previous (2020) tax year. The forms provide information about the health coverage a person had or was offered in the prior year, and provide information a person may need when filing individual income tax returns. Many taxpayers receive multiple IRS Forms 1095 from different entities, and are often confused about them, what the forms are, and what to do with them.

The IRS has an information page containing "Questions and Answers about Health Care Information Forms for Individuals," which includes more detail on these forms, as well as additional ACA reporting requirements and considerations for employers sponsoring self-funded health insurance plans which are not included in this article.

These different IRS Forms 1095 relate to:

#### **1095-C: The coverage offered to an employee by an Applicable Large Employer (ALE) in 2020, if applicable.**

- ALEs are employers that average 50 or more Full Time (FT) + Full Time Equivalent (FTE) employees, as of January 1<sup>st</sup> annually, according to all 12 months of the preceding tax year. ALEs must comply with the ACA's employer mandate and must report on compliance (or non-compliance) with the ACA employee mandate at the conclusion of each corresponding tax year.
- Under the employer mandate, employers are required to **offer** qualified medical coverage to eligible FT employees. Employers that were considered ALEs for the 2020 tax year are now reporting compliance to IRS in accordance with the mandate. ALEs must generate a Form 1095-C for any person employed FT for at least one calendar month in 2020 as part of this reporting requirement.

- Copies of IRS Form 1095-C must be submitted by ALEs to IRS in March 2021, and copies must be distributed to employees by March 2, 2021. A person employed FT by multiple ALEs in 2020 should receive multiple IRS Forms 1095-C from his or her different employers. These forms relate to the ALE's compliance with the ACA's employer mandate, and generally are sent to employees for informational purposes only; they are not filed with a person's tax returns. Taxpayers are advised by the IRS to keep Forms 1095-C with other important tax documents.

#### **1095-B: The coverage maintained by each taxpayer in 2020.**

- Health insurance carriers are required to produce IRS Form 1095-B for all persons covered by their health plans in 2020. These forms contain information about who was covered, the type of coverage maintained, and when. These forms are submitted to IRS to help enforce the ACA's Individual Mandate, which requires all United States taxpayers to maintain Minimum Essential Coverage (MEC), although there is currently no individual penalty for non-compliance at the federal level.
- California and several other states (MA, NJ, VT, RI, D.C.) have *state* individual mandates that *do* carry non-compliance penalties. These Forms 1095-B are also submitted by carriers to those state/D.C. governments (California Franchise Tax Board in CA), as applicable, for enforcement of state mandates upon residents in those states.
- Taxpayers use IRS Form 1095-B to verify that the taxpayer, spouse, and dependents had coverage for each month of the 2020 tax year. The form is utilized when completing federal and/or state tax returns where applicable. Persons insured by multiple carriers will likely receive multiple Forms 1095-B. Due to a recent change in ACA law, some carriers make Forms 1095-B available electronically, in lieu of printing and mailing

***Continued on page 9***



## COIN COMPLIANCE CORNER

What Agents and Your Clients Need to Know!

### *HIPAA Privacy & Security Enforcement Updates—*

*By: Dorothy M. Cociu, RHU, REBC, GBA, RPA, LPRT*

To update you on the latest HIPAA Privacy & Security compliance incidents, I'd like to start with the only true HIPAA Breach reported since the last issue.

#### **Excellus Health Plan Beach Affecting 9.3 Million People**

On January 15, 2021, HHS Office of Civil Rights (OCR) reported that health insurer **Excellus Health Plan, Inc. has agreed to pay \$5.1 Million** to OCR and to implement a corrective action plan to settle potential violations of the Health Insurance Portability and Accountability Act (HIPAA) Privacy and Security Rules related to a breach affecting over 9.3 million people. Excellus Health Plan is a New York health services corporation that provides health insurance coverage to over 1.5 million people in Upstate and Western New York.

On September 9, 2015, Excellus Health Plan filed a breach report stating that cyber-attackers had gained unauthorized access to its information technology systems. Excellus Health Plan reported that the breach began on or before December 23, 2013, and ended on May 11, 2015. The hackers installed malware and conducted reconnaissance activities that ultimately resulted in the impermissible disclosure of the protected health information of more than 9.3 million individuals, including their names, addresses, dates of birth, email addresses, Social Security numbers, bank account information, health plan claims, and clinical treatment information. As is typical, this attack was underway for approximately 17 months before it was discovered, giving the hackers ample time to secure a lot of data.

OCR's investigation found potential violations of the HIPAA Rules including failure to conduct an enterprise-wide risk analysis, and failures to implement risk management, information system activity review, and access controls.

"Hacking continues to be the greatest threat to the privacy and security of individuals' health information. In this case, a health plan did not stop hackers from roaming inside its health record system undetected for over a year which endangered the privacy of millions of its beneficiaries," said OCR Director Roger Severino. "We know that the most dangerous hackers are sophisticated, patient, and persistent. Health

care entities need to step up their game to protect the privacy of people's health information from this growing threat."

In addition to the monetary settlement, Excellus Health Plan will undertake a corrective action plan that includes two years of monitoring. A copy of the resolution agreement and corrective action plan may be found at: <https://www.hhs.gov/sites/default/files/excellus-ra-cap.pdf>.

#### **Non-HIPAA Data Breach - Bonobos**

In a non-HIPAA breach, but a serious data breach for consumers, on January 25, 2021, Lifelock reported a data breach notification for personal information of 7 million Bonobos customers. Bonobos is an online clothing retailer and Walmart subsidiary. The data breach disclosure date was January 22, 2021. The breached data includes customer email addresses & phone numbers of 7 million customers, last 4 digits of credit card numbers for 3.5 million customers, order information of 1.8 million customers, and encrypted passwords of 1.8 million customers. Although we know that Bonobos sent an email communication to their customers prompting them to change their passwords for their Bonobos account, and any other accounts that share the same password.

#### **Social Engineering Serious Phishing Incident**

I'd also like to report a social engineering email solicitation sent to many people, including me, from an unrelated entity (not related to the IRS), urging taxpayers to submit data, supposedly due to a miscalculated IRS tax return. Because I am a privacy & security consultant, I recognized it immediately as fraudulent, but I am hoping that others realized the same, as attempts like this to gain your personal information can cause identity theft and so much more. I would like to paste in the exact email that I received, to make you aware of what to look for in these attempts:

**From:** Income Tax Department <atabank052@gmail.com>

**Sent:** Thursday, February 11, 2021 11:39 PM

**To:** undisclosed-recipients:

**Subject:** Action Required: Your previous ITR was miscalculated please claim now.

*Continued on page 9*

Dear Taxpayer,

We're auditing tax returns because of a large number of miscalculations on taxpayers Income Tax Return (ITR) for AY 2019-20.

As a result of this audit, we discovered you had a miscalculated return amounted to Rs 1,34,528. In view of this discrepancy, you are requested to submit a response immediately.

However, you are herewith afforded a chance to provide a response to this message within a period of 30 days from the date of receipt of this notice in order to facilitate the process of the miscalculated amount.

Please submit scan copies of the below listed documents to [refund@incometaxindiaefiling.tax](mailto:refund@incometaxindiaefiling.tax)

- \* **Business PAN Number with Soft Copy.**
- \* **GST Number (GST Certificate)**
- \* **Business Established Certificate.**
- \* **Complete Business Address (proof of address)**
- \* **Aadhaar of authorized personnel**

After submitting a response successfully, processing miscalculated amounts and crediting your verified account normally takes three working days from the date your response was received. In order to avoid delays, be sure each piece of information provided is correct, complete and is in accordance.

This is for your kind information and necessary action. Please ignore this email if you have already submitted a response.

Regards

Income Tax Department

To me, it was obviously fraudulent, as first and foremost, the email address was not an official government email address (such as at [irs.gov](http://irs.gov))... This one was from [data-bank052@gmail.com](mailto:data-bank052@gmail.com). Please be sure to always look at where the email is coming from. Next, note that it wanted me to scan and send documents to them. Never do that! The IRS never sends information or requests information by email! They always use the USPS for official notification. In addition, the IRS would not calculate your discrepancy in Pakistani Rs or rupees. They would calculate in US dollars. And the documents were to be scanned and submitted to

[refund@incometaxindiaefiling.tax](mailto:refund@incometaxindiaefiling.tax) .... India... not U.S.

This attempt was to me very obvious. Others are better attempts, but this should be a reminder to always check where the email is coming from before you follow links, send any personal information, or most importantly, send money! If you receive such emails, government offices urge you to report them to the appropriate government office.

These are the only breach and cyber-security incidents I have to report at this time, but in the past two months, there have also been numerous discrimination announcements, as well as the notice of enforcement discretion for use of online or web-based scheduling applications for the scheduling of COVID-19 vaccination appointments, and a notice of OCR providing Guidance on HIPAA, Health Information Exchanges, and Disclosures of Protected Health Information for Public Health Purposes.

Please stay tuned for more HIPAA Privacy & Security Updates next issue! ##

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## **Legislative Update:** ***It's Time to Meet with our Congressional Members***

**By: David Benson - OCAHU VP Legislation**

Every year at this time National Association of Health Underwriters (NAHU) members throughout the United States meet in Washington DC for Cap Conference. This year due to the COVID-19 Virus, Cap Conference is virtual and will take place February 22-24.

During the conference we attend general sessions and breakout sessions that prepare us for meetings with our Congressional Members. Speakers include Members of Congress, Senior Management from: Health & Human Services, Centers for Medicare & Medicaid, the White House, Regulatory Agencies and from our NAHU Lobbyists.

Our Lobbyists prepare talking points for existing legislation, that we either support or oppose, as well as conceptual ideas that turn into legislation down the road. In the days when Congress was more cohesive, we had one set of talking points. Today we have different talking points for Democrats and Republicans. Additionally, we have different talking points for extremists, centrists and moderates in each political party.

We scheduled visits with the following Congressional offices, Katie Porter (D), Lou Correa (D), Michelle Steel (R), Alan Lowenthal (D) and Mike Levin (D) who represent the southern part of Orange County and Northern San Diego County.

Every meeting with a Congressional Member starts with the "role of the agent". Most Congressional Members do not understand that we assist our clients with selecting a product, the enrollment process, the underwriting process and provide ongoing customer service. We give examples of how we helped clients resolve complex claim issues and offer to assist constituents of the Congressional Member resolve their healthcare issues.

During Congressional meetings we always speak with one voice. NAHU members will be conveying the talking points below to every member of Congress.

Talking points this year include:

- Extending COVID 19 Relief
- Paycheck Protection Program (PPP) loans are needed throughout the pandemic to allow more Americans to maintain or obtain health insurance coverage (both in the group and individual market), and allow employers to continue to stay in business
- Market Stabilizers to Reduce Cost and Improve Individual

and Employer Market Risk Pools, such as preserving the employer tax exclusion, establishing a new voluntary reporting system, reducing the cost of prescription drugs, and clarifying that employee eligibility for affordable coverage does not extend to family members if there is not an affordable employer contribution to dependent coverage

- Why the Public Option and Medicare For All are not viable options
- Allowing COBRA coverage to count as creditable coverage for Medicare beneficiaries
- The need for observation stays to be counted toward the three-day mandatory inpatient stay for Medicare coverage of a skilled nursing facility
- Observation status also adversely affects beneficiaries' costs for medication while hospitalized.

Very few Congressional Members worked in our industry prior to serving in Congress. Our job during these meetings is to educate them on the complexities of our industry. As well intentioned as Congressional Members are when introducing healthcare legislation, there are always unintended consequences. With the information we provide during our meetings, bills can be amended to eliminate the unintended consequences. Due to the wide range of political views on both sides of the aisle, not every Member of Congress is going to agree with NAHU's talking points. How many of you agree with your spouse, partner or significant other on every topic of conversation?

Through our OCAHU Adopt A Legislator program we continue building relationships with our Congressional Members by scheduling ongoing meetings in their District Office and attending their fundraising events. If you would like to participate in these meetings, please call me at (949) 272-2120. ##

**The  
STATEment**

**New from CAHU!**

Have you read CAHU's new bi-monthly online magazine?  
Check it out at <https://www.cahu.org/newsroom>.

#### EE References for IRS Forms, cont. from page 5

forms to taxpayers. Like IRS Form 1095-C, taxpayers do not submit Forms 1095-B with their tax returns. Taxpayers are advised to store Forms 1095-B with other important tax documents.

#### 1095-A: The health coverage attained through a state Marketplace (exchange) such as Covered California, Nevada Health Link, etc.

- These forms are generated by state exchanges, and are only sent to individuals who enroll (or have enrolled a family member) in coverage through a state exchange. These forms provide information about the Marketplace coverage, and are used to complete IRS Form 8962 for Premium Tax Credit (PTC) eligibility.
- PTCs are available to taxpayers whose health insurance coverage premiums (attained through a state exchange) fall between certain federal affordability thresholds (usually 138-400% of Federal Poverty Level (FPL), though PTCs in California are available up to 600% of the FPL. IRS Form 1095-A provides information to persons insured through an exchange, including whether the taxpayer and his or her family members had Minimum Essential Coverage that satisfies the Individual Mandate provisions of the ACA, and state mandates if applicable.

##



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## Pinnacle Award Winner

**Barbara Salvi, LPRT**



This year's Pinnacle Award Winner is Barbara Salvi, LPRT. Barbara began her insurance career with Inven- sure Insurance Brokers in 2000 and remained with them until she retired in November of 2019. She joined the OCAHU Board as a General Board Member in 2008 and volunteered her time and energy whenever and wherever possible. She served as President in 2009-2010. Barbara remained on the Board and was asked to serve as VP Finance, a position which she held until July of 2019.

Barbara's service to our industry has touched many people, she is approachable, engaged and will go the extra mile to find a 'win-win' solution for the member(s) and the Board. We thank her for her decade of service and proudly present her with this award for outstanding service in our organization! ##



# ***In Memoriam***

## ***Scott Dutenhoefer***

Scott Dutenhoefer was known to wear a permanent smile and share his solid faith based philosophy on life and our industry.

Born in Elmira New York, Scott served in the armed forces before marrying Judy. Scott can be remembered as one of our “most friendly” colleagues. He was very active in OCAHU and state association events where he engaged many in chats about his career and contributions.

His insurance carrier began in the early 1970s. While Scott attended CSUF earning his Bachelors in Business, he was approached by a life sales rep and he became a policyholder immediately upon his college graduation. As Scott looked around for work, he was approached with an opportunity to join the life insurance sales team of Fidelity, the same company where he purchased his first life policy. Scott was hooked! Scott’s introduction to health insurance sales came in the mid-1970s as the insurance carriers opened the door to outside sales representatives in order to add market share. Scott’s timing was excellent as he was one of the first independent agents with Blue Cross. Once health insurance plans became available for brokers to sell, Scott’s favorite saying was “Two sales for one client”.

Scott worked hard and built his business, which gave him the chance to afford a home in Orange County, raise a family, provide for his wife and plan his future retirement. Scott eventually sold his group business and for the past few years, spent time on Medicare and financial planning as the two products provided Scott more ways to help his clients solve problems.

A few years ago, Scott had a lung transplant. Scott responded by working harder to build his book of

business, as he fought back to make a strong return to health. Scott knew he was in need of a plan to pass on his commission to his wife, should something happen. He completed a commission protection plan that included a payout for his and a payout during his retirement. But like many brokers, Scott kept working because he loved helping people.

Toward the end of 2020, Scott and Judy moved to Oregon so they could be closer to their son and grandchildren. Scott remained active and passed AHIP certification for 2021. He was client focused until his last days. With 49 years in the business and at age 78, Scott was still learning and was passionate to offer the medical plans in Oregon.

Scott passed away on November 11th last year surrounded by his loving family.

Scott loved the Angels games with OCAHU and networking at conferences. Scott’s clients loved his strength of character, faith and expertise. We will miss his friendly smile, baseball cap, and playful attitude.

***A video was produced about Scott a year ago. It is on You Tube, take a look type in “IA Scott Video” into the You Tube search area.***







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# March Meeting: CE Webinar

March 16, 2021

## Overcoming Adversity and Life's (Perceived) Obstacles



**Russell Lehmann**

*Speaker, Author, Autism & Mental Health Advocate*

OCAHU proudly presents "**Navigating the New Normal: A Key-note Presentation**" from 2021's Sales Symposium, featuring Russell Lehmann - free to all OCAHU members and Sales Symposium '21 attendees.

Our keynote presentation features an emotional, raw, compelling and inspiring story about breakthrough - with encouraging messages about perseverance, compassion, adversity, and doing hard things. Our speaker, Russell Lehmann, is an award-winning and internationally recognized motivational speaker, poet, author and advocate - who also happens to have autism.

Undiagnosed with his condition until the age of 12, Russell has endured some of the most difficult obstacles one can experience in life. He illustrates his message of endurance through his experiences and stories, calling others to rise above their challenges, and to be their very bests. Russell's words have been featured in USA Today, LA Times, NPR, Yahoo! News, Success Magazine and are archived in the Library of Congress. Russell uses his platform, compassion, and deeply personal stories to help others understand and overcome life's perceived obstacles, while also advocating for those with mental health and invisible disabilities.

### **About the Speaker:**

#### **Russell Lehmann**

Speaker | Author | Health Advocate

### **His Story:**

Russell began to experience developmental and behavioral symptoms and struggles around the age of three. Despite numerous visits, his parent's desperate for answers of any kind, not a single doctor or specialist could figure out what was happening. In the spring of 2003, at the tender age of 12, Russell was admitted to the psychiatric ward at his local city hospital. He stayed there for five weeks, which were some of the most trying of his life. Still, he left the children's hospital without a diagnosis - or hope - to return home with.

In the fall of 2003, Russell was diagnosed with autism at the University of Washington's Autism Center. He and his family were relieved to have what they believed would serve as a roadmap toward proper treatment - although they knew the tough times were far from over.

*Read more about Russell at <https://theautisticpoet.com/meet-russell/>*

##

Tuesday, March 16, 2021 | 2 to 3 PM

Cost to Attend: Member \$0 | Non-Member: \$10

Register at [oca-hu.org](https://oca-hu.org)

***Not a member?***

***Join us today!***

Contact John Evangelista at

☎ (949) 452-92019

✉ [john.evangelista@coloniallifesales.com](mailto:john.evangelista@coloniallifesales.com)



## Member Spotlight

### *Philip Calhoun*



**What is your area of specialty:** I specialize in Health Insurance, but for the past 8 years have shown health insurance producers how to protect their commissions.

**How many years have you been in the industry:** I got my license in 1984 when I worked with Downey Hospital and sold Medicare plans.

**How long have you been involved with OCAHU and to what extent:** I started WMC Insurance Services in 1993 and George Walsh encouraged me to join OCAHU. I attended the Capitol Conference in Sacramento some years back with Rob Semrow and Don Goldmann. I learned a great deal and enjoyed their mentoring for many years after.

**What keeps me involved and what do you get out of it?:** Education is critical in our industry. Collaboration has helped me grown as I met and gained from associating with professionals in our industry. Lifelong learning is available through relationships with fellow professionals.

**My message to a new member thinking of joining:** As I wrote in my new book, there is no substitute for collaboration with experienced professional than association membership. Attending meetings and conferences, and networking with members is invaluable. Eight years ago my new employee David attended a meeting and learned so much that Maggie Stedt (CAHU President) saw so much potential, she committed to mentoring him and has ever since. He has been on the board for many years now and has lead our staff of six to follow his path, which is helping them grow as professionals. ##

*We'd like to welcome  
the newest members of  
OCAHU!*

**Jonathan Briggs Sr**

**Membership  
News**

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HEALTH PLAN

Insurance companies vary by region. Oscar coverage will be available starting January 1, 2020.



# OCAHU Board of Directors and Staff 2020-2021

## Contact Information

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## Why Get Involved in OCAHU?

- Learn more about our industry
- Become a better consultant to help your clients
- Network with professionals in all areas
- Be a resource to your colleagues
- Make an impact with legislation



## OCAHU 2020 Annual Report

### ***Income***

Dues	\$11,878
Corporate Sponsorships	\$38,000
Monthly Meeting Registration	\$13,557
Continuing Education Day	\$6,801
Business Development Summit	\$63,308
Senior Summit	\$10,000
PAC Contributions	\$1,841
Charitable Events	\$61,080
COIN Newsletter Advertisements	\$0
Miscellaneous Income	\$0
Interest Income	\$29
<b><i>Total Income</i></b>	<b><i>\$206,494</i></b>

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

Monthly Meetings	\$14,650
Charitable Contributions	\$30,367
Continuing Education Day	\$9,058
Business Development Summit	\$53,301
Senior Summit	\$0
<b><i>Total Cost of Sales</i></b>	<b><i>\$107,376</i></b>

### ***Expenses***

OCAHU Administration / General Chapter Management	\$37,429
Membership & Recruitment	\$2,007
Legislative Activities	\$22,907
Conferences / Education	\$2,334
<b><i>Total Expenses</i></b>	<b><i>\$64,677</i></b>



## Insurance Trades Reconsider Political Donations After Capitol Attack

By: Jennifer Holmberg, MAOM, CEBS - OCAHU VP Communications & Public Affairs

*The following article is written by John Hilton, InsuranceNewsNet Senior Editor*

Some of the most powerful trade associations in financial services are rethinking political donation strategies in light of last week's siege of the U.S. Capitol by followers of President Donald Trump.

The desire to withhold campaign donations has spread across the corporate and trade association landscape in the days since the Jan. 6 uprising. Health insurer Cigna will stop giving money to elected officials who "encouraged or supported violence" during the attacks on the Capitol. The insurer sent an e-mail to employees Tuesday explaining the company's new position.

JPMorgan Chase, Goldman Sachs and Citigroup were among the first major financial firms to say they are suspending political contributions.

While none of the industry trade associations have taken such a bold stance, all of the organizations contacted by InsuranceNewsNet said they are reviewing political donations carefully.

"We are having an active and robust discussion regarding our 2021 strategy that considers recent events," said Armstrong Robinson, chief advocacy officer for Finseca.

The Center for Responsive Politics is a non-profit, nonpartisan research group based in Washington, D.C., that tracks the effects of money and lobbying on elections and public policy. According to its website, Open Secrets, leading financial services' trade associations raised and donated the following amounts during the 2019-2020 election cycle:

**The American Council of Life Insurers:** Raised \$1.17 million and donated \$487,500 to Democrats and \$379,500 to Republicans.

"ACLI condemned the violent attack on Congress last week and is reviewing PAC giving consistent with those values and the peaceful transfer of power that has distinguished the United States for more than 200 years," said Jack Dolan, vice president of public affairs.

**Finseca:** Raised \$835,216, and donated \$286,500 to Republicans and \$241,000 to Democrats.

"Democracy, on which our great nation is built, allows our citizens to use their voices and challenge our leaders to be better and do better," said Armstrong Robinson, chief advocacy officer. "The work that Finseca does encourages our members to use their voice as a profession. It's important that we not only serve the profession to the best of our ability, but

with policymakers who embody our values.

"At the beginning of every cycle, we consult with our members, our Board of Directors and industry partners to develop a plan for political activity."

**The National Association of Insurance and Financial Advisors:** Raised \$1.7 million and donated \$689,500 to Republicans and \$484,000 to Democrats.

"NAIFA and the IFAPAC Candidate Selection Group are carefully establishing our 2021-2022 election cycle budget and the events at the Capitol last week are being taken into consideration," said Diane Boyle, senior vice president for government relations.

**The National Association of Health Underwriters:** Raised \$1.3 million and donated \$344,500 to Republicans and \$409,000 to Democrats.

"We fully support a thoughtful process that allows our members to continue to engage in the political process through our PAC, which was created to enhance the ability of the voices of healthcare insurance agents and brokers to be heard," a NAHU statement reads. "These voices are important to our country's future. HUPAC will continue to monitor the events in DC and, as always review future contributions on a case-by-case basis."

**America's Health Insurance Plans:** Raised \$288,877 and donated \$143,500 to Democrats and \$127,500 to Republicans.

"Our nation, the laws of our land, and the safety of our citizens and the political leaders who serve them, are paramount," said Matt Eyles, president and CEO of AHIP. "These priorities will be front and center as we immediately review our policies governing political giving. At this time of global pandemic and economic downturn, there are so many health care and other enormous challenges that our nation must face and solve together."

### Pragmatic Giving

Money is typically given to chairpersons of relevant House and Senate committees. For example, Rep. Richard Neal, D-Mass, is chairman and Kevin Brady, R-Texas, ranking member of the powerful House Committee on Ways and Means.

Both Neal and Brady received \$10,000 from ACLI and NAIFA, while Finseca donated \$10,000 to Neal and \$6,500 to Brady. Ways and Means played a key role in retirement security legislation in the 116th Congress. ##



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## **Covered CA Announcement!**

California announces a Special Enrollment to help the insured gain coverage during the pandemic. This announcement came after President Biden announced a National Special Enrollment period for 36 states who have a Federal-run marketplace.

"The pandemic and recession continue to be a painful reality, and Covered California is doing whatever it can to make sure people have every opportunity to sign up for health care coverage," said Peter V. Lee, executive director of Covered California.

"There are millions of Californians out there without the peace of mind and protection of health care coverage, and now is not the time to be uninsured."

This extension will allow individuals to sign up for coverage without a qualifying event through May 15, 2021, with coverage beginning on the first of the month following sign-up. With 2.7 million uninsured California residents, this will help drive more enrollment and assistance for those in need. ##

## **Looking for COVID-19 Resources or Information?**

### **State Resources**

CAHU's COVID section is a great resource to use when looking for information that is state specific. There are helpful links, videos, posters and more. Please visit <https://www.cahu.org/covid-19-information> for more information.

### **National Resources**

NAHU is helping members stay up to date with the latest on the COVID-19 Pandemic. They have developed a page on their website to house information on different areas where the crisis has affected. They also have a webinar series with previous recordings accessible. Please visit <https://nahu.org/coronavirus-information> for more information.



## Attention CAHU Members

**Single payer legislation has been introduced in California, AB 1400.**

At a time when Californians need stability and security in health care, proponents are playing politics with health care by eliminating all existing health insurance. This legislation mandates a \$400+ billion dollar a year program when families and employers can not possibly shoulder the state doubling their taxes. Talking points and more information will be available in the members only section of the website.

**Thank you for your membership in this fight to protect quality affordable healthcare.**

**Questions?**

**Email [info@cahu.org](mailto:info@cahu.org)**



**WHAT IS THE ANNUAL VALUE OF NAHU MEMBERSHIP?**



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## Are you contributing to CAHU-PAC?

This is a pivotal year for our industry. Consider contributing so your voice can be heard at our state's capitol. CAHU-PAC is working for your best interest and those of your clients.

*To start contributing copy the form on page 21 of this issue and mail to*

*CAHU today!*

*Thanks for your participation!*

## Ease Broker Blog

Did you know Ease has a blog with valuable information that can help you and your clients? This blog is not focused on their specific technology, but some of the important topics surrounding the broker community. Below are a few recent blogs.

- Building Insurance Agency Employee Engagement to Drive Growth
- ACA Compliance Solutions for Brokers to Better Serve Their Clients

If you're interested in reading more please [visit www.ease.com/blog/](http://www.ease.com/blog/) and subscribe to get updates of new blog postings.

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## CAHU Podcast Series

Check out CAHU's new Podcast Series at: <http://anchor.fm/cahu> and <https://www.cahu.org/our-issues> or on Spotify! (search CAHU) or at [cahu.org](http://cahu.org). Designed to allow CAHU members to share with their office staffs, employer clients and consumers!

## Subscribe to NAHU's Healthcare Happy Hour

<http://nahu.org/resources/publications/podcasts>



California Association of Health Underwriters Political Action Committee  
 2520 Venture Oaks Way, Ste 150  
 Sacramento, CA 95833  
 FPPC # 892177

## CAHU PAC CONTRIBUTOR COMMITMENT FORM

LAST NAME FIRST NAME MIDDLE

OCCUPATION (Required for FPPC reporting purposes)

EMPLOYER (if self employed, name of business; Required for FPPC reporting purposes)

WORK ADDRESS (Please provide street address only, no P.O. Boxes) ☐ Check if address for Credit Card

CITY, STATE, ZIP PHONE FAX

HOME ADDRESS (Please provide street address only, no P.O. Boxes) ☐ Check if address for Credit Card

CITY, STATE, ZIP PHONE FAX

CONTACT EMAIL ADDRESS LOCAL CHAPTER

### PRECIOUS GEM STONE CONTRIBUTION LEVELS

Levels	Annual	Monthly Minimum	Diamond Levels	Annual	Monthly Minimum
Ruby	\$250 - \$499	\$21/month	One Star	\$1,000 - \$1,999	\$85/month
Emerald	\$500 - \$719	\$42/month	Two Star	\$2,000 - \$2,999	\$170/month
Sapphire	\$720 - \$999	\$60/month	Three Star	\$3,000 - \$3,999	\$250/month
			Four Star	\$4,000 - \$4,999	\$340/month
			Five Star	\$5,000 - \$6,000	\$420/month

**NOTE: POLITICAL CONTRIBUTIONS ARE REPORTED TO THE FPPC. YOUR NAME, AS A CONTRIBUTOR, WILL BE A MATTER OF PUBLIC RECORD.**

### PAYMENT METHOD: (attach check or select method below)

Payment Method	Card or Account #	Exp. Date	Security Code	Monthly Amount	One-Time Contribution
Check Enclosed					\$
Visa/MC/Amex				\$	\$
Auto-checking withdrawal	PLEASE ATTACH A VOIDED CHECK			\$	

**Bank Draft / Credit Card Authorization:** I (we) hereby authorize the CAHU PAC to initiate debt entries to my (our) checking account and or credit card. Monthly or one-time debits to be made as shown above. Monthly contributions will continue to be drawn until CAHU PAC is notified in writing to cease. I understand that if I should request changes to the amount withdrawn or a cancellation of these charges that it may be 30 days before these changes to become effective.

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

Please return this PAC Commitment Form to:  
 Mail: CAHU PAC 2520 Venture Oaks Way, Ste 150, Sacramento CA 95833  
 FAX: (916) 924-7323 Questions: (800) 322-5934

Revised: 10/2019

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### **Special Thanks to our new OCAHU Sponsors!**



**For Additional OCAHU Sponsors, See Page 22!**

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

**Please join us at our events!**

### **SCHEDULE OF EVENTS:**

Due to COVID-19, most of our in-person events have been rescheduled to a later date. Stay tuned for updates as CA starts to re-open.

**April 19, 2021**

**OCAHU Golf Tournament, LOCATION: Aliso Viejo**

### **Rescheduled Events**

*Please stay tuned for more information on the events below. They are in the process of rescheduling for new dates.*

**CAHU Women's Leadership Summit, DATE and LOCATION: TBD**

**Women In Business, DATE and LOCATION: TBD**