

Orange
County
Association of
Health
Underwriters

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

THE



Join us Tuesday, February 16th for

**OCAHU Vision 20/16:
Looking Ahead
Business Development
Summit 2016**

at the Costa Mesa Hilton

Inside this Edition:

- New Year, New Legislation
- Mark Your Calendars for a Fun Year with OCAHU
- PAC in 2016
- Your Membership Challenge
- Membership has its "Awards"

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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.

kp.org/choosebetter



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

Our association is a local chapter of the National Association of Health Underwriters (NAHU). The role of OCAHU is to promote and encourage the association of professionals in the health insurance field for the purpose of educating, promoting effective legislation, sharing information and advocating fair business practices among our members, the industry and the general public.



Letter from OCAHU President, Maggie Stedt

Here's to *you*, OCAHU members! You are the hard-working service folks. You are the problem solvers, the champions of our clients, the experts in health insurance sales and renewals. Whether your focus is small-group, large-group, individual, ancillary products or senior products, you are *survivors*. We made it through fourth quarter 2015! It has never been so challenging to be in the insurance business. Congratulations, OCAHU!

Your association has been there for you on the local, state, and national levels, making sure you have the most up-to-date information and support. Our current CAHU President Michael Lujan, for example, worked hard to continue improving agent support by Covered California. Here is a brief summary of the action taken on your behalf, directly from Lujan:

"What we did was collect and share feedback from dozens of agents who reported a different experience than was being reported. While the (Pinnacle) Agent Service Center wait times were slightly better than last year, most agents reported typical wait times of 40 to 90 minutes, not the 15 minutes being reported in Covered CA board meetings or memos. I personally called several times a day for more than two weeks and documented my own experience in detail. We had several calls and meetings with Covered CA to share the real experience and the issues needing urgent attention, misinformation and general refusal of the (Covered CA) Consumer Service Center to help agents even when the customer/applicant was also on the line. We also got Covered California to resume their Agent Webinar schedule (12/22) and will continue to work during the 'off-season' to prepare for next year's open enrollment. We are also expecting another year of supportive data showing the valuable role of the agent and the 40% share of total enrollment again this year (about 75% of the in-person enrollment) from agents. Clearly, consumers need agents and agents need the support and resources to do the job.

Thanks to the dozens of agents from all over the state who shared their personal stories and came to CAHU with private matters we were able to help get resolved. Sam Smith and Pat Burns did this long before I started as CAHU President. Our members need our help and we are glad we could help escalate and resolve their issues whenever possible. We continue to meet with Covered

California and Pinnacle bi-weekly and still have a long list of suggested improvements and issues to help resolve. Please continue to share feedback, specific examples and constructive ideas for improvement. Our work is far from finished but we appreciate your positive feedback from your chapters."

Let's extend a big thank you to Michael Lujan, our CAHU board, and our association members. This is your association at work!

As soon as you catch your breath, I encourage you to explore some of the opportunities and information coming your way. Make sure to take a look at the National Association of Health Underwriters' website NAHU.org. The site has webinars and training sessions available to help you expand your knowledge and explore new markets. Don't forget to participate in Operation Shout Outs, and get your Leading Producer Round Table applications completed and submitted!

We have a lot of great events planned for the remainder of the OCAHU year, and you do not want to miss them!

Make sure to join us on February 16th for our annual Business Development Summit at the Costa Mesa Hilton. This event will give you new perspectives on our industry, will help you earn CE credits, and will teach you ways to grow and protect your business.

In March, we are excited to welcome CAHU lobbyist Julie Broyles to speak at our meeting. It will be a thrilling meeting, and you definitely don't want to miss it. The OCAHU calendar also has many more exciting coming events: One Heart at a Time Charity Golf Tournament, Member Recognition, election of your 2016-17 OCAHU Board, Celebration of Women in Business Charity Luncheon and Fashion Show, the Senior Business Summit and a PAC event or two!

Do you want to get involved? Your involvement in OCAHU gives you the opportunity to learn new things and make many new friends. Here are some task forces or committees you might want to get involved in:

- The One Heart at a Time Charity Golf Tournament is right around the corner, and you can join the committee to help make this event another success! You don't even have to be a golfer. John Simurda and John Evangelista are looking for someone like you to make this a great event.
- The Celebration of Women in Business is one of OCAHU's long-standing, hard-working, fun committees to be on. Suzanne Purnell and her team are always looking for new folks to join in helping this rewarding June event.

- The Senior Summit Committee is kicking off its planning sessions in February for this great end-of-summer event. We'd love for your help planning this event led by Yolanda Webb and me!
- Our PAC committee, headed by Ryan Dorigan, is planning some fun events this year and would love your help. This is a great way to get involved and meet others while raising funds for PAC and HUPAC.
- Finally – the big one! OCAHU's nomination committee is meeting in February. We are looking for members who are interested in serving on OCAHU's Board for the 2016-2017 year. Rhett Bray, Pat Stiffler and I will be happy to answer your questions and discuss the opportunities to serve on our OCAHU Board!

With all the change and challenges happening in our industry, it can be hard to keep afloat. Being an active member in your OCAHU association will help ensure your ongoing success and survival in the business. I am looking forward to a great 2016 with you, OCAHU!



Celebration of Women in Business

June 3, 2016

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Legislation: 2016

By Rob Semrow, VP of Legislation

What a wild run 2015 was. As we begin 2016, we are coming out of the busiest season most of us have ever seen. In addition, we will continue to see a number of legislative initiatives and proposals that are sure to affect you and your clients in 2016. NAHU, CAHU and OCAHU will review and work on these bills to achieve the best outcomes possible.

At this stage of the year, bills are being formulated, alliances are being made and ideas and rumors are everywhere. NAHU, CAHU and OCAHU are constantly working on your behalf to express your unique point of view and to share your experiences with legislators, legislative aides and lobbyists. We know that you have a business to run and clients to serve. Still, it is important that you stay on top of new and proposed legislation.

We want to share with you a great resource to stay on top of it all. CAHU, our state organization, has an incredible website with a large amount of California Legislative information, including legislative updates, blogs and changes. Check out the [bills and legislation section of the CAHU website](#) for these great resources.

Your PAC contributions and your involvement in OCAHU have never been more important. To say that we are challenged in our efforts is probably an understatement. We need your OCAHU efforts to serve as a resource and advocate for your clients, your services and your career. Make a commitment to reach out to your legislator's office this year. Let your legislators know you are a resource for them and their constituents. Your actions can have a tremendous impact with legislation, and our legislators do want to hear from you.

There are others things we need you to do in 2016. We need you to get involved! Participate in the adopt-a-legislator program, respond to operation shout requests, contribute to PAC, share consumer insights, get involved in the process and more. I encourage you to pledge to get involved in at least one of these simple ways to influence legislation and legislators.

Be sure to stay tuned as the new bills are released for review and consideration over the coming weeks. We will share them with you and are counting on you to share your thoughts, concerns and ideas.

There are many other opportunities and things that you can do to impact the legislative world. We will be reaching out to ask for your help in 2016. We're here to help you and we are counting on you to help us as well.



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Get Your Calendar Out

By Casey Meserve, VP of Professional Development

Happy New Year! 2016 is shaping up to be another exciting year for the broker community thanks to Congress — and OCAHU promises to add to this excitement! The calendar for 2016 is taking great shape, and we already have meetings planned for you all the way through summer!

Feb. 16 th	Business Development Summit Vision 20/16: Looking Ahead	BDS 2016 is going to be the event of the year. We have John Nelson from Warner Pacific and Diane Laird from MemorialCare making keynote presentations, plus multiple breakout sessions with a focus on marketing, seniors and group benefits.
March 22 nd	Legislative Update	Julie Broyles, our CAHU advocate, will discuss what our California Legislators in Sacramento have come up with to “better” our industry in 2016. This legislative update is always a great meeting full of the latest news and insights into the political world and insurance.
April 18 th	Annual Cystic Fibrosis Golf Tournament “Take a Swing at CF”	Another year and another round of golf, raising money for the Cystic Fibrosis Foundation. Come out to the Alta Vista Country Club for a great day with friends, colleagues and clients while raising money for a charity that is dear to OCAHU.
May 10 th	OCAHU Oscars: Annual Meeting of the Membership	Come to our OCAHU Oscars and celebrate another year with your association and your colleagues.
June 3 rd	14th Annual Celebration of Women in Business	It’s the not-to-be-missed event of the year! We have a blast together and give in support of New Hope Grief Support Community.

Registration is open for the Business Development Summit. You won't want to miss this great event, so register now. At our event, John Nelson from Warner Pacific will present a keynote on "Looking Ahead!" Diane



Laird, MPH, Chief Strategy Officer at MemorialCare will present the second keynote, "Impact of Insurer & Hospital Consolidation on Pricing." Diane brings great insight into this consolidation. She will share how it affects pricing in hospitals and with insurers, and how the consolidation affects the health insurance premiums our clients see. Along with these keynote presentations, we have breakout sessions scheduled to help you stay on top of your game. Our sessions will be hosted by marketing guru Nigel Ohrberg, our very own HIPAA expert Dorothy Cociu, cybersecurity expert Frans Trisnadi, and experienced professionals working in the Senior market.

February's Business Development Summit is just the beginning! Add these dates to your calendar, and I'll see you there. I am looking forward to all 2016 has to offer us at OCAHU. See you soon!



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PAC in 2016

By Ryan Dorigan, VP of Political Action Committee

As we progress through the beginning of 2016, we approach the annual NAHU Capitol Conference. This is one of the most important times of the year for us NAHU members. Health underwriters from all over the country will flock to Washington DC to meet with their Senators and Representatives on Capitol Hill.

We will be meeting face-to-face with your legislators in their offices to discuss the critical issues impacting our industry on the legislative front. All OCAHU members are invited to join us at this event at the Hyatt Regency Washington DC on Capitol Hill from February 22nd through February 24th. The event is truly a remarkable experience that every health underwriter should have the chance to participate in. If you aren't able to join us this year, it is not too late to have your voice heard. Your board members and other OCAHU members will be speaking for you, so take the time to let them know exactly how you feel.

It is never too late to help us make an impact! The only way we are able to continue the fight on your behalf is with your contributions to both your local and state PACs. Together with everyone's contributions, we can fight for the future of our industry. If everyone in this organization contributes just \$10 a month, it would make a tremendous difference. We fought against Proposition 45 and the serious impact it would have had on our industry in California. Thanks to all of your hard work and contributions, we were successful – but the battle continues. Please give back to this incredible organization and help us continue to advocate for all of us in our industry. PAC contribution forms are available on the [OCAHU website](#). I sincerely encourage you to support PAC today.

I look forward to meeting you at some of our upcoming PAC events. Stay tuned for more details to follow! Thank you for all your contributions in 2015. Let's make 2016 our most successful fundraising effort ever!



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When: 16 Feb, 2016 • 7:00 AM - 3:30 PM
Location: Hilton Costa Mesa • Investment \$30

OCAHU Vision 20/16: Looking Ahead

(20/16 is like seeing 20/20)

How clear is the health care industry picture in 2016?

You need to see what's coming in advance so you can present a clear vision and strategy for your clients. Get your C.E credits.

Keynote Speakers:

Morning Speaker

Diane Laird, MPH
Chief Strategy Officer
MemorialCare

"Impact of Insurer & Hospital
Consolidation on Pricing"



Afternoon Speaker

John Nelson
Chief Executive Officer
Warner Pacific

"Vision 20/16:
Looking Ahead"

Breakout "Group" Sessions

HIPPA Privacy & Security: Business Associates Responsibilities & Liabilities Part II

Dorothy Cociu (1-Hour CE | Course: 331833)

HITECH & Cybersecurity: What to Look For & How to Protect Your Agency

Frans Trisnadi (1-Hour CE | Course pending approval w/CDI)

"Senior" Sessions (1-Hour CE | Course pending approval w/CDI)

Technology "Shark Tank"

Marketing Sessions

World Class Selling - Centrac

OCAHU is proud to host its annual trade show and education day. The 2015 OCAHU event drew more than 475 industry professionals. Currently OCAHU's membership, attendance at monthly meetings, and overall chapter activity continues to grow thanks to all of your collective efforts. We look forward to seeing you again for a day that will bring into focus successes from the past and a truly positive vision for the future!

Great C.E. Topics! Great Information! Great Prizes! Great Opportunities!
Register online at www.ocahu.org

Business Development Summit | Vision 20/16: Looking Ahead

DATE: TUESDAY, FEBRUARY 16, 2016

LOCATION: HILTON COSTA MESA

Yes! I would like to attend!

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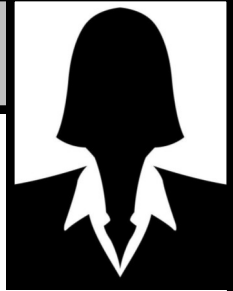
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Your Membership Challenge

By Tracy Hanson, VP of Membership



Hello, OCAHU! I am your new VP of Membership and have recently assumed the position midyear. I am excited to get up-to-speed in my new role and brush off the dust from my initial experience with the Inland Empire Chapter several years ago. I am looking forward to discovering new ways to build membership and bring members together through membership in our association.

Our new year at OCAHU brings you so many wonderful opportunities to learn, build relationships, network and obtain continuing education credits. Many members, however, pay their monthly or annual dues and do not attend any meetings or events. There are often instances where health insurance agencies will only designate the agent as an AHU member, but not the agencies' customer service reps or account managers. I know from my experience on the producer and carrier side of the business that *all* positions in our industry benefit from the topics presented by our speakers. When times are busy, like in the fourth quarter, wouldn't it be nice if at least one person from your office could attend the meeting and bring back the information to share? Think about all the benefits you and your office could gain!

I challenge you to commit to attending at least two events in the next five months. From the golf tournament, Women in Business and the great speakers and CEs at our monthly luncheons, this is easy to do. Head to OCAHU.org or check out the back page of this publication to check out our coming events through June. Mark your calendar now with at least two events and commit to making the most of your membership! Bring non-member staff colleagues with you. Reward your colleagues' hard work and introduce them to our great OCAHU chapter. Introduce your colleagues to members and give them the chance to see the opportunities of growth available to them every month with OCAHU!



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Membership has its “Awards”

By Pat Stiffler , LPRT

As the saying goes, membership has its rewards and as a member of the Leading Producer’s Round Table (LPRT), you will have the recognition of your peers for being one of the top performers in our business. LPRT members also receive discounts on many NAHU services and meetings, and get invitations to exclusive LPRT-only events.

The **Leading Producers Round Table** was formed by NAHU in 1942 to recognize the successful underwriters of Accident & Health Insurance. Today, the LPRT committee is committed to making LPRT the premier program for top Health, Disability, Long Term Care and Worksite Marketing Insurance producers, carrier reps, carrier management and general agency/agency managers.

The qualification categories are:

1. **Personal Production:** Business written by a single producer
2. **Carrier Representatives:** An employee of an insurance carrier working with producers
3. **Agency:** Management of a general agency or agency
4. **Carrier Management:** Carrier/home office sales managers, directors of sales and vice presidents of sales

Visit NAHU.org for more information on how you can qualify for this exclusive membership.

Another “award” through NAHU is the **President’s Triple Crown Program**. The program was created to recognize those members whose individual contributions to NAHU help advance the association’s mission. Like any Triple Crown, it recognizes accomplishment in three key areas. To qualify for the Triple Crown, within a calendar year a member must cover the following areas:

1. **HUPAC:** Participate in the \$10x12 draft program or contribute \$150 total. This is separate from your CAHU PAC contribution.
2. **Membership:** Recruit at least two new members.
3. **Advocacy:** Use Operation Shout to send at least three messages.

That’s it. It’s as simple as 1, 2, 3! To find out more about the President’s Triple Crown Program, visit NAHU.org, click on member’s area, then awards.

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- THE C.O.I.N. -

Please join us at our events!

Business Development Summit—Vision 20/16: Looking Ahead, February 16th: About five-hundred agents and industry professionals are expected at OCAHU's 2016 Business Development Summit at the Hilton Costa Mesa. We look forward to seeing you for a day that will bring successes from the past into focus and a truly positive vision for the future!

Monthly Luncheon and Legislative Update, March 22nd: OCAHU welcomes Julianne Broyles, who has over 30 years of legislative and political experience at both the state and federal levels, to speak at our Legislative Update meeting at Radisson Hotel Newport Beach. Please note: due to our Legislator's Session Calendar during the third week of the month, this meeting is on the 4th Tuesday.

20th Annual One Heart at a Time Charity Golf Tournament, April 18th:

OCAHU will once again sponsor the "One Heart at a Time" Cystic Fibrosis Golf Classic at our soon-to-be-announced course. Take a swing at Cystic Fibrosis and have some fun with your OCAHU friends!

OCAHU Oscars: Annual Meeting of the Membership, May 10th:

Come to our OCAHU Oscars event and celebrate another successful year with your association and colleagues, and meet the new OCAHU board.

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. Stay tuned for details!



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