

Orange
County
Association of
Health
Underwriters

Volume 7, Issue 4

May 2013

C.O.I.N.

COUNTY OF ORANGE INSURANCE NEWS

THE



Friday, June 7th
**OCAHU's 11th Annual
Celebration of
Women in Business**
at the Richard Nixon Library in
Yorba Linda

Inside this Edition:

- One Heart at a Time: OCAHU's 17th Annual Golf Classic Event
- Catch the Caribbean Breeze with OCAHU
- Day at the Capitol
- PAC Contributions - Education for our Legislators
- OCAHU membership grows!

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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, Patricia Stiffler

Spring is here and that means OCAHU is gearing up for some exciting events.

One of the most important events is CAHU's annual Day at the Capitol, taking place May 14-15th at the Sheraton Grand Hotel in Sacramento. Several OCAHU representatives are traveling to the event to speak with our legislators, where they will be discussing the issues that are most important to us health insurance professionals. This is a critical time for us and we are excited to meet with our representatives. Featured speakers at the event are Assembly Republican Leader Connie Conway, HBEX/Covered California SHOP Director Michael Lujan and Assembly Appropriations Chair Mike Gatto. Please visit cahu.org for more information or to register for this event.

Also, be sure to save the date for our annual Meeting of the Membership and Annual Carrier Panel Program on May 21st at the Hilton Irvine. With the continued forthcoming Affordable Health Care Act, our panel of carrier representatives has an excellent opportunity to share with us where they stand and explain how they think ACA will affect us. Make sure to register early for this important meeting!

Our 11th Annual Celebration of Women in Business Fashion Show and Luncheon will be held at the Richard Nixon Library in Yorba Linda on June 7th. This is one of OCAHU's most highly anticipated events of the year! As always, the event committee has been working hard to make the day a special one. There are a few exciting changes and a few tweaks this year that will certainly make our event even better than ever before! This event has gained in popularity each year, and our event this year has already sold out! Sponsorship opportunities are still available, and donations for raffle baskets are very much appreciated. We are excited to once again support New Hope Grief Support Community at this charity event. Please visit newhopegrief.org for more information on this great organization.

I would like to take this time to gratefully thank our sponsors for the 2012-2013 year. Without their support we would not be able to have the great meetings and events we've hosted all year long. A special OCAHU *thank you*

goes to our platinum sponsor Kaiser Permanente, our gold sponsors Word & Brown General Agency and Warner Pacific, our silver sponsors Anthem Blue Cross and Colonial Life, and our bronze sponsors Dickerson Employee Benefits, LISI, Benefit Mall and SeeChange Health Insurance. I encourage all of our members to also support these outstanding companies.

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Annual Carrier Panel Presentation & Meeting of the Membership

Tuesday • May 21, 2013

Our carrier executives will be discussing various subjects that affect you and your clients every day. Get your questions answered about commissions and the future of our industry, and learn about the new innovations our carrier partners are bringing to the market.

Please submit any questions you'd like addressed to John Simurda at john.simurda@ajg.com. We know you won't want to miss this meeting!

Panelists Include:

- ◆ Colin Halvert, Regional Vice President, Individual and Small Group Sales
Anthem Blue Cross
- ◆ Brent Hitchings, Vice President and General Manager of Small Business Market
Blue Shield of California
- ◆ Barry Carvalho, Vice President Select Segment Sales and Account Management
Cigna
- ◆ Dan Tyler, Regional Vice President of Sales
Health Net
- ◆ Juan Lopez, Area Director for Orange County Service Area Sales and Marketing
Kaiser Permanente
- ◆ Rod Grant, Vice President Sales
SeeChange Health
- ◆ Tim Rhatigan, Vice President Sales, Small Business
UnitedHealthcare
- ◇ Moderated by: Matthew Hanson, President
Centennial

Hilton Irvine / Orange County Airport
18800 MacArthur Boulevard
Irvine • 92612

Register online: ocahu.org

Registration: 10:30 a.m.

OCAHU Business & Lunch: 11:00 to 11:15 a.m.

Carrier Panel Presentation: 11:15 a.m. to 1:00 p.m.

Cost to Attend: Member - \$30 / Non-Member: - \$50

Parking: \$3



Women in Business: June 7, 2013

By Suzanne Purnell, LPRT, Women in Business Chair

OCAHU's 11th Annual *Celebration of Women in Business Luncheon and Fashion Show* for charity is on June 7, 2013 at the Richard Nixon Library from 10AM-2PM. We will once again proudly sponsor New Hope Grief Support, a wonderful organization whose mission is to help grieving people find hope and healing. More information on New Hope Grief Support can be found at newhopegrief.org.

OCAHU is excited to host a beautiful day of celebration with food, fun, fashions and friends. This highly anticipated event has gained such popularity over the past decade, and this year is no different. Tickets to our celebration have already sold out!

Arrive in your best tropical resort wear, relax, and enjoy the day at our *Caribbean breeze* themed event. In celebration of our Caribbean breeze theme, the grand prize at the event is a trip for two to beautiful Aruba. Would you love to win this trip to an all-inclusive resort in Aruba, relaxing in the Caribbean breeze? Make sure to buy your grand prize tickets for your chance to win! Tickets will be sold for \$15 a ticket or \$40 for three tickets. Tickets can be purchased at the registration booth of the event.

While you're at the event, be sure to check out our themed raffle baskets. Our baskets are bigger and more creative than ever this year thanks to our incredible committee. Each themed raffle basket is valued at \$500 or more! Raffle tickets to win one or more of the many themed baskets may either be purchased at the event or in advance with your online registration. We encourage you to buy your raffle tickets online to beat the lines at the event. If you would like to sponsor a raffle basket, please contact our Association Chair Gail James Clarke at orangecountyahu@yahoo.com. All sponsors of



raffle baskets will be featured in the event's program with a listing of the item(s) donated.

I am very proud to introduce a new perk included with each admission ticket to the event this year. *All guests will receive a \$50 gift certificate on*

the day of the event to be used at our new boutique. More surprises are in the making! Stay tuned, and watch for emails from OCAHU featuring the 11th Annual Celebration of Women in Business event.

We appreciate you and your ongoing support of this fantastic event each year. We have you, your colleagues, and your friends to thank for helping this event grow each year. Because of your generosity last year, our event met and exceeded its goal of raising \$30,000 for New Hope Grief Support charity. Our goal this year is to raise \$35,000. I'm certain we will meet this goal with your generosity and support.

Sponsorship opportunities for this event are still available. Sponsorship benefits include a company logo featured on the OCAHU website, a company logo featured on the big screen at the event, an advertisement in the event's program, preferred event seating and much more! Please visit ocahu.org for more information on sponsoring this wonderful event.

We look forward to enjoying the day with you in the Caribbean breeze on June 7, 2013!

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OCAHU's Charity Golf Tournament on April 24th at Coyote Hills Golf Course in Fullerton was a great day. It was a little cool, but absolutely perfect for golfing! Everyone had the opportunity to participate in several contests from a scratcher game, closest to the pin, longest drive and a \$100,000 shoot-out.

After the game, everyone met in the clubhouse to take part in a general raffle offering fantastic prizes and a grand prize. The grand prize winner will be driving an Aston Martin for a weekend. Thanks to your wonderful contributions, OCAHU raised over \$4,000 in raffle sales alone! A final tally of the proceeds will be calculated and presented to the Cystic Fibrosis Foundation of Orange County within the next few weeks.

Thanks again for your generous support of this event. We look forward to seeing you at our tournament in April 2014!



**Thank You
Tournament Sponsors!**



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ORANGE COUNTY ASSOCIATION OF HEALTH UNDERWRITERS PRESENTS

Caribbean Breeze

Grand Prize ---
Trip for 2 to Aruba

Celebration of Women in Business 11th Annual Luncheon and Fashion Show

June 7, 2013

Richard Nixon Library & Birthplace
18001 Yorba Linda Boulevard - Yorba Linda
10 am - Shopping Begins / 11:30 am Lunch & Program

Benefiting New Hope Grief Support Community

people helping people ★



NEW HOPE
Grief Support Community

Presidential - \$6000

- East Room Sponsor (1 available)
 - Participate as Master or Mistress of Ceremonies
 - Premier Seating for 10
 - 2 Bottles of Champagne + Tropical Flower at each place setting
 - 5 General Raffle Tickets per guest (total of 50 tickets)
 - Business Card Ad in program
 - Recognition on signage, on big screen, website and e-blasts

First Lady - \$4000

- Fashion Show Sponsor (1 available)
 - Participate as Host or Hostess of Fashion Show
 - Preferred Seating for 8
 - Tropical Corsage for each guest
 - 3 General Raffle Tickets per guest (total of 24 tickets)
 - Business Card Ad in program
 - Recognition on signage, on big screen, website and e-blasts

Senate - \$3000

Name Badge Sponsor: **AETNA**

- Company logo on name badges (400)
- Preferred Seating for 6
- Business Card Ad in program
- Recognition on signage, on big screen, website and e-blasts

Centerpiece Sponsor: **KAISER PERMANENTE**

- Company Logo in Table Centerpieces (40)
- Preferred Seating for 6
- Business Card Ad in program
- Recognition on signage, on big screen, website and e-blasts

House - \$2500

- Attendee Program Sponsor (1 available)
 - Company Logo on Attendee Programs (400)
 - Business Card Ad in program
 - Preferred Seating for 5
 - Recognition on signage, on big screen, website and e-blasts

Judicial - \$2000

- Grand Prize Sponsor (1 left) Sponsors Include:
DICKERSON EMPLOYEE BENEFITS & UNITEDHEALTHCARE
 - Business Card Ad in program
 - Preferred Seating for 5
 - Recognition on signage, on big screen, website and e-blasts

Legislative - \$1650

- Appetizer Sponsor (1 left) - Sponsor: **WORD & BROWN**
Soft Drink Sponsor: **BENEFITMALL**
 - Preferred Seating for 4
 - Recognition in program, signage, on big screen, website and e-blasts

Cabinet - \$1350

- Preferred Seating for 3
- Recognition in program, signage, on big screen, website and e-blasts

- Photography / A-V

- Grand Prize Excursion (1 left) - Sponsor: **HUMANA**
Grand Prize Airfare Sponsors: **THE SCHULTEN GROUP & AMERITAS**

- Honoree Gift Sponsor: **CALIFORNIA DENTAL NETWORK**



Registration • Friday, June 7, 2013

Registration & Shopping : 10:00 a.m.
Luncheon & Fashion Show : 11:30 a.m. to 2:00 p.m.
Presented by: Orange County Association of Health Underwriters

The Richard Nixon Library and Birthplace
18001 Yorba Linda Boulevard, Yorba Linda 92886

Please register by Friday, May 17th. Only 40 tables to sell.
***Cancellation Policy: Cancellation Prior to 5/17 - 50% penalty; Non-refundable after 5/17.**

Registration Information:

Name: (1) _____ (2) _____
(3) _____ (4) _____

List additional names on separate sheet of paper

Company: _____

Billing Address: _____

City and Zip: _____

Pre-Order Specific Lunch Preference

Chicken - Grilled Chicken Breast, Red Pepper in Teriyaki Sauce, Candied Ginger, Cracked Peppercorns and Sesame Oil Served with Island Rice and Sautéed Vegetables.

Vegetarian - Grilled Marinated Zucchini, Yellow Squash, Eggplant, Red Onion and Red Peppers. Topped with Avocado Dressing and Mango Salsa & Served with Sautéed Green Beans.

Specify Number of Attendees: (Tables of 10 - SOLD OUT)

_____ \$90 Ticket per person
_____ \$115 Ticket per person + 30 Raffle Tickets

Grand Prize Raffle Tickets (Trip for 2 to Aruba)

_____ 1 Ticket \$15 or _____ 3 Tickets \$40

\$ _____ TOTAL

Sponsorship

\$6000 Presidential \$2000 Judicial
 \$4000 First Lady \$1650 Legislative
 \$2500 House \$1350 Cabinet

\$ _____ TOTAL

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Education for our Legislators

By Jason Reichert, VP of PAC

As the VP of PAC it is my responsibility to ensure we raise the money to support the education of the legislators advocating for us on Capitol Hill. Believe it or not, not everyone thinks highly of our profession. Many large organizations spend millions of dollars every year trying to convince legislators that agents should be regulated out of existence. With PPACA in full swing and most provisions taking place in 2014 and 2015, it is more important than ever to have advocates looking out for our best interests.

Community advocates continue to push toward adding a health insurance rate and benefit review on the 2014 ballot. Instituting this will not provide lasting solutions to the health insurance marketplace as predicted. It is therefore essential we reach our legislators to ensure our message is heard. Below are the top three reasons why the health and rate benefit review on the ballot is **not** needed:

1. Federal and California Medical Loss Ratio rules already address this issue.
2. A reduction in rates will impact the quality of plans.
3. Carriers will drop out of unprofitable markets.

This is where we need our legislators to advocate on our behalves. While our PAC contributions have slowly increased, there is still a lot of work to be done to ensure the role of the agent. We must ensure our ability to give value & support to businesses in California.

To encourage continued growth & to give our members more networking opportunities, our team is hard at work planning our next fun fundraising event. Be on the lookout for information on the Angels Tailgate Party we are planning on August 5th. We hope you'll attend and hope you'll bring a friend! It will be a day of fun, and a great opportunity to reintroduce the value of PAC contributions.

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OCAHU Membership Growing!

By Margaret Stedt, LPRT, VP of Membership

Our association is continuing to grow with up to 318 members! We are currently fourth in the nation for chapter growth and first in the West! Congratulations to all those who have recruited new members and to those who have taken the big step to join!

I'd like to extend a big welcome to our newest members in March: Tom Acosta, John Campbell, Scott Diehl, Thomas Homrighouse. Christopher Keyes, Bud King, Debra Lambert, David Mak, Michael Rankin, Carol Roane, Clifford Sobel, Neil Stein, and Jeff Strong. We are thrilled to have you join OCAHU!

As a member of OCAHU/CAHU/NAHU you have a wealth of opportunity to learn, grow your business, earn certifications and become involved. Please note we will have a new member orientation at our May 21st meeting, so come join us to welcome our new members and learn about our mentoring program!

Whether you are new or have been an OCAHU member for a number of years, you have many opportunities to become involved beyond our monthly meetings. We welcome your participation and passion in the following OCAHU opportunities:

- Women in Business, supporting New Hope Grief Support organization
- One Heart at a Time Golf Tournament, supporting the Cystic Fibrosis Foundation
- Business Development Summit and Medicare Summit
- YAHU - Young Agent Health Underwriters
- Membership & Retention
- CE Day
- Legislation
- PAC/HUPAC

Becoming involved will help you learn, grow your business, develop professional relationships and give back to our communities! Call me at 877-492-8234 to find out how you can make a difference!

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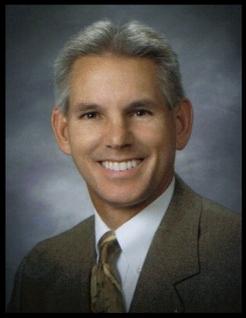
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Day at the Capitol - Get Ready!

By Rhett Bray, VP of Legislation & President-Elect

Capitol Conference has come and gone. The OCAHU members who attended the Capitol Conference, including me, had a great trip. We met with Representative Rohrabacher and staff members from Representatives Issa, Campbell and Calvert's offices. We spoke with them about the "Real Issues" of the cost of medical care, the ever increasing cost of health insurance, the burden on businesses and ensuring access to licensed benefit professionals. We had great talks and will continue to cultivate the relationships we began.

We are now preparing for the Day at the Capitol. We will be meeting with our California legislators again, creating stronger relationships with them. Without these relationships we will not be able to impact the legislative bills coming this year and the years to come. I implore each of you: start cultivating relationships with your local representatives. If you don't know what to talk with them about, let me give you a quick rundown of a few bills coming our way this year:

AB 460	CAHU Opposes	Assembly Health	Hearing Set 04/30/2013
Would increase health care insurance costs by mandating special coverage for infertility treatments			
AB 912	CAHU Opposes	Assembly Health	Hearing Set 04/30/2013
Would increase the cost of health care by adding new mandate for fertility preservation coverage			
AB 1229	CAHU Supports	Assembly Revenue	No Hearing Date Set
Conforms state tax law to federal tax law pertaining to HSA's deductibility			
SB 161	CAHU Opposes	Senate Health	No Hearing Date Set
Seeks to severely restrict ability of small employers to self-insure for health coverage			

If you would like to see the entire **Priority Bill List from CAHU**, [visit this web link](#).

It is important that we are ALL involved, speaking with our local representatives. Our clients are depending on us to help create an environment where healthcare and health insurance don't cause us to become bankrupt. And it isn't just our clients' insurance; we buy this insurance too. We need to protect our livelihood and our clients' livelihoods. I hope you are in this fight with me!

Help employees stay sharp and engaged

Meetings are a great opportunity to take a healthy step forward and a simple way to promote long-term health. By encouraging good habits at meetings, you can help your employees stay more focused and engaged throughout the workday—and positively affect your bottom line.

Your healthy meetings checklist

To get started, tear out this condensed guide and keep it handy for creating healthy meetings that keep employees energized, engaged, and motivated.

Plan healthy meals

- Ensure the meal meets the recommended calorie guidelines
- Include fruits and vegetables
- Make sure that most of the food is low-fat, low-sodium, and/or low-sugar
- Request smaller plates or serving sizes
- Request condiments on the side
- Order healthy drinks and water

Organize healthy activities

- Schedule at least one five-minute stretch break for every meeting lasting longer than one hour
- Arrange for one 15-minute physical activity break during a full-day meeting (in addition to the five-minute breaks)

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- THE C.O.I.N. -

Please join us at our events!

Day at the Capitol, May 14th & 15th: Join OCAHU and all your other fellow members at CAHU for two days at the State Capitol in Sacramento. Our Event takes place at the Sheraton Grand Hotel in Sacramento, CA. Please visit cahu.org for more information.

Annual Meeting of the Membership & Annual Carrier Panel Program, May 21st: Our carrier executives will be discussing various subjects that affect you, your clients and your business every day. We hope to see you at this event at the Hilton Irvine.

11th Annual Celebration of Women in Business and Fashion Show, June 7th, 10:00 AM: Our highly anticipated Celebration of Women in Business event is quickly approaching. Catch the *Caribbean Breeze* with all your OCAHU friends at this wonderful charity event at the Richard Nixon Library in Yorba Linda.

Angels Tailgate Game, August 5th, 5:00 PM: Stay tuned for more information on this jam-packed day of fun in the sun. Support PAC while having fun with your friends at OCAHU & the Angels of Anaheim. More information on this event will be sent via email notifications and posted on the ocalu.org events section.



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