

Orange  
County  
Association of  
Health  
Underwriters

Volume 9, Issue 2

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

COUNTY OF ORANGE INSURANCE NEWS

THE



The Orange County Association of  
Health Underwriters presents  
**Business Development  
Summit: Charting  
Uncertain Waters**  
Tuesday, February 17, 2015  
at the Hilton in Costa Mesa

**Inside this Edition:**

- OCAHU for the Win!
- Raising the Bar with PAC
- Service of Unequaled Excellence
- Business Development Summit: Don't Miss Out!
- March Legislative Madness

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<sup>\*</sup> Lew McCreary, "Kaiser Permanente's Innovation on the Front Lines," *Harvard Business Review*, September 2010.

<sup>†</sup> "Another American Way," *The Economist*, May 1, 2010.

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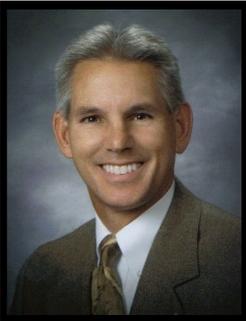
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**OCAHU makes a difference in people's lives...  
one member at a time.**

*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, Rhett Bray

**E**xactly one year ago today, in the first COIN of 2014, I extended my sincere congratulations to everyone for making it through the first Open Enrollment Period of healthcare reform. Here we are again, one year later, deserving even more of a congratulatory celebration. We made it through the first entire year of healthcare reform! Way to go, OCAHU!

The House and Senate in Washington, D.C. are now controlled by Republicans (at least by headcount), and we are starting to gain insight to the changes that might be coming down the pipeline in 2015. Stand by for another wild rollercoaster ride this year. Don't you just love it?

The good news is that no matter what the government tries to do with healthcare reform, we agents will always be needed. Our clients have enlisted us as guides to aid them in education and to assist them through healthcare reform. We've been trusted by our clients to help protect them from the possible devastation and financial burden a serious health problem can bring. Our clients continue to lean on us to guide them through the maze of options to get to the best solution for their families' healthcare needs. We will need to continue adapting and adjusting to the changing industry, just as we did last year and all the years before it.

I said this last year and I still believe it to my core: we are at the beginning of one of the greatest industry changes in decades. It's *our* industry and I am excited to lead the industry through these changes with you.

In order to play our cards right, it's important to view these challenges as opportunities. We have the opportunity to expand more services to our clients which, in turn, results in more revenue for us and our businesses. We must seize the opportunity to become greater partners to our clients, to provide our clients with the most possible value. We must become more involved with our clients' business functions to build deeper relationships with them. With these in mind, you'll be ready for the greatest challenge our industry has faced in decades. The rewards from this challenge greatly outshine any rewards of the "old game." Who doesn't love a good challenge? Game on, my friends!

Speaking of opportunities, I'd like to invite you and your colleagues to join Orange County Association of Health Underwriters at our Business

Development Summit on February 17<sup>th</sup> where we will be focus on “charting uncertain waters.” Last year over four hundred agents and industry professionals joined us at OCAHU’s Business Development Summit to hear the latest on the ever-changing Affordable Care Act. Learn from the very best industry leaders about the dangers and opportunities that lie ahead for you and your clients. We will learn how to conquer the obstacles ahead of us together as we move into round two of the evolution of healthcare reform. Head to [OCAHU.org](http://OCAHU.org) to register for our Business Development Summit and submit your RSVP!

Also, mark your calendars and start planning for our biggest OCAHU events this spring. On Monday, April 13<sup>th</sup>, 2015, OCAHU will hold its 19<sup>th</sup> Annual Charity Golf Classic benefitting the Cystic Fibrosis Foundation of Orange County. Our event this year will be held at a new location, the Alta Vista Golf Course in Placentia. We are excited about trying a new course this year and are looking forward to joining our OCAHU friends for a great day of golf, friendship and support of our Cystic Fibrosis family. Also, mark your calendars for our fabulous annual Celebration of Women in Business Charity Fashion Show and Luncheon on Friday, June 5<sup>th</sup>, 2015. We are again excited to sponsor New Hope Grief Support Community at our event. Our members have been very gracious over the past years to help us help others, and I hope your hearts will overflow with the same generosity this year that you’ve given in the past.



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# OCAHU for the Win!

By Pat Stiffler, LPRT, Awards/Historian



**O**ur members here at OCAHU have always known how great of an association we belong to. It's an honor to be recognized by peers and fellow neighboring associations for the excellence found in our Orange County Association of Health Underwriters.

The past year has been a banner year for OCAHU in the area of awards. At the 2014 NAHU Annual Convention and Exposition in June in Scottsdale, AZ, our own **Don Goldmann** was awarded the Michael D. Gray award for his outstanding support of and contributions to HUPAC, the political action committee of the National Association of Health Underwriters.

OCAHU is proud to join one other large California chapter, the Los Angeles Association of Health Underwriters, in receiving the prestigious Pacesetter Award at the NAHU convention. The Pacesetter awards local association chapters for outstanding achievements and excellence in serving its members, the industry and the public. OCAHU very proudly accepts this recognition for the second year in a row.

OCAHU also won the William F. Flood Public Service Award for an unprecedented fourth time! The award is given to one state or local chapter that excels in its involvement in public service activities. OCAHU humbly thanks all association members for their involvements in our events and charity fundraisers throughout the year. It's great to see the difference we have made locally, and it's exciting to see the OCAHU leading the associations in our dedication to philanthropy and bettering the community.

The recognitions of OCAHU continued in October at the annual CAHU Summit. OCAHU's president elect, **Maggie Stedt**, was recognized as the *outstanding individual membership recruiter*. Thank you, Maggie, for all you've done to increase membership at our organization – and look at all the new friends we have!

Finally, OCAHU was given the highest honor at the CAHU Summit: **our association is recognized as 2014's CAHU Chapter of the Year. What an achievement!**

I would like to thank and congratulate all OCAHU board members, committee members and, most of all, the members of OCAHU. The only reason we are able to achieve these state and national recognitions is because of the strong support, dedication and involvement of all our members. Way to go, OCAHU!



## Raising the Bar

By Ryan Dorigan, VP of PAC

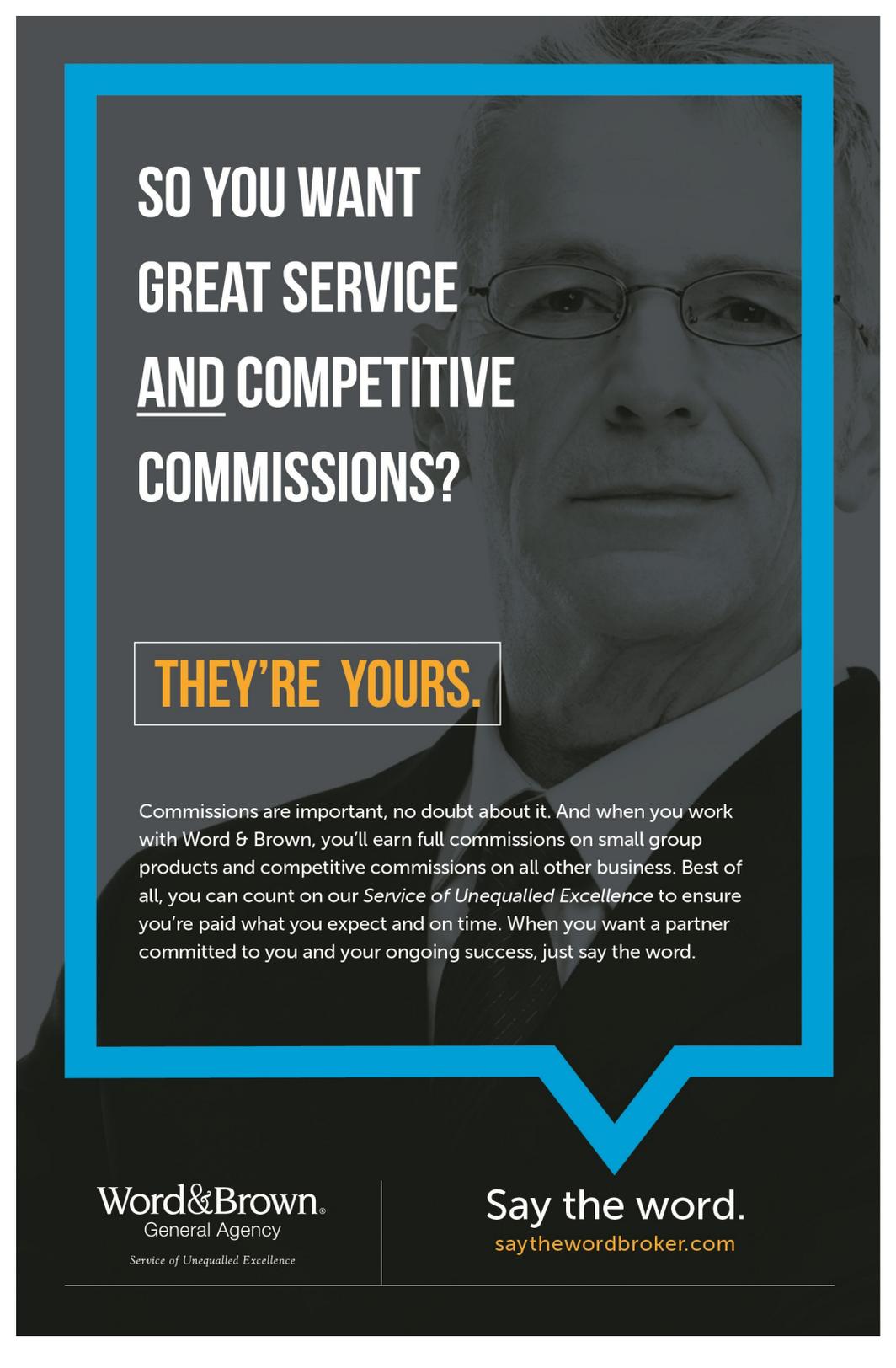
**A**s we continue to roll into 2015, it's important for us to look back on the accomplishments we made in 2014 – and what a great year it was! We had a great election in November. The successes we achieved in the election are largely due to the hard work and commitment from so many of us OCAHU members – not only on our individual ballot castings, but in the conversations we had with our clients and colleagues and in the contributions we made to OCAHU all year long.

Together we raised \$61,000 for the “No on 45” campaign, which was the second-largest contribution from any association chapter in the state. It's been a great experience to see our OCAHU members build on the successes we achieved in 2014 by increasing contributions to PAC. The number of members contributing at the Diamond Level continues to climb, but the fight goes on and we need all of your help. If you aren't contributing to PAC, then I encourage you to let this be the time to jump on board!

At times it can seem like the independent broker is all alone, and the battles we fight as brokers, agents and administrators of the industry can be overwhelming. Thankfully, our amazing Orange County Association of Health Underwriters allows you to feel safe knowing that you are never in the fight alone. The people you meet through OCAHU are just as passionate about their businesses as you are. We all got into this business for the same reason and that is because we like being able to provide value, assistance and help to our clients.

Now is the time to not focus on the things we can't do, and instead put our focus on the things we *can* do. One thing I think we all know for sure is that we can accomplish a lot more together than we could ever accomplish alone. Our collective voice is heard loudly in both Sacramento and Washington, D.C. Your contributions to PAC will continue to have a direct affect on the strong volume of our collective voice.

We already know that we aren't going to win every battle, but we've learned that together we are a very powerful force. Let's pick up the momentum that we finished with in 2014 and continue to raise the bar even higher in 2015.



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## Service of Unequaled Excellence

By Jacqueline Piovan, VP of Membership

If you had a nickel for every time you were asked by a prospective client why you should be chosen as his or her broker, you – along with most health insurance agents – could probably retire. The question is a very valid one, but it's often one most insurance agents don't want asked. Most agents answer the question with an ode to the service they provide. The reality, though, is that your prospects or clients probably won't recognize you for your individual skills in customer service. They will instead recognize and remember you for the way you made them feel in your interactions with them.

Behind the scenes, there are only a handful of support skills that make the difference between an average broker and an outstanding broker. Outstanding brokers make their clients feel good about the services they provide. Customer service is, first and foremost, a broker's number-one job.

Every customer-facing interaction between a broker and his or her client or prospect is marketing. Every phone call, email and face-to-face interaction with a customer is marketing. If the prospect likes you, he will talk to you. If the prospect trusts you, he will put his business through you.

Having the ability to listen is the key factor in creating strong customer service and building trust. It's important to *hear* what your prospect or client is saying; it's critical to *listen* to what he or she is really looking for. Effective communication is a two-way street; one of those sides is listening.

Below are three different listening types. Can you identify your style?

*Evaluative listening* is listening in order to evaluate, criticize or otherwise pass judgment on what another person says.

*Initial listening* is listening at first then quickly coming up with a response with the intent to interrupt.

*Active listening* is listening in a way that demonstrates interest and understanding.

Strong listening skills and rich industry knowledge will bring the best results to you as an insurance agent. Your foundation should be made of strong, up-to-date knowledge about the insurance industry, its trends and its product offerings. Knowing your products helps you guide clients and prospects to a product that best fits their needs.

Successful insurance agents do not retain customers by forcing them into products they don't like, just because they bring a higher commission gain to the agent. Successful insurance agents listen to customer needs, keep their clients, and reap the rewards of referrals. Word-of-mouth recommendations carry significant weight.

Take caution, though, because all of your hard work can come undone in a few minutes with bad customer service. This is where a person's Emotional Intelligence Quotient, or EQ, comes into play. A person with a high EQ has the ability to not only monitor his or her own emotions, but also has the ability to monitor the emotions of the person he or she is interacting with. A person with a high EQ uses these monitored emotions to make sound decisions. EQ is derived from a person's personality traits, social graces, communication, language, personal habits, friendliness and optimism.

Everyone is different. Customers will always have different aspirations, motivations and reasons for selecting a health insurance agent. Understanding the needs of your customers allows you to achieve the highest level of customer satisfaction, promises you continued business, and guarantees you the most enjoyable working experience.

**Save the date!**

**June 5, 2015**

is OCAHU's highly  
anticipated

**Celebration of  
Women in  
Business Charity  
Event & Fashion  
Show!**

Stay tuned for details!





## Don't Miss Out!

By Louise Valencia, VP of Professional Development

**D**o you want to grow your business, be efficient and have successes? Of course you do! Join us at OCAHU's 2015 Business Development Summit and learn how to do just that!

With many challenges ahead of us in our industry, it is important for us to stay grounded and educated so that we can continue to provide value to our clients. OCAHU is here to help us tackle these challenges. Get ahead of the game this year by registering for our Business Development Summit event, which will be held on February 17<sup>th</sup>, 2015 at the Costa Mesa Hilton. We have a terrific day planned ahead and are excited to have you there!

With all of us so heavily immersed in our work, OCAHU's Business Development Summit gives us the opportunity to breakaway for the day and have some fun while mingling with other professionals and learning the latest about our industry. Breakfast will be served at the beginning of the event to start our day off and a nice lunch will be served in the afternoon. We have some great, well-known speakers lined up to share powerful information. We are excited to host a medical group panel, and as of right now we have around six or seven medical groups participating in the panel. We will again offer two series of breakout sessions where attendees can choose one of three sessions in the morning and one of three sessions in the afternoon. Our breakout sessions will focus on group insurance, innovation and the senior market. Your OCAHU team has been planning this event for quite some time, and you definitely do not want to miss out!

Hopefully you were able to attend OCAHU's January 2015 monthly meeting where we discussed "Building on the Foundation... ACA in 2015." Karen Kirkpatrick, Senior Compliance Advisor from Infinisource, presented an informative program to help grasp an in-depth understanding of the ACA law. OCAHU continues to host valuable monthly programs worth attending, and our February event will be no different.

We, your team at OCAHU, are committed to all members and we are committed to seeing you all succeed as we chart uncertain waters. We look forward to seeing you on February 17<sup>th</sup>, 2015!



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**500 AGENTS AND INDUSTRY PROFESSIONALS ARE EXPECTED AT THE 2015 BUSINESS DEVELOPMENT SUMMIT.**

The always changing Affordable Care Act makes it mandatory for our industry to chart a new course with a new map.

Learn from the very best industry leaders about the dangers and opportunities for your clients, your business and your lifestyle. Set your course for 2015.

**CREATE A CLEAR VISION FOR YOUR BUSINESS.**

Your commitment and participation in 2014 earned OCAHU members the Chapter of the Year Award! Invest your time, talent and money in acquiring knowledge, capability and motivation for next year. Come to the Summit.



DATE: TUESDAY, FEBRUARY 17, 2015  
LOCATION: HILTON COSTA MESA

**YES! I WOULD LIKE TO ATTEND**

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## > *Agenda for the Day*



- 7:00 AM TO 3:30 PM EXHIBIT HALL OPEN
- 8:30 TO 8:40 AM WELCOME ADDRESS
- 8:45 TO 9:30 AM KEYNOTE ADDRESS
- 9:45 TO 10:45 AM BREAKOUT SESSIONS 1,2 & 3
- 11:00 TO 11:45 AM KEYNOTE ADDRESS
- 11:45 TO 12:00 PM PINNACLE AWARD PRESENTATION
- 12:00 TO 12:15 PM BENEFITS OF MEMBERSHIP PRESENTATION
- 12:15 TO 1:15 PM LUNCH WITH EXHIBITORS
- 1:15 TO 2:15 PM MEDICAL GROUP PANEL
- 2:15 TO 3:15 PM BREAKOUT SESSIONS 1, 2 & 3
- 3:15 TO 3:30 PM RAFFLES AND CONCLUSION

### > *Keynote Speaker: 8:45 to 9:30 AM* *Kevin Trokey, Founding Partner and Coach, Q4intelligence*

#### **9 BELIEFS OF THOSE WHO WILL SURVIVE HEALTHCARE REFORM**

This session will explore the impact of HealthCare reform on our businesses and the businesses of our clients. We will identify the adjustments we need to make in a post-HCR world in order to still survive and even thrive. Attendees will leave the session with executable strategies to avoid the potentially devastating impact of HCR and seize the opportunities its challenge provides.

### > *Keynote Speaker: 11:00 to 11:45 AM* *Ron Goldstein, President and CEO, CHOICE Administrators*

#### **DEMYSTIFYING THE MYTH OF EXCHANGES**

Ron will discuss how an "exchange" has changed through the years and why it's important for all brokers to understand the current marketplace.

### > *Session 1 (AM & PM): Building Your Business*

#### **AFFORDABLE CARE ACT - LEADING WITH TECHNOLOGY (1-HR CEU PENDING)**

The Affordable Care Act can be a daunting subject for employers and insurance brokers, and comprehending its impacts may leave you with a feeling of unease. The first step is understanding what is right around the corner and being prepared to tackle these challenges. This course will help expand your understanding of what you need to be doing right now in order to prepare your customers to have ACA compliant groups. Learn about applicable large groups, full time equivalency, initial and ongoing measurement period requirements, pay or play strategies, transition relief and the reporting specifics required in 2015.

### > *Session 2 (AM): Selling to the Silver Tsunami*

#### **SURVIVING IN THE SENIOR MARKET 2015 AND BEYOND**

Are you ready to expand your market and provide additional services and products for your existing senior clients and new prospects? Michael will share ideas, types of products and opportunities for this coming year that will help you identify and focus on your best marketing plans to meet your sales and service objectives.

### > *Session 2 (PM): Selling to the Silver Tsunami*

#### **MEDICARE MEDICAL - CHANGES AND CHALLENGES**

Orange County Medicare and Medical covered individuals will soon be assigned to a Managed Health Care Plan. Learn about the timing, notifications and their options. This session will address how the agent who sells in the senior market can maintain their medi-medi clients and what options are available. Also, what will be the impact on our provider systems?

### > *Session 3 (AM & PM): Innovation*

#### **INTERNET MARKETING DEMYSTIFIED**

Confused by the internet jargon out there with Web Design, Search Engine Optimization, Google, Social Media, and Pay Per Click Advertising? Join us to learn what all of this Internet Marketing "Stuff" is about and more importantly how it can help your business grow. Learn about the different types of websites and which is appropriate for you and your business.



# OCAHU Board of Directors

## 2014 - 2015



# OCAHU

**Orange County Association  
of Health Underwriters**

## Executive Board

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# OCAHU Board of Directors

## 2014 - 2015

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## March Legislative Madness

By Casey Meserve, VP of Legislation

**M**arch is just around the bend and our monthly luncheon, held on Tuesday, March 17<sup>th</sup>, will be devoted to legislation. By then, I will be fresh from the March 12<sup>th</sup> CAHU Bills Review meeting, ready to review some of the important bills going through the California legislature.

If you have an interest in being a part of the bills review meeting, I encourage you to join me! The meeting is open to all members, though attendees are required to RSVP since space is limited. This event is not a view-and-listen-only event. Participants of the bills review meeting will work alongside Dave Fear, Jr. who will have a bill or two for you to review and present to attendees at the meeting. In addition to our review and discussion of current bills in the California legislature pipeline, we will also hear from at least one of our local legislators. I'm actively working on getting the Vice Chair of the Senate Health Committee to come speak to us at our event. More information will come in the next week or two.

It's important for us to voice ourselves collectively so we can make a positive impact on our industry and on those who work in it. If you are not already registered with CAHU's VoterVoice, please [sign up now](#). VoterVoice registrants receive email updates as the legislative year progresses. These updates keep us all in the know and allow us to collectively voice our stance to state legislators.

For now, I want to make sure we are all ready to jump into our 2015 legislative year. A quick list of important dates on the California Legislative Calendar is as follows:

- February 27, 2015 – Last day for bills to be introduced
- June 5, 2015 – Last day to pass bills from house of origin
- September 4, 2015 – last day to amend bills on the floor
- September 11, 2015 – Last day for bills to pass both houses and last day of session
- October 11, 2015 – Last day for the Governor to sign or veto bills

Although we will certainly battle as new bills get sent through the legislative process, we also look forward to the good bills that will come out of Congress. More information will be sent to OCAHU members about NAHU's voter voice program, called Operation Shout, throughout the congressional year. Keep an eye out for emails requesting your participation in getting the broker's voice and message out. In fact, the first 2015 Operation Shout has already been sent, titled *40 Hours is Full Time*.

2015 will be another important legislative year on both the state and national levels. Make sure **your voice** is heard! The more we unite the louder all our voices will be.



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

## Please join us at our events!

**Business Development Summit 2015, February 17th:** Five-hundred agents and industry professionals are expected at OCAHU's 2015 Business Development Summit at the Costa Mesa Hilton. The always-changing Affordable Care Act makes it mandatory for our industry to chart a new course with a new map. Learn from the very best industry leaders about the dangers and opportunities for your clients, your business and your lifestyle. We look forward to seeing you there!

**19th Annual One Heart at a Time Charity Golf Tournament, April 13th:** OCAHU will once again sponsor the "One Heart at a Time" Cystic Fibrosis Golf Classic at our *new course*, the Alta Vista Country Club in Placentia. Don't miss out on all the fun! We look forward to seeing you on the green!

**Annual Meeting of the Membership & Annual Carrier Panel Program, May 12th:** Our carrier executives will be discussing various subjects that affect you, your clients and your business every day. Stay tuned for further information and plan to join us for this event at the Radisson Newport Beach!

**13th Annual Celebration of Women in Business, June 5th:** Our highly anticipated Celebration of Women in Business event is quickly approaching. Our team is working hard to plan this year's exciting event, and you definitely won't want to miss this! Stay tuned...!



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