

Orange
County
Association of
Health
Underwriters

Volume 9, Issue 4

June 2015



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

THE



Friday, June 5th
**OCAHU's 13th Annual
Celebration of
Women in Business
Charity Event & Fashion Show**
at the Richard Nixon Library in
Yorba Linda

Inside this Edition:

- Congratulating new NAHU President and OCAHU leader, Don Goldmann
- PAC Update
- Membership Appreciation
- Legislation Updates: California Crusin'
- OCAHU's 2014 Annual Financial Report



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August 18, 2015: OCAHU, IEAHU and SDAHU present The 2nd Annual Senior Products & Marketing Summit at the Pala Resort & Casino in San Diego.

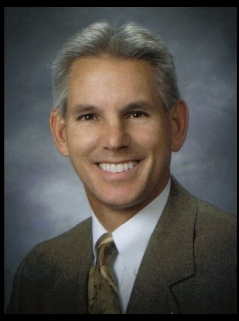
Don't gamble with your future! If you sell and service in the senior market or are in need of more information for your seniors, this is the event for you!

This year will be even more exciting than last year as we are focusing on new products, CMS rulings and how Medicare agents can educate their clients about new regulations. We will be addressing the role of the agent and how important the agent is in the initial enrollment and ongoing service to the seniors.

We are working hard to provide CE courses in our breakout sessions. We will have over 60 exhibitors dedicated to the senior market and will have speakers from physician groups, companies, services and even some regulators.

Guests spending the night at the resort are in for a special treat! We are hosting a welcoming cocktail reception the day before our event on Monday, August 17th. On Tuesday, August 18th our exhibitors will be ready at 8 AM as you enjoy your breakfast before kicking off the day with some great speakers and break-out sessions.

Mark you calendars now and visit OCAHU.org to register. Hotel rooms are available at a reduced cost for our attendees and exhibitors. We have sponsorships available for this great event! The cost is only \$30 per attendee!



Letter from OCAHU President, Rhett Bray

As we roll into summer, OCAHU is busier than ever! We have a lot going on over the next few months and hope you will be able to join us in the fun.

We are looking forward to CAHU's annual Day at the Capitol, beginning May 19th. Many of us from OCAHU are traveling to Sacramento for this year's two-day event.

The event gives us the opportunity to speak with our California Legislators about healthcare reform, Covered California, the role brokers play in the success of state exchanges, and about this year's proposed legislation, which will undoubtedly affect the way we do business. We will get a chance to hear from Assemblyman and Chairman of Assembly Health Committee, Rob Bonta, as well as Senator and Chairman of the Senate Health Committee, Ed Hernandez. Bonta and Hernandez are both extremely influential members of our state legislation, focusing on healthcare.


On May 12th, we held our new OCAHU Oscars and Membership Appreciation luncheon. We heard from industry leaders John Word, founder and partner of The Word & Brown Companies, and Don Goldmann, NAHU president-elect and also part of The Word & Brown Companies. At our meeting we celebrated the successes of our members and recognized many of them for the accomplishments they've made over the years. Thank you to all who joined us for this event.

We are looking forward to our 13th annual Celebration of Women in Business Charity Event and Fashion Show at the Richard Nixon Presidential Library and Museum in Yorba Linda on June 5th. We are proud to sponsor [New Hope Grief](#)

[Support Community](#) once again this year. The Women in Business event is one of our most highly-anticipated of the year, and you certainly don't want to miss it! Sponsorship opportunities are still available and donations for raffle baskets are always appreciated.

Finally, I'd like to extend a sincere thank you to all our sponsors for their continued support of our organization. We humbly thank our sponsors for allowing our organization to host so many events and programs for our members. Thank you to Word & Brown, Humana, Kaiser Permanente, Warner Pacific, Benefit Mall, Dickerson, and LISI. I urge you all to support these outstanding companies.

Congratulations on another outstanding year at OCAHU, and thank you for your commitment to our industry and association.




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^{*} Lew McCreary, "Kaiser Permanente's Innovation on the Front Lines," *Harvard Business Review*, September 2010.

[†] "Another American Way," *The Economist*, May 1, 2010.

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OCAHU 2014 Annual Report

Income

Dues	\$10,239.00
Monthly Meeting Registration	\$15,092.00
Client Day	\$4,125.00
Continuing Education Day	\$7,825.00
Corporate Sponsorships	\$30,465.00
Business Development Summit	\$45,560.00
Special Events	\$114,788.00
Interest Income	\$159.00
<i>Total Income</i>	<i>\$228,253.00</i>

Cost of Sales

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

Expenses

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

Congratulating new NAHU President and OCAHU leader, Don Goldman

Donald W. Goldman's footprint and legacy with the National Association of Health Underwriters (NAHU) began nearly 30 years ago. He first became a member of the association at the local level in his hometown of Orange County, California, a position he considers to be the most important he has ever held and will continue to hold long after his official duties are fulfilled. Currently, Don serves on the Board of Trustees of NAHU as President Elect where his impact to strengthen the NAHU brand and support the growth and reach of local regional chapters carries on. There is no better advocate of NAHU's story than Don Goldman.



Throughout the nearly three decades Don has been involved with NAHU, he has been instrumental in the significant strides and contributions the association has made nationally and on a local basis. His belief from the beginning is that the success of NAHU is predicated on listening to the membership and leveraging its enormous talent along with that of its board, executives and staff to bring maximum results. His entrepreneurial approach and vision resulted in many notable accomplishments for NAHU, including directing nearly three dozen policies and procedures to help manage the association's activities; authoring and managing as Treasurer the association's budget of 2013, resulting in returning over \$1 million to the NAHU reserves by the end of his term; and running the top three fundraisers for NAHU HUPAC for three consecutive years, which contributed to Don's receiving the 2014 Michael Gray Award for outstanding service.

Don's work at the local, state, regional and national levels has also garnered significant results and praise. In fact, for his more than 25 years of service, he was honored at the 2013 NAHU National Convention with the Distinguished Service Award. Throughout his tenure in the various positions he has held, Don's achievements contributed to the health and vitality of the chapters he served. This includes: providing training on 35 different courses throughout the country to 6,500+ agents and brokers on a pro-bono basis since 1992; creating the Orange County Association of Health Underwriters' (OCAHU) "Women In Insurance" Event, which evolved into a "Women in Business" event raising tens of thousands of dollars for charity; achieving the most profitable tradeshow in CAHU history as its President Elect and President; and helping to raise hundreds of thousands of dollars for a wide variety of causes through an educational wine program that also earned continuing education credits for hundreds of brokers across the country; among countless of other achievements.

Don's commitment to a strong and growing NAHU and for its 200 local chapters is reflective of his own successful career and his personal charitable work. He is currently Vice President of the Word & Brown University in Orange, California, after helping to successfully expand its general agency nationally. Throughout the years, Don has made giving back to the community a priority, serving on numerous service committees for the St. John's Lutheran Church of Orange and hosting various health education events to raise money for such organizations as Interfaith Alliance of Colorado, among other philanthropic endeavors. His entertaining and educational style of communication combined with his experience and expertise also makes Don a sought-after author and speaker for health and non-health insurance publications and events.



PAC Update

By Ryan Dorigan, VP of PAC

To any of you PAC contributors who may have misplaced your wallet or changed your credit card information, please make sure that we get your updated contribution as soon as possible. You can find the form on the [OCAHU website](http://OCAHU.org) to update your credit card information. If you have not made a contribution to PAC then please take the time to do so now. Your dollars count! Your contributions to PAC will always have a direct impact on the legislations and reforms that impact your business. Please make a contribution today and help us fight for you.

Your PAC committee will be hosting an Angels tailgate game this summer in July. The details are still being worked out, so stay tuned for more information. We're looking forward to a fun day at the ballpark with family and friends, while raising funds for PAC!

If you are interested in donating items to the Habitat for Humanity drive to help raise funds for PAC, or if you just have some stuff you're looking to get rid of, then please contact me at rdorigan@appliedga.com and I will coordinate a date, time and location where you can donate your items.



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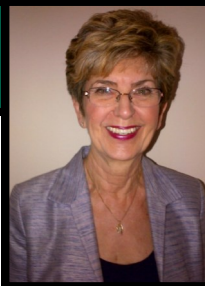
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Women in Business, June 5, 2015

By Suzanne Purnell, LPRT, Women in Business Chair



Aloha and welcome to Blue Hawaii. OCAHU proudly presents the 13th Annual Celebration of Women in Business luncheon and fashion show benefitting our charity, [New Hope Grief Support Community](#). Please join us Friday, June 5th at the Richard Nixon Library in Yorba Linda for the most highly-anticipated OCAHU event of the year.

Come dressed in your favorite Hawaiian resort wear as you celebrate Women in Business with your OCAHU friends. The doors to our event open at 9:30 AM, giving you lots of time to enjoy appetizers and beverages as you peruse our vendor booths. You are sure to find the perfect gift for anyone on your shopping list!

Our vendors give back 15% of their sales to New Hope Grief Support Community. New Hope provides a “new normal” to help heal those grieving from the loss of a loved one. New Hope works with children, teens, adults, families and military workers as they grieve, regardless of their ability to pay for the help. Be sure to stop by the New Hope table so you can be personally thanked for your support.

“Pop the cork” is back this year by popular demand. Buy a \$25 wine ticket, pick a numbered cork that corresponds with a bottle of wine, and win that bottle! You are guaranteed to win a bottle of wine that retails for \$25 or more. Pre-purchase your “pop the cork” ticket online today!

We are excited to announce that our grand prize raffle this year is an all-expenses-paid trip for two to the Big Island of Hawaii. The winner of the grand prize does not need to be present to win. Will you be the winner?

We are still gathering items for this year’s themed raffle baskets and there will be plenty to choose from at our event. We are still looking for raffle donations, too! If you sponsor a raffle basket, your name or company name will be on the basket and will be in our program for the event. Please sync up with me if you’d like to make a donation. We have other sponsorship opportunities available too!

Our fashion show and luncheon begins at 11:30 AM with opening remarks from OCAHU President, Rhett Bray. Delicious lunch and dessert will be provided, catered by The White House Company. Fashions will be provided by the Yearsley Company, who is also a vendor at our event and will have all fashions for sale.

Our show sells out every year, so register now. Tickets are going quickly! Reserve your seat(s) and table(s) online today at ocahu.org. The seats are \$90 each, or \$850 for a table of ten. You can also preorder raffle basket tickets which are 30 for \$25, and grand prize raffle tickets which are \$15 each or three for \$40.

We look forward to seeing you at our event on Friday, June 5th, 2015 at the Richard Nixon Library on Yorba Linda. Don’t forget, doors open early at 9:30 AM! Mahalo – and thank you!



On a Personal Note

By Jacqueline Piovan, VP of Membership

Our industry has certainly had, and continues to have, challenges over the last five years. As we all know, the Affordable Care Act has truly changed our industry and the way we conduct our businesses. The changes have caused most of us to reevaluate the way we do business. The changes, in turn, trickled down and caused changes to the way we balance our personal lives. One almost always affects the other.

How do we deal with these challenges without falling flat on our faces? Sometimes challenges bring failure, missed opportunities and major let downs, but challenges can also bring success, great opportunity and major wins. Life is about the positive possibilities! They keep us moving forward. One cannot move forward by hanging onto the past, especially if the past contains regrets or failures. Winning is about learning from the challenges, changing ourselves and setting goals: short term goals, mid-term goals, and long-term goals.

As we journey through life, our goals may change. One goal, however, always stays true. That goal is to strive to be better than yesterday. Let go of the person you were yesterday and embrace the person you are today. Take chances and do as much as you can with what you have, right where you're at! If you do this, you'll be able to look back and say that you honestly did your best. You'll have no regrets, and will be free to start the next day again.

Life gives us endings and new beginnings, and in between we have the joy of just being. I can tell you from personal experience that letting go of past regrets, moving forward and giving all you have in this moment is much more rewarding than wallowing in the past and beating yourself up. Be in the moment. When you are, you pave your way to the next moment, ultimately bringing you to where you want to be.

Life is filled with possibilities. You are never without an opportunity to do something. The point is, just do something! What you do is completely up to you; how you do it is also yours to own.

"Life is 10% what happens to you and 90% how you react to it." -Charles Swindoll



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We Appreciate Our Members!

By Louise Valencia, VP of Professional Development

It has been a great three years serving as your OCAHU Professional Development Chair. I've seen our membership grow immensely over the past three years, and have heard from many of you about how OCAHU has helped you stay informed on the latest developments and trends in our industry. As I step away from this position, OCAHU will continue to deliver innovative and informative seminars, events and education to you.

In April of this year, just a few weeks ago, we heard from Dr. Richard Afable, President & CEO of Saint Joseph Hoag Health. He discussed how ACOs are gaining traction, and how we'll soon see all major carriers offer ACO's to small groups. Our clients look to us for guidance on maintaining a competitive and affordable health plan package for their staff. We have an obligation to our clients to stay in touch with this ever-evolving industry.

Every OCAHU member is important to us. Your successes forever impact and make a difference in our industry. To show you our appreciation, we hosted our very first OCAHU Oscars Event, which was held in May at the Radisson Hotel in Newport Beach. The event was a huge success, and it was great to hear from NAHU President-Elect Don Goldmann and W&B Companies founder and partner, John M. Word, III. Having these two industry icons speak at our event was a true pleasure. Both Don and John have been longtime members of OCAHU, and their dedication to the health insurance industry continues. The audience left inspired, motivated, and determined to continue down the path to success.

At our OCAHU Oscars event, we recognized some of our outstanding members for nearly perfect attendance, lead contributor to the PAC, and member longevity. Members recognized in these three categories received a certificate and OCAHU Oscar award to commemorate their recognitions. Members with ten or more years of continuous OCAHU membership also received a special NAHU pin. We spotlighted Catherine Clegg, a certified wellness coach, who spoke about the successes she achieved after receiving NAHU's certification for wellness. We had a fun-filled and inspirational day, and it was a privilege to thank you all for your continued support of our association.

ORANGE COUNTY ASSOCIATION OF HEALTH UNDERWRITERS
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13th Annual Celebration
of Women in Business
Luncheon & Fashion Show

Blue Hawaii

June 5, 2015



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NEW HOPE
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Nixon Presidential Library & Museum
18001 Yorba Linda Boulevard - Yorba Linda
9:30 am - Shopping Begins / 11:30 am Lunch & Program

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2014 - 2015



OCAHU

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California Cruisin'

By Casey Meserve, VP of Legislation

Our California legislators are up and running with all the proposed bills for the 2015 legislative year. Bills change as they move through committees and hearings; our position on a bill today could change tomorrow. To keep up with the CAHU priority bills, please check the [legislation portion of the CAHU website](#) at least once a month. A few bills have already been amended, impacting CAHU's position. Other bills have already failed passage for this year.

AB 1425 (Allen, T) | Small Employers: HRAs | Support | Failed passage 4/21/2015: AB 1425 seeks to provide small employers with more options of affordable health coverage to offer employees. It would permit the employer to implement an ACA-approved HRA or FSA alongside a health plan. The bill also seeks to prohibit a health plan from taking action against an employer or agent for doing so.

AB 533 (Bonta) | Healthcare Coverage: Out of Network Coverage | Support as Amended: AB 533 seeks to protect consumers from unexpected medical bills who are treated by an out-of-network provider at an in-network facility. As amended, AB 533 now includes consumer protection provisions to statutorily bar any balance billing to the consumer by the OON provider. This will shield the consumer from disputes between plans and providers.

AB 845 (Cooley) | Healthcare Coverage: Vision Care | Neutral as Amended: AB 845 would establish a new California Vision Care Access Council within the Health Benefit Exchange. As amended, AB 845 ensures certified agents are able to sell vision care products offered through the exchange.

Some other bills we're watching are:

Bill Author /	Subject	CAHU Position
AB 248 / Hernandez, Roger	Health Insurance: Minimum Value: Large Group Market Policies	OPPOSE
AB 1163 / Rodriguez	Health Care Services Plan & Health Insurers: Agents & Brokers: Notice of Contract Changes	SUPPORT CAHU is Sponsor
AB 1305 / Bonta	Limitations on Cost Sharing: Family Coverage	OPPOSE
SB 8 / Hertzberg	Taxation	OPPOSE unless Amended
SB 546 / Leno	Health Care Coverage: Rate Review: Large Group	OPPOSE Passed Senate Health 4/22/2015

There are more bills on the Priority Bills list, so please make sure to check them out on the [CAHU website](#). Please also make sure you are participating in all CAHU VoterVoice campaigns. We speak the loudest when we speak in unison. If you haven't signed up for VoterVoice, please [register](#) now.

Let's keep our voices loud and proud during this legislative season.

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- THE C.O.I.N. -

Please join us at our events!

13th Annual Celebration of Women in Business, June 5th: Plan to celebrate women in business with your OCAHU friends at one of the most highly-anticipated events of the year!

2nd Annual Senior Products and Marketing Summit, August 18th: Enjoy the day learning the latest about the senior market and its opportunities. Whether you are a seasoned Medicare plan producer or want to explore the senior market, this is the event for you. We hope to see you at the Pala Resort and Casino for our event! A cocktail party will be hosted the evening before the event for our overnight guests.



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