

Orange
County
Association of
Health
Underwriters

Volume 6, Issue 3

April 15, 2012

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



Tuesday, May 8th 2012
**Get your questions
answered at OCAHU's
carrier panel discussion!**

*Warm spring wishes
from your friends at OCAHU!*

**Don't miss OCAHU's
16th Annual
One Heart at a Time
Charity Golf Event**

Our event benefits the Cystic
Fibrosis Foundation.

Please join us at Coyote Hills
Golf Club in Fullerton on
Wednesday, April 25th

Inside this Edition:

The Top Three Bills in
Sacramento

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A Closer Look At SB 1373

2011-2012 LPRT Qualifiers



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Top Three Bills in Sacramento

By Kelly D. Moore, CEBS, VP of Legislation

Here are the top 3 pending bills we are concerned about at this time – notes are from Bill Robinson and me:

AB 52 - (Feuer) - (a bill carried forward from 2011) you should already be well aware of this onerous, nightmare bill, which CAHU opposes. To summarize, in addition to the medical loss ratio requirements, and other filing requirements, group contracts or policies would have to file with the Department of Managed Health Care or the Department of Insurance, on and after January 1, 2012, a complete rate application for any proposed rate, as defined, or rate change, and would prohibit the Department of Managed Health Care or the Department of Insurance from approving any rate or rate change that is found to be excessive, inadequate, or unfairly discriminatory. What are their criteria? Why this extra layer of review?

SB 615 - (Calderon) - a CAHU sponsored bill - which originally was intended to require an insurance license for anyone wanting to sell into the Health Benefit Exchange (HBEx) – was amended badly by other legislative forces last summer. CAHU will shortly be gutting this bill - which last year passed out of the Senate and has been parked in the Assembly awaiting all new language from CAHU. We intend our new language (should be available by DATC, but not visible now) will directly focus on confirming that health insurance licensed agents and brokers have the ability to enroll Californians in both the California Health Benefit Exchange Pools and to be fairly compensated for doing so.

AB 1761 - (Perez) - This is the Assembly Speaker's bill, and it intends to impose serious fines and penalties on anyone (agent, agency, marketing organization, etc) from holding themselves out as representing, constituting, or otherwise providing services on behalf of the California Health benefit Exchanges unless that individual or entity has a valid agreement with the California Exchanges to engage in those activities. Apparently, there are already such websites operating without any authorization from the California Health Benefit Exchanges that are misleading consumers and violating the intent of this bill. AB 1761 would put a quick stop to this illicit practice. CAHU supporting one of Speaker Perez's bills may help improve our relations with the Assembly Speaker's office.

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2011 - 2012



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From the Desk of OCAHU President

John Evangelista, LPRT

There is a lot going on locally, statewide and nationally. I imagine most of you have been keeping tuned in to the hearings during the last week of March at the Supreme Court swirling around PPACA and some of the fundamental elements of this sweeping legislation. It is truly gripping and June will be telling for the fate of this law.

On the California state side of things, we will have a well-represented contingent going to our Annual Day at the Capitol in Sacramento on April 10th and 11th. Please refer to Kelly Moore's article for more details on the current legislation we are addressing for this year's visit with California lawmakers.

Locally in Orange County, we have effectively planned for the remainder of this term and have started the planning process for the next fiscal year. What we have still to come is our One Heart at a Time Charity Golf Tournament on April 25th. This supports such an important cause. I will be there, and I hope to see you there as well. May 8th is our fantastic Health Insurance Companies' Carrier Panel presentation. This promises to be a really good program. This is your opportunity to hear from the major carriers and ask the questions that agents need to know to thrive in this economy. The event will be at the Hilton in Irvine. Please be sure to join us. Our Grand Finale event of the 2011/2012 term is OCAHU's 10th Annual Celebration of Women in Business on June 1st. Join us for this great day of celebration and fundraising.

As you can see from Rhett Bray's article in the last edition of The COIN, our CAHU PAC contributors have increased. Please, if you are not currently enjoined in this important cause, do so now. It is easy. Look for the form on our website or pick one up at a meeting. Even a small amount makes a big difference. Invest in your future as an agent!

Membership is on the rise thanks to Maggie Stedt and her team's efforts. Please continue to stay engaged and bring a new member to our next meeting. Thank you to you, our valued members, for all you do to help our organization. I am grateful for the opportunity to serve you and to help our profession.



What's on PAC's Mind

By Rhett Bray, VP of Political Action Committee

I continue to ask each of you to contribute to PAC. What will it take to get you started? And to those of you who are already contributing, what will it take to get you to increase your contribution? I would like to share with you what's important to PAC today, and would like to share which Bills are a top priority to CAHU.

These bills, in turn, are a top priority to us OCAHU members and to brokers in general.

<u>Bill</u> <u>(Author)</u>	<u>Subject</u>	<u>Position</u>	<u>Status</u>
AB 52 (Feuer)	Healthcare coverage: rate approval	Oppose	Senate Floor – Moved to inactive (two-year bill)
AB 154 (Beall)	Healthcare coverage: Mental Health Parity	Oppose	Assembly Health Committee – No hearing date set
AB 1510 (Garrick)	HSAs: Tax conformity	Support	Assembly Revenue & Taxation – Hearing 4/9/2012
SB 615 (Calderon)	Healthcare service plans: Accident & health agents: licensure	Sponsor Support	Assembly Health (two-year bill)
SB 1170 (Leno)	Senior Insurance	Support	Senate Insurance – No hearing set
SB 1313 (Lieu)	Healthcare coverage	Oppose unless amended	Senate Health – Hearing 4/18/2012

These are just a few of the bills that are the top priority for CAHU and its PAC dollars. If you would like to discover what else is on the top of PAC's list, please visit <http://www.cahu.org/legislation/bills>. Let's keep contributing!

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Carrier Panel Discussion & Annual Meeting

TUESDAY, MAY 8, 2012
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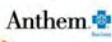
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Our carrier executives will be discussing various subjects that affect you and your clients every day. Get your questions answered about commissions and the future of our industry, and learn about the new innovations our carrier partners are bringing to the market.

Please submit any questions you'd like addressed to jsimurda@investlincbenefits.com. We know you won't want to miss this meeting!

Thank You 2011-2012 Corporate Sponsors!



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Yes, We Take PPO

By Kelly D. Moore, CEBS, VP of Legislation

At this month's bill review in Sacramento, we reviewed SB 1373, which would require healthcare service providers to give an insured written notice to inform when the provider is not in the patient's network. An issue that occurs with great frequency is that when patients undergo surgery with an in-network doctor in an in-network facility, they are getting hit with an unexpected anesthesiology bill of \$2,000 or more. Sure, the anesthesiologist takes PPO, but they are not in-network most of the time, which results in a higher-than-expected cost.

Even when the insurance carrier agrees to pay the claim as an in-network claim, as in the case of one of our clients recently, the payment was only \$800, so the patient still owed \$1,200 for the anesthesiologist's services. The bill would also prohibit a health facility or a provider group from holding itself out as being within a plan network, unless all of the individual providers providing services at the facility or with the provider group are within the plan network.

Currently, the burden of determining whether or not an anesthesiologist is in-network is on the part of the patient, even though the hospital and physician or medical group is coordinating all the players. They could have the knowledge about whether or not they are an "in-network" provider, so are they not helping the patient determine this because they either do not know or do not care to look into it. In an emergency surgery, there is no time to do any prep work, and this situation is almost always detrimental to the patient. Regardless of in-network or out-of-network status, in the event of a true emergency, the insurance pays the bill as an in-network cost, and I think the anesthesiologist should accept that payment as "paid in full."

Sometimes the laws they are cooking up in Sacramento protect people from a harm they do not realize is there, which is a good thing.

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Thank You for Joining Us at University Day!

Getting to the Heart of the Matter - February 14, 2012 - Hilton Costa Mesa



Thank you to all who attended OCAHU's annual University Day! The event was a massive success, and we thank you for *getting to the heart of the matter* and learning with us. We hope to see you again next year!

We'd like to extend a special OCAHU thank you to our University Day Chair, Pat Stiffler, and to our University day key note speakers:

Nick Ray, CLU, RHU, ChFC, MBC

Michael Belote, Esq

David L. Fear, Sr., RHU



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Under the Tuscan Sun

By Suzanne Purnell, Women in Business Chair

Please join us as we celebrate one of the most highly anticipated OCAHU events of the year!

Our 10th Annual Celebration of Women in Business Luncheon & Fashion Show Charity Event will be held on June 1, 2012 at the Richard Nixon Library. Doors open at 10AM. Sponsorship and donor opportunities are still available. Visit our www.ocahu.org for more details.

We are proudly supporting the New Hope Grief Support Community charity at this event. New Hope provides grief support & counseling for children, teens and adults experiencing the loss of a loved one. We are also supporting their sister program, TAPS, which was created for those grieving the loss of a loved one in the military. Please visit their websites at www.newhopegrief.org, and www.TAPS.org.

Below are some of the highlights that will be featured at our coming event:

- **Grand Prize trip for two to Tuscany, Italy.** Single tickets are \$15 each, or three tickets for \$40. Winner need not be present to win.
- **Win one of our themed raffle baskets** valued from \$250 to \$600! Pre-sale raffle tickets are \$25 for 30 tickets, or \$25 for 25 tickets on the day of the event.
- **Merchant vendors!** Enjoy shopping for birthdays, grads, and yourself! The merchants give 15% of their sales back to New Hope Grief Support Community.

This wonderful event would not be possible year after year without our very generous sponsors and donors. We are so appreciative, and thank everyone for your continued support.

I would like to extend a special *thank you* to our committee of women who bring this event to life each year. Please join me in thanking our committee for their time, energy and passion: Dawn Quinn, Diana Miller, Dvorah Mariscal, Erika Adkins, Gail James Clarke, Grace Hong, Janell Reina, Julie Raff, Kristin Komen, Maggie Stedt, Nicole Wallstrom, Patricia Stiffler, Paula Wilson and Susan Baker. *Thank you, ladies! You rock!*

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Nominate a Woman Who Inspires You!

The "Celebration of Women in Business" is an event on June 1, 2012 to honor an individual businesswoman in Orange County for her contribution to her family, peers and community. You are invited to nominate a woman in business that inspires you with her leadership, energy, concern for others and commitment to her business and community.

Find the nomination form at www.ocahu.org. On the home page, under "Calendar of Events," click the details tab of the "Celebration of Women in Business" event to locate the nomination form. Or, email Susan Baker at susan@premierlife.com for more information.

The deadline to submit a nomination has been extended to April 23, 2012. Please nominate an inspiring woman today!

Celebrate Women in Business!



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Use Your NAHU Membership Resources!

By Maggie Stedt, LPRT - VP, Membership

One of the best aspects of your membership in your Health Underwriter's association is the NAHU website www.nahu.org. This site offers effective tools and information that today's health producer needs to know. From the latest news on legislative and compliance issues, professional development and discussions with your peers, this is a site you should access regularly! Here are just a few highlights of the information and tools ready for you:

Legislative and Compliance

- Share your issues and concerns with your state and national representatives through Operation Shout.
- View the new Compliance Corner, a one-stop place for members to find the majority of the federal statutes that affect the employee benefits world.
- Become knowledgeable about what your association is doing for you and your clients.
- Learn some key talking points to share with prospects and clients about pending and new legislation.
- Obtain some powerful tools to hold an effective and informative discussion with your clients and prospects.

Personal Development

- NAHU provides its members with multiple opportunities to obtain professional designations and earn continuing-education credits.
- Utilize your member benefits to the fullest by taking advantage of the industry experts and resources made available through our association's partnerships with government agencies, universities, other associations and education specialists through webinars and articles.
- Join the Speakers' Bureau or find speakers for special events.

Membership and Chapter Resources

- Manage your contact and profile information.
- Easily pay your dues and subscriptions.
- Find other members.
- View and register for upcoming events.
- Browse and purchase items from NAHU Store.

Media and Communications

- Find Media Kits (Writing Samples & Information Resources), broadcast scripts for TV and radio, ads and various print materials including brochures
- Learn tips and tricks for working with the media effectively
- Access your HIU Magazine online!

Connect with other Members!

- Join the conversation with a special interest group of your peers whether it is small group, Medicare or others. Ask for assistance and get answers from others in the know!
- Find out about national, regional and local chapter meetings (A great way to meet others if you are traveling!)
- Don't forget to sign up for the Daily News!

And you can join in on the conversation through Twitter by following us at @nahudotorg

Make it a habit to get involved in your association websites: www.ocahu.org, www.cahu.org, or www.nahu.org. There is so much more to explore and learn!

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2011-2012 LPRT Qualifiers

By Pat Stiffler,
Awards/Historian & University Day Chair

Special recognition was given to our 2011-2012 LPRT qualifiers at the March membership meeting:

John M. Word, III, CLU, RHU, REBC –
Lifetime & Qualifying Golden Eagle Agency

Suzanne D. Purnell, LPRT – *Lifetime*

Dorothy M. Cociu, RHU, REBC – *Golden Eagle*

Timothy P. Johnson – *Golden Eagle Agency*

Grace Hong – *Golden Eagle Carrier Rep*

Lisa Oudt – *Golden Eagle Carrier Rep*

Helen Zajac – *Golden Eagle Carrier Rep*

John D. Evangelista, LPRT – *Soaring Eagle*

Anna Grubbs – *Eagle*

Patricia Mihalyi-Stiffler – *Eagle*

Margaret Evelyn Stedt, CSA – *Eagle*

Terri B. Green, HIP, LPRT – *President's Council*

Another National Award that our members can qualify for is the President's Triple Crown Award.

To qualify for the Triple Crown, within the calendar year (01/01-12/31), a member must:

- HUPAC: Participate in \$10 x 12 draft program or contribute \$150 total
- Membership: Recruit two or more new members
- Advocacy: Use Operation Shout to send three or more messages

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Please join us at our coming events!

16th Annual One Heart at a Time Charity Golf Event, April 25th: Our annual event benefits the Cystic Fibrosis Foundation. Please come join us at Coyote Hills Golf Club in Fullerton. Register to golf today!

Annual Meeting of Membership & Carrier Panel Program, May 8th: Our carrier representatives will be discussing various subjects that affect you and your clients every day. Visit www.OCAHU.org for more information.

10th Anniversary of the Celebration of Women in Business Seminar, June 1st: Join us for our annual Women's seminar! Visit www.OCAHU.org for more information.



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