

Orange  
County  
Association of  
Health  
Underwriters

Vol. 10, Issue 3

April 2016



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

THE



Join us Tuesday, April 18th  
**Take a Swing “Fore”  
the Cure  
Golf Tournament**  
**Benefitting the  
Cystic Fibrosis Foundation**  
at the Alta Vista Country Club

**Inside this Edition:**

- Legislation Update
- Congratulating Ron Masters— Pinnacle Winner
- PAC in 2016
- Why OCAHU?

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# Table of Contents

Thank you for being a part of OCAHU!

Page 3 **Letter from OCAHU President - Maggie Stedt**

Page 4 **Congratulating 2016 Pinnacle Award Winner  
Ron Masters, RHU**

Page 5 **Why OCAHU? - Tracy Hanson**

Page 11 **Legislation Update - Robert Semrow**

Page 14 **Summer is Almost Here! - Casey Meserve**

Page 15 **OCAHU Board of Directors 2015-2016**

Page 17 **PAC in 2016 - Ryan Dorigan**

**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.*



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## Letter from OCAHU President, Maggie Stedt

**T**he first quarter of 2016 was certainly a busy time of many accomplishments for OCAHU members!

I'd like to congratulate Pat Stiffler, President-Elect and Awards/Historian, and Casey Meserve, VP of Professional Development, and their team for putting together such a successful Business Development Summit in February. We had over 300 attendees, lots of

great speakers, break-out sessions and vendors.

I heard from several members that day who told me this year's event was our best yet! It was great to hear that so many agents found the Business Development Summit to be productive, and that it offered so much information to agents to help their businesses in 2016. Thank you Diane Laird, John Nelson, Dorothy Cociu, Coleen Gimbell, Nigel Ohrberg and Frans Trisnadi for your contributions at our event – and I enjoyed speaking at it as well! We really appreciate the participation from our exhibitors and, most especially, our sponsors. This meeting would not have been possible without all of them!

Your OCAHU team Ryan Dorigan, David Ethington, Lawrence Hartley, Nicole Salas and I represented you at the 2016 Capitol Conference in Washington, D.C. from February 20-24, 2016. We heard from outstanding speakers, attended a leadership forum, participated in some fun events – the Vanguard Council and the HUPAC Bowling event, and also found some time for a dinner together. Congratulations to David Ethington for receiving the Vanguard Scholarship Award in Region 8 during his first visit to the Capitol Conference.

Most importantly, your team was able to meet with four legislative representatives and/or some of their staff: Dana Rohrabacher, Loretta Sanchez, Edward Royce and Mimi Walters. We discussed issues facing us and our clients:

- Repealing the Cadillac/excise tax
- Removing broker commission from the medical loss ratio (MLR) calculation
- Improving access for agents and brokers to [healthcare.gov](http://healthcare.gov)
- Stopping the national premium tax (HIT)
- Address the employer reporting requirements and support the small tax credit
- Work for COBRA to be creditable for Medicare beneficiaries
- Consider returning the second Open Enrollment period in the first quarter annually.

It was an honor for us to represent our OCAHU members. A big thank-you goes to Rob Semrow, our VP of Legislation, who arranged the visits and last-minute calls and changes.

The next few months will continue to offer you some informative meetings to attend, aimed to be both fun and educational. We hope you enjoyed our March 22<sup>nd</sup> meeting with CAHU's lobbyist, Julianne Broyles!

Plan to attend our annual charity golf tournament on April 18<sup>th</sup>, our membership recognition and OCAHU board election on May 10<sup>th</sup>, the Celebration of Women in Business on June 3<sup>rd</sup>, and our annual Senior Summit in August. I am looking forward to seeing you at these events!

# Congratulating Ron Masters, RHU

Pinnacle Award Winner 2016

**C**ongratulations to our 2016 Pinnacle Award winner, Ron W. Masters, RHU!

Ron, now retired, has over 40 years' experience as a Benefit Insurance Specialist and Legislative Consultant and is a nationally-recognized speaker in claims administration, benefit plan design, development of reimbursement strategies, and the role of the agent. Ron is experienced in the implementation of numerous ERISA, ERISA-exempt and pre-empt regulated benefit plans, senior products and benefit agency management. He also has a comprehensive background in insurance education and course writing.

Ron has been a member of the National Association of Health Underwriters (NAHU), California Association of Health Underwriters (CAHU), and the Orange County Association of Underwriters for over 30 years. He served as OCAHU President in 1986-87 and was the first National Legislative Council Chair and Lobbyist for NAHU.

Other achievements include: the creation of the first NAHU Capitol Conference; winner of the NAHU Distinguished Service Award winner in 1993; appointment to the California State Advisory Council on Health and Life Insurance – Senate Commissioner; and qualified as an expert witness on health insurance pricing by the Los Angeles County Superior Court.

Thank you, Ron, for your years of service, commitment to our industry, and for making OCAHU, CAHU and NAHU such a success for all agents! Congratulations on your Pinnacle award!



John Word III, Ron Masters, and Rusty Brown—February 2016





## Why OCAHU?

By Tracy Hanson, VP of Membership

**D**o you remember why you joined OCAHU, CAHU and NAHU? The answers across our association can be endless! It's important to remind ourselves of the reasons we joined our association and why we continue to be a part of it. And, of course, our membership in our association brings us many benefits - many of which led us to join our association! Our membership allows you to:

1. **Broaden your knowledge.** Take part in courses, seminars and lectures to keep yourself informed and up to date on the industry's latest innovations, research and legislation. Staying abreast of our industry's trends will help you tremendously and will keep you one step ahead of the competition.
2. **Build a better resume.** Listing AHU membership on your resume is impressive to current or future employers; it shows that you are dedicated to staying connected in your profession.
3. **Enhance your network.** Making connections is critical to your success in the industry, and joining AHU gives countless opportunities to connect on local, state and national levels. Creating professional relationships is important. Being a part of our association allows for this, and gives you a sense of security, trust and comradery with others.
4. **Be a leader.** AHU gives you an opportunity to develop your leadership skills, and this is important for not only your personal growth, but for your growth in your agency.
5. **Make a new friend.** Our association allows for a great way to meet people and make new friends. Use AHU as an opportunity to escape the norm, mingle and have fun!
6. **Give back to the community.** The charity opportunities through AHU are incredible. From our upcoming golf tournament in support of the Cystic Fibrosis Foundation to our annual Celebration of Women in Business event in support of New Hope Grief Support Community, you can easily get involved. Having fun together, networking and raising funds and awareness for these causes adds to our already-fulfilling membership.
7. **Have strength in numbers.** We live in a day where establishing a presence in a career field requires working long hours in the office and bringing work home when the doors close. And with evolving technology, we are never truly away from our clients. At the end of the day, you may have ideas for cultivating partnerships but may not feel up to shouldering all the responsibility required to organize them. In AHU, you have access to an established support system of experienced people who are motivated to get things done. The battle is half-won!
8. **Stay inspired and stay motivated.** Surround yourself with those that are involved in AHU. They love what they do! Being around other members is

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motivational and causes you to be proactive about things you hadn't thought about or thought you didn't have time for.

Whether you joined for just one of the reasons listed here, or for a combination of

them, we can all gain from all of these in our memberships. The more you show up and get involved, the more your membership will serve you. I joined for networking – never thinking of the great friends I would make, how much I would learn, and the joy I would get from supporting our amazing charities. Now I ask you... Why did *you* join? What else did you gain that you didn't expect?



## **Celebration of Women in Business June 3, 2016**

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## Legislation Update

By Rob Semrow, VP of Legislation

**I**t's been a busy start to the year on the legislative front. Our association sent a contingent of OCAHU members to Washington, D.C. to meet up with NAHU and bring our concerns and voice directly to our legislators. Also, I recently traveled to Sacramento to meet with the CAHU State Legislative Board to review the newly-proposed pieces of legislation for this year.

In Washington, D.C. there is never a shortage of legislation or legislators to speak with. For 2016, there are a few key bills that would directly impact the broker community, including H.R. 815 and S. 1661, which propose to remove broker commissions from the MLR calculation in the health reform law. This is so important for all of us, especially with the continued pressures on commission and how they impact MLR. Here is a quick overview of other proposals from the conference:

**Improving access for agents and brokers to healthcare.gov:**

Complete the federal exchange broker portal for the individual marketplace. Amend the marketplace coverage application and transaction records to track and record the identifying numbers for all navigator/non-navigator assisters, call-center support personnel and certified agents who assist an enrollee.

**Employer reporting:** H.R. 2712 and S. 1996 address new challenges related to counting employees and complying with employer reporting requirements that impact both small and large employers.

**Small Business Tax Credit:** H.R. 762 and S. 379 would increase the effectiveness and structure of the Small Business Tax Credit.

**Medicare Advantage Open Enrollment:** H.R. 588/2581 would restore the open-enrollment period for Medicare beneficiaries to make a one-time plan switch to another Medicare Advantage plan or return to traditional Medicare for 90 days after the beginning of each calendar year.

**COBRA as Creditable Coverage:** Allow COBRA coverage to count as creditable coverage for Medicare beneficiaries just as employer-sponsored coverage does.

**Repealing the Cadillac/Excise Tax:** H.R. 879, H.R. 2050, S. 2045 and S. 2075 would permanently repeal the "Cadillac Tax," which will impose a 40% excise tax on health plans that exceed certain cost thresholds beginning in 2020, following the two-year delay passed in December

2015.

**Stopping the HIT:** H.R. 928 and S. 183 would permanently eliminate the national premium tax (HIT) that will add more than \$500 annually in costs to a typical family policy, with the total cost in 2016 at \$11.3 billion.

On the California front, we have some bills with similar concerns and some state-specific concerns:

**AB1839** – Children being placed automatically on Medi-Cal and alternative processes and options

**AB2209** – Healthcare Coverage and clinical care pathways

**AB2436** – Healthcare disclosures of drug pricing

As these and more than 70+ bills we are tracking develop, OCAHU and CAHU legislative teams will be reaching out to you requesting your voice and support. We want to ensure the importance of the broker's voice and want to loudly declare the impact these proposals will have on consumers - and make sure we are heard by our legislators. We will dive deeper into specific bills with more updates as we progress through this legislative year.



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## Summer is Almost Here!

By Casey Meserve, VP of Professional Development

**S**ummer is coming, and with the summer comes the end of the 2015-2016 AHU year. But, don't go running off just yet on all your vacations! OCAHU has a few exciting events planned for you before summer vacation begins, as well as the always-educational and always-fun NAHU Annual Convention. So, please mark your calendars and plan for the following events and

meetings:

April 18, 2016	Take a swing at Cystic Fibrosis at our annual charity Golf Tournament in support of the Cystic Fibrosis Foundation.	Another year brings another round of golf for us at OCAHU benefitting the <b>Cystic Fibrosis Foundation</b> . Come out to the <b>Alta Vista Country Club</b> for a great day with friends, colleagues and clients raising money for a charity that is dear to OCAHU.
May 10, 2016	OCAHU Oscars: Annual Meeting of the Membership and Membership Appreciation	Come to our OCAHU Oscars event and celebrate another year with your association and colleagues. <b>NAHU President and OCAHU member, Don Goldmann, will be presenting the Oscars this year!</b>
June 3, 2016	14 <sup>th</sup> Annual Celebration of Women in Business Charity Event and Fashion Show – at a new venue this year	It's the not-to-be-missed OCAHU event of the year! We have a blast together and give back to our local community by supporting the <b>New Hope Grief Support Community</b> . Our event this year is at a <i>new venue</i> , <b>Pasea Hotel and Spa in Huntington Beach</b> . Come be a part of this great day!

In addition to these upcoming events, OCAHU is already in full swing preparing for the 2016-2017 AHU year. We are working on the plans for our first meeting, which will take place in September 2016. If you have thoughts or suggestions for topics you'd like to learn about for the upcoming year, please let us know now. OCAHU is here to serve *you*. We want to provide meaningful meetings, content and ideas that will help you succeed in our industry today and for all the years to come.

I wish you a successful and prosperous second quarter. According to some, it's the only quarter brokers have left that isn't consumed with fourth-quarter thinking!



# Take a Swing "Fore" the Cure

Orange County Association of Health Underwriters

**Annual Charity Golf Classic | April 18, 2016**

**Alta Vista Country Club**

777 E. Alta Vista Street - Placentia

## THE FUN STARTS EARLY!

- 9:30 a.m. Check-In & Putting Contest
- 11:00 a.m. Lunch
- 11:30 a.m. Shotgun Start (Scramble Format)
- 5:30 p.m. 19th Hole Refreshments, Dinner, Award Presentation and Opportunity Drawings

### Proceeds to benefit:



### About the CF Foundation:

Their mission is to assure the development of the means to cure and control cystic fibrosis and to improve the quality of life for those with the disease.

Cystic fibrosis is an inherited chronic disease that affects the lungs and digestive system of about 30,000 children and adults in the United States.

A defective gene and its protein product cause the body to produce unusually sticky mucus that clogs the lungs and obstructs the pancreas.

### Registration Fees

Super Ticket Package: \$225

*Includes: golf, Super Ticket (scratcher card for prizes, 25 raffle tickets, 1 Grand Prize ticket, 2 mulligans, and entry into all course contests), lunch & Awards Dinner.*

Individual Player: \$175

*Includes: golf, cart, lunch & Awards Dinner.*

Dinner Only \$50

*Includes: drink ticket*

**Sponsorships are available!**

See reverse side for more information.

**Orange County Association of Health Underwriters (OCAHU)**

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## SPONSORSHIP Opportunities

Questions? Contact Chairman John Evangelista at [john.evangelista@coloniallife.com](mailto:john.evangelista@coloniallife.com) or  
Gail James Clarke at [orangecountyahu@yahoo.com](mailto:orangecountyahu@yahoo.com)

**Presenting:** **\$5000**

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**Grand Prize:** **\$3000**

Includes: Golf Super Ticket Package for 4, Tee sign, Opportunity to pull Grand Prize raffle ticket and present prize, Lunch & Awards dinner.

**Beverage Carts:** **\$2750**

Includes: Golf for 4, Company logo sign on beverage carts and opportunity to ride along with beverage cart employee, Tee sign, Lunch & Awards dinner.

**19th Hole:** **\$2750**

Includes: Golf for 4, Logo on drink tickets, Sponsor table in bar area, Tee sign, Lunch & Awards dinner.

**Putting Green:** **\$1000**

Includes: Golf for 2, Tee sign, Lunch & Awards dinner.

**Driving Range:** **\$500**

Includes: Tee sign, Lunch & Awards dinner.

**Closest to Pin:** Tee sign on course. **\$350**

**Tee:** Tee sign on course. **\$250**

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<input type="checkbox"/> Super Ticket Package <b>BEST DEAL</b>	\$210	<input type="checkbox"/> 19th Hole Refreshments	\$2750
<input type="checkbox"/> Individual Player Package	\$175	<input type="checkbox"/> Driving Range	\$1000
<input type="checkbox"/> Dinner Only	\$50	<input type="checkbox"/> Driving Range	\$500
<input type="checkbox"/> Presenting	\$5000	<input type="checkbox"/> Closest to Pin	\$350
<input type="checkbox"/> Grand Prize	\$3000	<input type="checkbox"/> Tee	\$250
<input type="checkbox"/> Beverage Carts	\$2750		

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Please complete and return by **April 3rd, 2016**. **Cancellation Prior to April 3rd - 50% penalty;**  
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## PAC in 2016

By Ryan Dorigan, VP of Political Action Committee

**H**appy spring, OCAHU! We received quite a few generous Political Action Committee donations at our Business Development Summit in February, and I want to thank those contributors on behalf of the entire association. If you haven't made a PAC contribution before, why not make one today?

The donations we receive on behalf of our PAC go directly to ensuring that our association will continue to have a voice in Sacramento and Washington D. C.

I just returned from the National Association of Health Underwriters Capitol Conference in Washington, and I can give a personal account of how well-respected and well-received our association continues to be with legislators all over the country.

The most important aspect of achieving our goals will always be you. Our members are not only industry professionals – our members create a voice and advocate on behalf of our clients. The second critical aspect to achieving our goals will continue to be our PAC contributions.

We don't intend for this to be money grab from you. Your PAC contribution should be very affordable and manageable. Think, "one cup of coffee a month." Instead of taking that one trip to Starbucks, make that \$10 or \$15 donation to support your industry's future. If every one of our members could make this monthly contribution, our reach and ability to directly impact legislation would grow tremendously.

And remember, we have a PAC on both the federal and state levels. This gives us a voice on the national level in Washington, D.C. and on the state level in California. We will be traveling to Sacramento next month to advocate on your behalf, so please keep those contributions coming in!

I encourage you to reach out to me or any other board members to let us know exactly what you think we should be supporting in our Political Action Committee's efforts.

Thank you very much, and let's enjoy ourselves at the golf tournament!



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

**Please join us at our events!**

## **20th Annual Take a Swing "Fore" the Cure Charity Golf**

**Tournament, April 18th:** OCAHU will once again sponsor the Cystic Fibrosis Golf Classic at the Alta Vista Country Club. 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. Due to CAHU's Annual Capitol Conference during the third week of the month, this meeting is scheduled on the second Tuesday.

## **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, the Pasea Hotel and Spa in Huntington Beach! Registration is open now and sponsorships are also available!



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