

Coastal Bend Association of Health Underwriters

Denise's Thoughts

CALENDAR

November 8, 2011

Hilton Garden Inn
Jacqueline St.
Hilaire
Two Hours of CE
Working with Your
Benefit Specialist
after Healthcare
Reform
Course #83632

MEMBERS ONLY



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ISSUE

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November 2011

Fall is definitely in the air. Its Medicare enrollment season and January 1 is right around the corner. Strategically most of us are probably working on our business plan for next year. In the wake of healthcare reform, reduced health insurance commission and to remain competitive agents are forced to review how they do business and what services they are providing to their clients. As a chapter we are committed to offering programs to assist with these efforts.

During our October 14th sales symposium a number of CE's including Global Emergency Services, Medicare 101, and Managing your Business Strategically were offered. This month we are fortunate to have a two hour CE provided by Jacqueline St. Hilaire titled, Working with your Benefit Specialist after Healthcare Reform.

In December we will feature a one hour CE by Alicia Haff, attorney at law. Her CE is titled "Current State of Affairs, A Shortened Account. Alicia has been practicing law in Texas since 1997. She also obtained her General Lines Insurance License in the State of Texas in 2007 to further assist employers and insurance brokers in handling employee benefit matters. As of June 2010 Alicia has pursued a more proactive practice focused on assisting employers in avoiding or at least preparing for employee lawsuits and governmental audits. While she is still a practicing litigator, Alicia's primary focus today lies in assisting employers in auditing their employment practices and improving their human resource procedures. This CE has a little something for everyone.

For the first time we will offer member agents the opportunity to purchase a table of 8 for \$200 at the luncheon whereby they can invite their clients to listen to this valuable information. Watch your email box for the luncheon meeting invitation.

Polly Harris remains hard at work with the TAHU Convention Planning Committee. You may not be aware that Misty Baker, former TAHU President Elect, accepted a paid position with Independent Insurance Agents of Texas (IIAT) in September. During the TAHU board meeting in October a great deal of discussion revolved around her new position, her position as President Elect and possible conflict of interest. As of October 31 Misty Baker voluntarily submitted her letter of resignation effective immediately. The Executive Committee of the TAHU board is meeting and planning to distribute more detailed information about this action and how TAHU will move forward.

It has been a busy month and it will only get busier. Stay tuned. . .

CBAHU Executive Board

President	Denise Villagran
President Elect	VACANT
Treasurer	Elsie Gaertner
Secretary	Shelley Love
Past President	Polly Harris

Committee Chairs

Membership	Bob Corrigan/Polly Harris
Awards	Denise Villagran
Hospitality	Mandy Castillo
Legislative	Leo Barrera
Grip	Bob Corrigan
Education	Polly Harris/Denise
Media	Tina Durand
Public Service	Open
Newsletter	Open
Website	Tiffany Pharis
Sponsorship	Open
Care Chair	Cindy Gentry

Trustees

Rick Ott, Nedra Clingan, Robbie Burgess, Tina Durand

Trustees Emeritus

Denise Villagran, Laura Hebert, Annie Castro, Kelli Campion, Diane Lee, Kathy Greene



Healthy Notes

SLEEP, We all need it, Most don't get enough of it.....

Need reasons to turn in early?

- ⓪ **Learning and Memory:** Sleep can help the brain commit new information to memory. In studies, those who slept after learning something new did better on tests later.
- ⓪ **Metabolism and weight:** Long-term lack of sleep may cause weight gain by affecting how your body processes and store carbohydrates and changing levels of hormones that affect your appetite.
- ⓪ **Safety:** Sleep deprivation can lead to falling asleep during the day, which can result in falls and mistakes such as road accidents.

Autumn Pumpkin Soup

1 cup pumpkin (canned or fresh)
1 quart fat free milk
1 tablespoon grated yellow onion
½ tsp. powdered ginger
2 Tbsp. butter
2 Tbsp. flour
Salt to taste

Mix pumpkin, milk, onion, and ginger in a pot and cook over moderate heat 10 minutes. Melt the butter in a small pan, stir in flour, and cook until smooth and thick. Pour a little soup into the butter-flour mixture, stirring until blended. Slowly pour into the soup. Add salt to taste. Continue to cook, stirring frequently until hot.

Serves 4: 149 calories, 3.5g fat, 12.7mg cholesterol, 20.4g carbohydrate, 9.6g protein



**CBAHU Calendar of Events
2011-2012**

- November 8** **2 Hour CE presented by Jacqueline St. Hilaire**
MEMBERS ONLY
Working with Your Benefit Specialist After Healthcare Reform
Course #83632
- December 13** **1 Hour CE presented by Alicia Haff**
Current State of Affairs – A Shortened Account
Course #83751
- January 10** **1 Hour CE presented by Carolyn Goodwin**
Health Care Coverage Options for Texans
Course #14567
- February 14** **4 Hour CE Mini Seminar for Members and Invited Clients**
Presented by Ouida Peterson
2 Hour CE National Healthcare Reform, How and When
Course #82626
2 Hour CE COBRA-WHO, Subsidy and Options
Course #82627
- March 13** **1 Hour CE – presented by Glen Baecker**
Term vs. Permanent, The Whole Truth & Nothing but the Truth
Course #Filing Pending
- April 13** **6 Hour CE – Annual Day of Education**
Education Service Center
- May 8** **1 Hour CE – TBD**
- June 12** **1 Hour CE - TBD**

An Opportunity

On November 15th, 2011 marks the Community Day of Giving. Our partner, Mission of Mercy is a beneficiary of this special day. Contributions made will be matched and this doubling effect will be important as the Clinic is in dire need of financial community support.

On November 15th, please go to www.coastalbenddayofgiving.org beginning at 12:01am when the clock begins. Contributions will only be accepted on line. Look for the Mission of Mercy and click on their tab to make a very critical contribution. This is for a 24 hour period only.

The Organization serves a very special need in this community and the demand unfortunately has been greater than anticipated. This Clinic draws its entire support from our community at large and every dollar raised is a very special dollar that provides primary care and pharmacy benefits to individuals in need. There are **no** federal, state or local government funding that is used by Mission of Mercy, instead it totally supported by people who care like you and me.

Your gift will be greatly needed and very much appreciated. Thank you on behalf of the Mission of Mercy.

Leo R. Barrera, Jr.

Pay or Play?

Everywhere you turn these days people are talking about healthcare reform and the PPACA. Most of the talk is about the Constitutionality challenges to the mandate on coverage or other aspects of the act. What I haven't seen too much discussion about is preparation for one of the most impactful changes under the PPACA; the state run exchanges coming in 2014. Sure, some or all of the PPACA might be overturned or rewritten, but it seems inevitable that public exchanges, private exchanges or both are around the corner.

What are companies doing to prepare for this huge change and what are brokers and consultants doing to educate and prepare their clients? Many struggling companies and those in industries that don't need to worry about employee retention will take this as an opportunity to drop coverage. The only formula they care about is penalties < cost of coverage. They see this as an opportunity to reduce total compensation to their employees and book the difference. However, most employers are not going to take this simplistic view of the decision to "Pay or Play". Many companies face competition to attract and retain employees even in a down market, and who knows what the job market will look like two years from now. Other employers realize that even in the absence of intense competition for employees, a happy and healthy employee is a more productive one.

So what can a broker or consultant do? The first step is to educate yourself and co-workers on what is involved in the decision to Pay or Play. You can only then start to educate your clients on the many inputs and considerations to this decision. Cost of coverage, out of pocket costs, employer penalties, subsidies and taxes are the major considerations. Employers will want to consider the total impact to their cost as well as their employees and the most prudent employers will seek out the option that offers the best value and lowest cost for their company and employees in aggregate. Complicating the issue further is the fact that the effect to employees of sending them to the exchanges will vary, sometimes greatly, employee to employee. Fairness and effect to key employees are also considerations of the prudent employer.

So when should employers start thinking about the Pay or Play decision? As my title suggests, the best time is now. One option available to employers will be to revise the coverage they offer employees, perhaps to utilize consumer driven health plans or to move towards a self funded platform. These changes are often times easier to make over two plan years rather than one, allowing for a more gradual change. The decision isn't an easy one though; the considerations are complicated and it is difficult to get the right information to make the right decision. Proper decision making requires good information, and in this case that means comprehensive modeling of the options available to the employer. Benefit Innovators is one company offering this type of modeling to brokers and consultants that are looking to be that decision making partner with their clients. Employers are going to be looking for answers, if they aren't already. An informed broker or consultant is one in a position to retain those clients asking questions, regardless of the coverage option they end up choosing. I recommend insurance professionals, at the very least, be knowledgeable enough to encourage employers to consider all ramifications and options before making the decision to Pay or Play.

PCIP's Broker Registration Process Opens

Federal regulators met with NAHU staff this afternoon via conference call to announce that the federal [Pre-existing Condition Insurance Plan \(PCIP\)](#) has finalized its online agent and broker registration process, effective today. Agents and brokers who wish to become involved can now [register](#).

The federal Department of Health and Human Services announced this May that the high-risk pool program created by the Patient Protection and Affordable Care Act (PPACA) hoped to be able to begin paying agents and brokers for successfully connecting eligible people with the PCIP program by October 1. The program was actually able to initialize the broker referral program earlier than anticipated and will begin registering qualified agents and brokers now, so that they can begin paying a \$100 flat enrollment fee effective September 1.

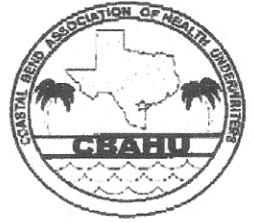
To qualify to participate in the PCIP broker referral program you must:

- Be an insurance broker or agent in good standing in your state. Your license must be confirmed through the NIPR database.
- Have a valid federal tax identification number (FTIN) or Social Security number (SSN).
- Agree to accept payments via EFT.
- Submit a completed W-9 form.
- Submit a completed EFT form for electronic payment.

Once a broker registers for the program, beginning in September, he or she will be able to enter PCIP's online broker site and submit his or her referrals to the program and claim enrollment fees for them. Since a referral payment is dependent upon the applicant submitting a complete application and also remitting the first month's premium payment, PCIP's payment of the referral fee to the broker may take as long as 90 days. However, the payment time frame could be much quicker, if the completed application and premium are received by PCIP in a timely manner.

The PCIP broker referral program only applies to the 23 states where the federal government runs the PPACA high-risk pool program. However, most of the other states who run their own programs also utilize the services of health insurance agents and brokers, and compensate them for their services. The average payment by state-run PPACA high-risk pool programs is a flat \$85 enrollment fee.

**COASTAL BEND ASSOCIATION OF HEALTH UNDERWRITERS
NAHU MEMBERSHIP APPLICATION**



Last Name	First Name	Designation (s)
Company	Title	Referred by / Sponsor
Mailing Address	City	State Zip

Telephone	Fax	Email Address
Home Address (for Legislative Purposes)	City	State Zip Home phone number

Full NAHU Membership:	NAHU Dues \$270.00 TAHU Dues \$100.00 CBAHU Dues \$15.00 Total Dues \$385.00	<input type="checkbox"/> Check payable to NAHU <input type="checkbox"/> Monthly Bankdraft \$32.08/mo <input type="checkbox"/> VISA, M/C, AMEX	<input type="checkbox"/> Local Affiliate Member: \$55.00 Renewable billed Jan 1 st (Current full member of another TAHU Chapter) <input type="checkbox"/> Local Associate Member: \$50.00 Renewable billed Jan. 1 st (support staff not working in sales capacity) Bank draft not available for Affiliate & Associate Memberships. (Checks payable to CBAHU)
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Credit card # _____ Signature: _____
 Expiration Date: _____ Val. Code _____ Circle One: VISA M/C AMEX

Bank Draft Authorization: I / We hereby authorize the National Association of Health Underwriters to initiate debit entries to my / our account named at the Bank below, hereinafter called BANK. This authority is to remain in force and effect until BANK has received written notification from me / us of its termination in such time and in such manner as to afford BANK a reasonable opportunity to act on it.

(A BLANK VOIDED CHECK FROM THE ACCOUNT YOU WISH TO HAVE DEBITED MUST ACCOMPANY THIS APPLICATION)

Name _____ Bank Routing _____ Account _____
 Signature _____ Date _____

Mail Application & Check to: Polly Harris - Membership Chair Ph# 361-852-9000
Via email: polly@pollyharrisins.com

Please indicate your area of practice:

<input type="checkbox"/> Long Term Care	<input type="checkbox"/> Disability	<input type="checkbox"/> Managed Care	<input type="checkbox"/> Retirement
<input type="checkbox"/> Individual	<input type="checkbox"/> Large Group	<input type="checkbox"/> Small Group	<input type="checkbox"/> Worksite Marketing
<input type="checkbox"/> TPA	<input type="checkbox"/> Self Insured	<input type="checkbox"/> Medicare Supplement	<input type="checkbox"/> Dental

Board Committees I'd to help on:

Membership Special Events Newsletter Education events (CE)
 Legislation Anywhere I can be useful

NOTE: A portion of your dues are tax deductible: NAHU \$146.25, TAHU \$60 & CBAHU \$15