

April 2007

## The Doctor is Out: House Calls Coming Back for Some

**F**or some of the most frail and chronically ill of the region's elderly population, an old-fashioned practice is back: doctor house calls.

Independence Blue Cross, one of the region's largest insurers, is implementing a program in which doctors come calling to 500 Medicare patients in southeastern Pennsylvania. The program is free to the patients, who generally have at least two chronic illnesses and have been hospitalized at least twice in the previous year. Besides monthly checkups, doctors are available around the clock by cell phone. That approach is preferred by many housebound patients and it reduces unnecessary and expensive emergency room visits and hospitalizations, said Richard Snyder, senior vice president of health services for Independence Blue Cross.

"The way to look at this is, if we're able to provide a continuum of care for patients so they wouldn't get so ill and they could avoid the emergency room or hospitalization, that would have a definite impact on health care," he said.

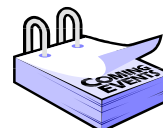
If the pilot program receives positive reviews from doctors and patients - it already has in other locations where it is being tested, including parts of California and Florida - home visits could be rolled out to all eligible Medicare recipients in the area.

For the pilot phase, five doctors share the five-county area, which is split up geographically. Each doctor has a caseload from 80 to 120 patients, said Blue Cross medical director Louis DeMaria.

"Yes, there's travel involved, but they plan their days out and they enjoy what they do," he said. "House calls are an excellent way to deliver care, and it's very satisfying." Home visit physicians, the "eyes and ears" of the patient's other doctors and specialists, allot about an hour a visit - considerably longer than a typical office appointment. The goal is to identify and address any developing problems before they require a trip to the ER, DeMaria said.

*Source: HealthDecisions.org, as reported by the Allentown Morning Call, Joann Loviglio, AP*

### Calendar of Events



- **April 17** - Monthly Membership Lunch Meeting (11:30 a.m. - 1:30 p.m.), **Understanding Contracts (1 hr. CE, #194101)**, Speaker: **Jason Herbison, LISI**, Courtyard by Marriott, Oxnard
- **May 1** - Board of Directors Meeting (9 - 10:30 a.m.), Westlake Village
- **May 7** - **VCAHU Golf Tournament**, Sterling Hills Country Club (see ad, pg. 2)
- **May 15** - Monthly Membership Lunch Meeting (11:30 a.m. - 1:30 p.m.), **Ending Life with Grace and Dignity (1 hr. CE, #170943)**, Panel Discussion, Moderator: **Barry Fisher, Barry J. Fisher Insurance Services**, Courtyard by Marriott, Oxnard

## President's Message



Let me first say "Thank You" to all the membership for your attendance at our meetings this year. I have seen a steady increase, and this is very encouraging for us as a chapter. Great job everyone. Keep it up!

I do have one request for everyone. Please make sure to RSVP for the monthly member meetings. I love to see the large turnouts at the meetings, but we need to provide an advance headcount to the hotel. This headcount determines how many lunches and place settings will be available. We definitely don't want folks to arrive at our meetings only to find out they have neither a chair nor a meal.

We had a great meeting last month and received a lot of good information from Colonial on voluntary benefits. Don't leave sales or valuable employee retention strategies on the table next time you are talking with a client. Voluntary programs are excellent tools for employers and employees alike. If you missed this meeting, see Nancy Miller's article on page 3 for more highlights.

We only have a few member meetings left this year, and we have some great things in store for you. The April meeting will focus on understanding contracts and will be delivered by LISI. The May meeting will be a panel discussion entitled "Ending Life with Grace and Dignity."

Time has flown by this year, and as I reflect on my term as president, I am grateful not only for the experience of being your president but also for my fantastic board of directors and for the feedback I have received from many of you. I look forward to continuing my service next year as I assist on Jason Herbison's board of directors.

*Brandon Martin*

**VCAHU President  
2006-2007**



*10<sup>th</sup> Annual*  
**Ventura County Health Underwriters  
Golf Tournament  
May 7, 2007**



**Registration:**  
11:30 am  
**Lunch:**  
12:00 noon



**Location:**  
**Sterling Hills Golf Club**  
901 Sterling Hills Drive  
Camarillo, CA  
Phone: (805) 987-3446



**Shotgun Start:**  
1:00 pm

**For more information, please call Stu Avery at  
(805) 482-1010, ext. 106**

## Volunteers Needed for PAC Drive

*by Christopher Denton, PAC Chair*

This month I have good news to report. During CAHU's monthly PAC conference call, it was announced that our chapter is in 3rd place statewide for PAC contributions. We now sit at 41.4 percent of our goal for 2007. Our target amount is \$20,600, and our February donations amounted to \$620.

With the various health care reform proposals being presented in California, I would like to do a "full court press" to see how much we can raise in PAC contributions for the remaining three months of our chapter year. Please join me, and be a part of a small but mighty committee that I am putting together to help us reach our goal and make our voices heard in Sacramento.

If you would to volunteer just one hour of your valuable time, please contact me at christopherd@warnerpacific.com or by phone at (800) 801-2300, ext. 174.

## March Meeting on ‘Voluntary Benefits’ Generates Sell Out Crowd!

by Nancy Miller, Programs Chair

Terie D. Bradford from Colonial Life was our featured speaker for the March 20 meeting. Terie presented a program on Voluntary Benefits and reviewed topics such as IRS Section 125 Plans and how an agent can use these plans to show employers how they and their employees can save money through tax savings. Terie also talked about ways that agents can add value to their groups' benefits by offering voluntary programs. Employers can attract and retain employees by expanding benefit offerings, and employees appreciate the ability to protect themselves, their income and their families with the addition of voluntary life, accident and disability policies. Finally, Terie reviewed the increasingly

popular “Consumer Driven” HSA-compatible health plans and the role voluntary benefits can play in filling the “gaps” of high deductibles and co-insurance.

At the close of the meeting, Mike McCarey was introduced as the local sales representative for Colonial. He can be reached at 805-445-7791, [mike@mccarey.com](mailto:mike@mccarey.com). Many attendees were the happy recipients of Starbuck's gift certificates, and all attendees received a very nice Colonial coffee cup. Colonial is also sponsoring a \$500 bonus program for new agents—contact Mike McCarey for details!

## Proposed Board of Directors Announced

by Jason Herbison, President Elect

I am pleased to announce my proposed board of directors for the 2007-2008 VCAHU year.

Thank you to the following individuals who have stepped up to hold these important positions. We will vote on the board members at our May membership meeting and install them at our June meeting.

**President** - Jason Herbison  
**Immediate Past President** - Brandan Martin  
**President Elect** - Chuck Rosen  
**Treasurer** - Robert Sichmeller  
**Secretary** - Cindy Jones  
**Program Chairs** - Juli Canter and Christopher Denton  
**Legislation Chair** - Connie Zarkowski  
**Assistant Legislation Chair** - Nancy Miller  
**Membership Chair** - Nicole Allyn  
**Retention Chair** - Kathy Martin  
**PAC Chair** - Chris McConathy  
**Communications Chair** - Bill Hanna  
**Newsletter Chair** - Cindy Jones  
**Webmaster** - Anna Schuttenhelm  
**Member-At-Large** - Aline Roberts

We also have two Member-At-Large positions and a Golf Chair position open for 2007-2008. If you are interested in volunteering your time in either capacity, please contact me at (805) 758-8850 or at [jherbison@lisibroker.com](mailto:jherbison@lisibroker.com).

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