

January 2007

New Year's Resolutions for Insurance Agents

As we ring in the New Year, let's be aware of the many challenges we will be facing in 2007 when we make our New Year's resolutions.

Governor Schwarzenegger is making access to affordable health insurance a priority this year. The new Congress will probably be looking at "Hillary Care" again. Brokers will be viewed as an unnecessary expense to the system. Employers will move to more economical plans, such as high deductible HSA-compatible plans, and employees will complain that they "can't afford" to pay the high deductibles. And throughout the year, we will hear politicians calling for universal coverage, single payer, employer mandates and affordable coverage. So how do we deal with the issues and still protect our jobs?

Here's what we can "resolve" for 2007:

R Renew our commitment to keeping health insurance in the private sector.

E Educate our clients and ourselves on the issues, consequences and possible solutions in our industry.

S Service our clients so well that a deep void will be exposed if agents were no longer in the system.

O Optimize our time and energy so that we can successfully provide for our clients and still have time for our families.

L Learn about the legislative process so that we can be intelligent participants.

V Value who we are and what we do. Agents add value to the system, and we must continue to provide truly valuable service to our clients by addressing their needs and working to solve their problems.

E Elect representatives who will work on behalf of our legislative goals. We must not only vote, but we must actively support candidates and officials who favor retaining the private sector health insurance system.

And what about our carrier partners and their associates? Replace the word "clients" with "agents" and we will have a truly harmonious list of resolutions for 2007.



Connie Zarkowski is VCAHU's Legislative Chair and the author of this article.

President's Message

With the new year upon us, it's a time to make those New Year's resolutions for 2007. Instead of saying "I will lose weight" or making other promises we never keep, let's make a resolution to recruit a new member to VCAHU or donate to PAC.

These are simple resolutions that can easily be attained for the new year and will definitely help out our local chapter.

A good time was had by all at the Holiday Charity Meeting on 12/12/06. The visit to the Pediatric Ward at the Ventura County Medical Center was, as always, heart warming. It was wonderful to see the children's expressions when Santa Claus came in with the presents. Thank you to Santa Claus and his elves for delivering their holiday cheer. If you have never participated in the visit to the hospital, I would definitely recommend it. A special "Thank You" goes to Karen Wood for organizing this event. She does a great job. Another "Thank You" goes out to Florence LaManno for bringing her guests to our meeting. Great job, Flo. Keep it up.

We have great programs coming your way for the new year, such as an update meeting on HSAs for January, as well as our annual Sales Symposium in February. Jason Herbison is setting up a spectacular event for everyone with fantastic programs and speakers.

If I could make one last request, please remember to RSVP for the monthly meetings.

Brandan Martin
VCAHU President
2006-2007



VCAHU Gives Back to the Community

by Nancy Miller, Programs Chair

We had quite a turnout for VCAHU's annual Holiday Luncheon this year with more than 50 attendees! The luncheon capped off a day of activity at the Ventura County Medical Center's Pediatric Ward. Karen Wood, Paul Newman, Elizabeth Holman, Cindy Gray and Anna Schuttenhelm all made the trip and volunteered their time to the project. Paul Newman made a fine Santa Claus with Elves Elizabeth Holman and Cindy Gray on hand to help deliver presents to all children in the pediatric ward—9 in all, including two newborns.

Elizabeth Holman addressed the luncheon attendees, describing how much it meant to her to take part in bringing some happiness to children at a difficult time for them. Elizabeth found the event a very rewarding



experience that other members may want to consider for next year.

Mimi Leza, nursing coordinator from Ventura County Medical Center, also addressed the attendees. She expressed a big "Thank You" to VCAHU members for their contributions (over 3,500 raised this year). This money is spent not only on the children that are hospitalized at the time of Santa's visit, but also on a toy room that is supplied with new toys for children throughout the year.

The holiday lunch was enjoyed by all, as was hearing first hand the results of member's contributions to our selected charity. Thank you to all VCAHU members that helped make this year's event a success and for bringing a bit of happiness to the children at the Ventura County Medical Center.

Board of Directors Makes Plans for 2007



Your VCAHU board, under the direction of president Brandan Martin, meets monthly to bring you meaningful programs and ensure that your chapter runs smoothly.

Donate and Win With PAC!

by Christopher Denton, PAC Chair

Happy New Year!

The year 2007 will be a challenging year for our PAC fund. As Connie Zarkowski points out, a lot of legislation is being introduced that will affect health care; some in our favor and some not in our favor.

We have had several members make one-time donations, and the VCAHU board of directors extends a big "Thank You" to those who have done so. As you know, we have a nut of \$23,200 to crack, and at each meeting I mention how we are

**December 2006
PAC Contributions**

**\$182 debit card
\$427 credit card**

in dire need of donations, big or small. The way we raise money in our particular chapter is that we sell raffle tickets to those to attend. And to make things a little more interesting, we started a new game this year. If your ticket number is called, you are eligible to dig for the red marble that entitles you to the pot of money. If a blue marble is picked, the money rolls over until the next drawing. Right now, the pot is at a whopping \$195, so come to the next meeting and support the PAC.

Now for those we are looking to win an IPOD, donate \$20 and you are eligible to win. To date, we have raised \$300 with this special raffle. I would like to top the amount of \$600 that we raised last year, so invest in your future and donate to PAC.

Five New Members Join Our Ranks

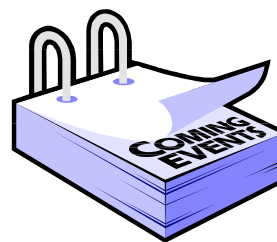
by Chris McConathy, Membership Chair

We are off to a great start with our monthly membership drive! Please continue to invite non-members to our events. We had a fantastic turnout at our November meeting, and I would like to congratulate Nancy Miller on winning the monthly \$50 VISA gift card! Thanks to everyone who brought a non-member as well!

Please welcome the following new members to our chapter:

Nicole Allyn, BenefitMall
Patrick McGinnis, BenefitMall
Paul Roberts, JHC Insurance
Monte Merken, Petersen International
Cindy West, Blue Cross

Remember to bring a non-member to our meeting in January. We will be raffling off another \$50 VISA gift card!



Calendar of Events

- **January 16** - Monthly Membership Lunch Meeting (11:30 a.m. - 1:30 p.m.), **"Best Practices in Employer Implementation of HSAs"**, Presenter: Cora Tellez, Sterling HSA (1 hour CE # 191378), Courtyard by Marriott, Oxnard
- **February 5** - Board of Directors Meeting (9 - 10:30 a.m.), Westlake Village
- **February 23** - 13th Annual Sales Symposium **"Spring Break,"** featuring motivational speakers James Lloyd and Mike Framberger, and CAHU VP of Public Affairs Jeff Miles, continuing education, exhibitors and more! (8 a.m. - 2:30 p.m.), Courtyard by Marriott, Oxnard

Remember to RSVP to all member events!

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The Voice is published monthly by the Ventura County Association of Health Underwriters. Advertising and editorial inquiries can be addressed to Newsletter Chair Cindy Jones at cindyj@warnerpacific.com, (818) 225-0101, ext. 117.