

November 2006

Educating the Uninsured is Everyone's Job

Last month we had the privilege of hearing our local health care leaders discuss their services and ideas for health care in Ventura County. Kudos to the VCAHU Program Chair for putting on a terrific Consumer Ed Day. Admittedly, there has been a lot of controversy over some of the panel's business decisions recently, but in spite of disagreements about how to do it, they all appear to have the best interests of the county at heart. I certainly give these people credit for appearing together and answering the difficult questions posed by our broker members and their clients, and we were all impressed by how open they were to discuss the issues, especially that of the uninsured.



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

be eligible for Medi-Cal or Healthy Families, according to estimates by the Ventura County Health Care Agency.” (Ventura County Star, 10-19-06)

Yesterday, I was involved in a discussion with a carrier about the Healthy Families program and the problem of getting people to enroll. Considering that in Ventura County only 16 percent of the eligible *children* have been enrolled in free or almost-free health insurance programs, it's a big issue. And in spite of numerous and costly social outreach programs, the ranks of the uninsured keep rising. I've been told by social workers in this county that even

when parents *do* enroll their children in Healthy Families, they seldom pay the premiums for more than a few months and that the enrollment statistics don't include the drop-out rate. Hmmm...

I have only seen one study that faults the generosity of social programs like MediCal as a factor in the uninsured's decision not to buy coverage. But those of us who work directly with people who choose not to buy coverage know how great a factor it is. I've endured the frustration of presenting the Healthy Families program to hundreds of parents who qualify, only to have them refuse to enroll their children because they can go to the ER for free. I have presented affordable coverage to young people who have other priorities and believe they are invincible; but they also think they could go on MediCal or file bankruptcy if hit with a big medical bill. We all know the list of excuses for not having insurance – even when it is affordable. But how many people would change their minds if they had significant consequences like having to pay all or most of a high dollar medical bill when they had been eligible to enroll in a plan the previous year and *chose* not to do so. Think of the savings to taxpayers and medical providers here in Ventura County if the 27,000 children were enrolled in Healthy Families and their health care was paid for by insurance. Hmmm....

In the meantime, we need to be proactive with the uninsured problem. Even though we dodged the bullet when Governor Schwarzenegger vetoed SB 840, Sheila Kuehl's single payer plan looms in the background, because it's a sure-fire way to eliminate the uninsured population. Next year, the Governor may like it.

We need to encourage our clients to educate their employees about the many affordable health insurance options. Pass out the California Health Care Options Matrix to employers and doctors' offices. And most of all, get involved!

President's Message



Well, we have sure had a lot of activity in our industry these past few months. With the veto of SB 840 and other issues we face, it's more imperative today that we all donate what we can to PAC, as well as volunteering our time for the association. I would like to thank the following member, Kathy Martin of Carmichael & Associates in Thousand Oaks, for volunteering her time to assist with VCAHU membership efforts. Kathy will be assisting with membership retention. This a great example of how our "little" chapter will continue to grow and prosper.

Last month, we had our Consumer Ed Day with a great turnout of about 85 people. I would like to say "thank you" to our panel participants, sponsors and the meeting attendees for making this a good meeting. We look forward to providing more programs that will be beneficial to our members.

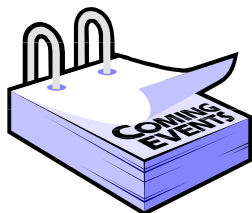
Finally, congratulations to our chapter's members and volunteers for winning the following awards at the CAHU Sales Conference: Small Chapter Website Award, PAC Award—3rd Place; Most Triple Crown Winners—2nd Place.

Brandon Martin
VCAHU President
2006-2007

Coming Events

- **November 14** - Monthly Membership Breakfast Meeting, Courtyard by Marriott, Oxnard; (8 - 10 a.m.), ***"Tax Strategies for the Insurance Agent as a Business Person"*** (1 hour CE, #168819), **Speaker: Bob Carey, CPA, Carey & Hanna**
- **December 5** - Board of Directors Meeting, (9 - 10:30 a.m.), Westlake Village
- **December 19** - Member Holiday Party (11:30 a.m. - 1:30 p.m.), Courtyard by Marriott, Oxnard

**Remember to RSVP
to all member events**



News from VCAHU's PAC Chair

by Christopher Denton

Thank you for your continued financial support of the California Association of Health Underwriters Political Action Committee. Now I have another plea for help.

Your dollars are needed, and the time is now! The agent plays an important role in defining and delivering effective, appropriate health care vehicles. To deliver this message to the mix of legislators and policymakers that are deciding these issues at this very moment, we need the support of every agent and company associate who believes private health care can and will provide the best solution to our ever-growing crisis. We need every member of our association to contribute on a monthly basis to the California Association of Health Underwriters Political Action Committee (CAHUPAC). Please complete your commitment form and fax it in today. If you don't have a copy of the form, please contact any board member. We need your support now. Whether it is a \$10, \$20 or a Diamond Level (\$85) monthly contribution, we need to know that you believe in what you do. Our politicians need to know that you value your contribution to your clients as much as they do!

Thank you for your support.

October PAC Contributions

Credit card: \$430
Debit card: \$182
Total: \$612

***Congratulations to VCAHU for
Winning 3rd Place for 2005-2006
PAC Contributions in California!***

Membership Keeps Health Underwriters Alive!

by *Chris McConathy, Membership Chair*

Membership is the heart of our association, and the VCAHU chapter should be proud of the consistency of our membership counts over the past few years. As we actively move into our new year, we need to pay special attention to the retention and growth of this chapter.

VCAHU currently has 101 active members. Our state chapter, CAHU, is comprised of 2,526 active members, and our national chapter, NAHU, has more than 20,000 active members. NAHU's goal is to exceed 22,000 members, and CAHU's goal is to recruit 400 new members by April 30, 2007.

You may be asking yourself, what can a small chapter with 101 members do to assist NAHU and CAHU in reaching these goals? Well, I'll tell you. If every VCAHU member recruited one new member between now and April 30, 2007, not only would we win the CAHU new member recruitment contest by chapter award, we would be directly responsible for recruiting one fourth of the CAHU new membership goal! By the way, in case you have forgotten, Bill Hanna is the CAHU Membership Director again this year. Doesn't it make sense that Bill's local chapter would be the chapter to offer our direct assistance in helping him achieve his membership goal?

So how do we go about achieving this goal of recruiting 101 new members by the end of April?

We look to our co-workers, assistants, friends in the industry, clients, etc. and invite at least one non-member to our monthly membership meetings, CE days, holiday function, symposium and golf tournament.

We talk about the reasons we belong to this association and the benefits we reap from our membership. These include legislative support and influence at the both and state and federal levels, CE classes to keep up on industry trends and simply networking with the best in class insurance professionals in the country!

Going forward, at each of our monthly membership meetings, I will be polling the audience to see how many of you brought a non-member to the meeting. All of those participating will be asked for a business card to be placed in a drawing for a \$50 Visa gift card to be given away at the end of the meeting. So what do you have to lose? Please be an active participant in this membership recruiting contest, and help our local chapter assist our state and national chapters in achieving their goals!

Monthly Membership Meetings Off to a Strong Start

by *Nancy Miller, Programs Chair*

Our 2006-2007 year was kicked off in a big way with a group of 92 in attendance to hear Motivational Speaker James Lloyd talk about exciting trends in customer service. Everyone came away with a renewed sense of compassion for the many customers that we serve. In October, our Consumer Education Day drew a crowd of more than 80 attendees. Panel participants addressed questions regarding the delivery of health care as it applies to their respective organizations.

Mike Lurie spoke about Community Memorial's maternity program and how many of the babies in this county have been delivered there. Mike Murray is especially proud of the Cardiac Care Team at St. Johns. Lynn Stratton commented how Seaview cares for their members by monitoring emergency room visits and that repeat visits are investigated to determine if a problem needs addressing. Dr. Pearl spoke about Kaiser's industry leading medical records program. One of the Human Resources Managers attending commented, "It's nice to see the real people behind the scenes."



James Lloyd wowed our audience during the first meeting of the year. Photo by ED Darling.

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