

Coastal News

Coastal Association of Health Underwriters

July 2010

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PRESIDENT'S REPORT:

Ronald Sheffield



I am Ronald Sheffield, I will serve as the **CAHU President** for the **2010-2011** year. I have been in the insurance industry since 1983, my wife, Diane, started in the industry in 1999.

I was greatly inspired at the **Strategic Planning** NCAHU Board meeting on July 23rd and 24th. Congratulations to you all for the many deserving awards our chapter received and that were on display in Charlotte.

I start my CAHU Presidency with much enthusiasm and look forward to working with you as we strive to achieve our common goals this year.

I am extremely interested in your ideas, concerns, and overall knowledge in any insurance related regards. Please contact me with any agenda that interests you. I hope that we are able to share knowledge throughout the coming year.

Ronald Sheffield

PUBLIC SERVICE:

Adam Leggette

On June 24th, 2010 CAHU sponsored our 13th Annual Charity Golf Tournament with Tileston Health Clinic. Thanks to all the CAHU volunteers, Tileston volunteers, hole sponsors, team sponsors, players, beverage donations and gift donations that helped make this year a success.

We had a net profit of **\$7385.00** after expenses. This will be split with **Tileston** and **CAHU**. CAHU funds help provide income for the 2010-2011 year expenses. Thanks for your part in our success.

LEGISLATIVE :

Mark Waugh

On **page 3** of this newsletter is a report that I received from Robert Paschal, regarding the Short Session for the North Carolina General Assembly. Although it is North Carolina news, I felt this would be of enough interest for this to get out to our Coastal Association members.

Please stay in tune with what is going on Nationally regarding Healthcare Reform. You may visit www.nahu.org to see if any coming events or webinars could be useful for information regarding your practice. I hope you all have a great summer and I look forward to serving you next year.

MEMBERSHIP:

BOD

NEW Members Needed - Recruit a new member!

Suggested for new members:

State Farm, Farm Bureau, Nationwide and Allstate agents, etc. These agents are successful, and would be a great additions to our organization.

Click on link to <http://www.nahu.org/join> for paper or online application. Please remember to suggest bank draft payment because this helps with our pacesetter points.

Our Industry is Experiencing a Crisis
 and needs your financial support NOW!
 (Click logo to contribute)  www.hupac.org



HUPAC: *Connette Bradley*

Contributing to **HUPAC** is especially important as NAHU continues to encourage Congress as well as new candidates to support private-sector health insurance. Together we can counteract the united efforts of special-interest groups who oppose the free enterprise system of health care. HUPAC allows us to combine members' resources to make a difference for ourselves, our clients and our country. For all of you who do contribute, thank you! If you have not donated lately, please help now — any amount is appreciated.

EDUCATION *Barbara Fleming*

July 14th Education Chair, **Barbara Fleming**, was preparing to return to Wilmington from a trip when she slipped and fell down steps at her son's house. 911 was called and test revealed a broken Femur. She had surgery that night and is still out of town until doctors release her to travel back to Wilmington. She will be out of commission for a couple of months.

Please keep her in your thoughts and prayers.

Her e-mail address is: bfpres.ec.rr.com or mail to: **105 Brascok Lane, Wilmington NC 28412**

AWARDS: *TJ Soffera*

NATIONAL CONVENTION AWARDS UPDATE FOR 2009-2010

CAHU earned the **Pacesetter Award** for the 8th year in a row against strong competition. We earned our 3rd **Website Award**, thanks to Dennis Stokley's efforts again this year. CAHU was awarded the **only Retention Award** for large chapters, thanks to the efforts of member Ray Custer.

Great job by all members to help win this years awards!



2010 CAHU Awards



Officers and Board of Directors



President: Ronald Sheffield
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NCPAC: Sam Carr
Awards: TJ Soffera
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To all Coastal Association of Health Underwriters members,

The most notable success for our Association during the Short Session was the ratification and signing by the Governor of **SB 1193 – Implement Long Term Care Partnership**. Sen. A.B. Swindell (D-Nashville) sponsored this legislation, and Rep. Jennifer Weiss (D-Cary) helped move the bill in the House with able assistance from Rep. Van Braxton (D-Kinston). The DOI and HHS were instrumental in working to have the bill heard.

The LTC partnership works to help families not have to spend down their resources in order to be eligible for Medicaid. The amount of LTC benefits one receives are "disregarded" by Medicaid in determining one's eligibility for Medicaid. Thus, the LTC partnership promotes the sale of LTC insurance and also makes the Medicaid dollars go farther than they otherwise would.

Please note that there is a one-time availability of taking existing LTC policies and swapping them for the LTC partnership policies. Additionally note that 32 states have the LTC partnership program, and if an individual moves to another state that recognizes the program, the benefits of the program are reciprocal.

The passage of this legislation was greatly enhanced by the grassroots operation of our Association in communicating with their legislators and asking them to support this bill. Thank you for your assistance. This legislation would not have been ratified without your help.

The budget bill was **SB 897**, and included two matters of interest. A special provision was added to the budget bill authorizing the NC Health Insurance Risk Pool to administer the Federal Risk Pool. The federal program began on July 1, 2010. This enabling legislation was necessary because the powers granted to the North Carolina Risk Pool by its original legislation were not broad enough to permit it to administer the Federal Pool.

Also included in the budget bill was a provision expanding the powers and duties of the Commissioner so that he can administer and enforce the provisions of the Federal Patient Protection and Affordable Care Act. The Department anticipates applying to the federal government for funds to finance the additional staff that will be needed to oversee Obama Care in North Carolina. If these federal funds are not forthcoming, I understand that the Department will need in excess of \$1.1 million to hire staff to oversee the federal program.

One thing is not in the budget that was of interest to us, and that is an extension of the tax credit for small businesses that provide their employees with health benefits plans. This was an intentional omission by the General Assembly. Their thinking is that the tax credits provided by Obama Care far outweigh anything that North Carolina would have been able to do.

Enacted during the session was **HB 144 – Health Benefit Plans and Dentists**. This legislation prohibits health benefit plans from limiting or fixing the fee a dentist may charge patients for services unless the services are covered for reimbursement under the plan or insurer contract with the dentist. This legislation has been presented to the Governor for her signature, and will become effective when signed.

Please note that the long session for 2011 will begin on January 26, 2011. Any matter that a legislator can imagine will be eligible for consideration. Also note that there will be a number of important elections in November, and a good many legislators of note will be retiring. Thus, the composition of the 2011 General Assembly will be a good bit different from the one that now exists, and there will be many new faces that we will have to get to know.

Mark A. Waugh

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Golf Tournament 2010



1st Annual Picnic 2010

