



# PGH-AHU FALL NEWSLETTER 2011

VOLUME 7, ISSUE 1

FALL, 2011



## Special Event: Key Health Care Reform Issues for Brokers

You won't want to miss our upcoming event featuring NAHU's Senior Vice President of Government Affairs, Jessica Waltman. Jessica will be discussing some key issues that are at the forefront of broker concerns regarding Health Care Reform: Health Insurance Exchanges and the impact of producer compensation on Medical Loss Ratio requirements. Obviously, both issues have a massive impact on our industry. She will provide an overall update on the latest PPACA news as well.

The event will be held at the Hall of Fame Club at Highland Country Club on Thursday, September 29, 2011. Check-In will begin at 1 p.m. with the program starting promptly at 1:30 p.m. The event will wrap up by 3:30 p.m. There will be ample time for your questions. Afterwards, we encourage you to stay for a networking Happy Hour.

To register for the event visit our website at [www.pgh-ahu.org](http://www.pgh-ahu.org)

## PGH-AHU Hosts Breakfast Meet & Greet with House Majority Leader Mike Turzai

Are you concerned about Health Insurance Exchanges and the role of the broker? Do you want to help insure brokers remain the primary distribution channel for health insurance coverage in Pennsylvania and across the country? Do you want to influence the design of our state health insurance exchange?

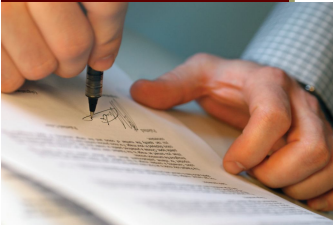
If you see a future for yourself as a health insurance professional these subjects would concern you. The Pittsburgh Health Underwriters are hosting an event on Thursday October 20<sup>th</sup> that would benefit you. Mike Turzai, the Majority Leader of the Pennsylvania House of Representatives, will be our special guest. Rep. Turzai has been a good friend to our association and its members. Rep. Turzai appreciates the role of the health insurance broker and believes strongly in the key role we play serving the public.

As Majority Leader, Rep. Turzai will be actively involved in the Exchange legislation that gets brought to a vote. This event will demonstrate to that the health insurance professionals represent a strong, important, and valuable constituency.

All guests are asked to make a contribution to Mike's Leadership Fund. This fund supports Republican House members as well as Republican candidates for House seats. Republicans currently have a narrow majority in the State House.

Please RSVP for the event by Friday October 14<sup>th</sup>. "Walk-ins" are welcome but it will be very helpful to have an accurate head count so we can order the appropriate amount of food and set the room up properly

See page 4 for details of the event.



# Letter from the President, Joe Stoll

I would like to kickoff this letter by thanking a growing core of our membership that has done a spectacular job organizing events like the golf outing, our Spring event at PNC Park, meetings with our state and federal legislators, as well as myriad other responsibilities that have been worked to perfection. The good news here is that we have more and more people willing to step up to the plate and help our organization. In addition to the usual suspects, I would like to personally thank the following people for committing to participate in our board meetings and help continue to bring new and fresh ideas to the chapter:

Bill Glas

Tim Schmid

Dave Scott

Charlie Geiselhart

In addition to the above folks I would also like to point out the yeoman work that Erin Powell is performing for our chapter. The next time you see Erin make sure you reach out and give her a big thank you. As an example, Erin was instrumental in setting up a meeting with Congressman Tim Murphy in order to discuss H.R. 1206. Congressman Murphy has since

signed on as a co-sponsor of the bill. What is H.R. 1206 you ask? See Erin's legislative update to find out. I guarantee you will find it to be of interest. Erin has been incredibly dedicated to her position as the legislative chair and I could detail more of her contributions but I have sufficiently embarrassed her here so I will move on

In the legislative update you will also find a link to attend EXCHANGE FORUMS held by the PENNSYLVANIA DEPARTMENT of INSURANCE on August 9th. Please consider following the link that Erin has DC provided in her legislative update and make plans to attend.

Since I appear to be in the mood to pass along "thanks" today I would like to personally thank each and every one of you that were in some way connected to our golf tournament whether as a player, sponsor, or you happened to be at that one really loud table in the back at dinner. As I am sure you know, the golf outing is a large source of revenue for our chapter. Your contributions are meaningful in so many ways. Your support help us fund a variety of events

that range from lobbying trips to Washington D.C. and Harrisburg to local CE events. Without your support we would be up the creek!

Please check out the rest of the newsletter for upcoming events. We have some great things planned that will be of great value to our members. We will continue to focus on the exchanges, MLR, and any other legislative issues that may impact our business and ability to deliver the finest solutions to the folks you serve.

Lastly, I would be remiss if I did not make my quarterly plea for new members and people that would like to get involved. We don't need a week of your time. If you would like to help in some small way we would grateful. If you or someone you know has not joined Health Underwriters I would encourage you to be a part of the solution by joining now. It is easy...just click on the link below!

<http://www.nahu.org/join.cfm>



## Legislative Update-Erin Powell

### PGH-AHU MEMBERS MEET WITH STATE LEGISLATORS

On April 12<sup>th</sup>, PGH-AHU members traveled to Harrisburg, Pennsylvania to take part in the Pennsylvania Association of Health Underwriters Day on the Hill. The main focus of many meetings was to ensure the inclusion of agents and brokers in the health insurance exchange mandated by the Patient Protection and Affordable Care Act (PPACA). While we

received words of support from members of both parties, the issue of inclusion is far from settled. Several issues including agent/broker compensation and the role of a "navigator" in relation to the exchange remain uncertain. PGH-AHU looks forward to working with both insurance regulators and elected officials in the creation of an exchange that

continues to allow agents/brokers the ability to continue to serve clients. I urge you to continue to check the [www.pgh-ahu.org](http://www.pgh-ahu.org) website for updates on how your support can help in the creation of the insurance exchange



PGH-AHU Members with State Representative Mike Turzai (R-Allegheny) on April 12, 2011



## Update on H.R. 1206: Access to Professional Health Insurance Advisors Act of 2011

H.R. 1206 is a federal legislative fix to correct how agent and broker compensation is calculated in the medical loss ratio (MLR) requirement of health care reform. Currently, agent and broker's compensation is calculated as an administrative expense. If enacted, the bill would buffer health agents and brokers from the MLR rule that re-

quires health insurance carriers to spend 85 percent of large group revenue and 80 percent of individual and small group revenue on health care claims and quality improvement efforts.



## Legislative Update (cont.)

Agent and broker compensation would become a pass through expense not included in the MLR calculation if H.R. 1206 should ultimately pass.

H.R. 1206 currently has 110 co-sponsors, including many Democrats. PGH-AHU members have been diligently working to gain support for H.R.1206. Representative Jason Alt-mire (D-PA 4th District) and Representative Tim

Murphy (R-PA 18th District) have both signed on as co-sponsors.

In our interactions with members of the House of Representatives, all have stated they have not received an overwhelming response from the insurance community to support H.R. 1206. I ask that you visit the PGH-AHU homepage and use the *contact your lawmaker feature* to send an email or

letter to your representative.



## Representative Turzai Event—October 20, 2011

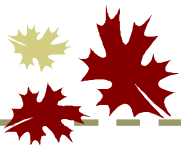
**When:** Thursday October 20<sup>th</sup>, 8:00 – 9:30 a.m.

**Where:** Highland Country Club ([www.highlandcc.net](http://www.highlandcc.net))

**Suggested Minimum Donation:** \$100 (Payable to [Mike Turzai Leadership Fund](#))

**RSVP:** October 14th to [events@pgh-ahu.org](mailto:events@pgh-ahu.org) or online at [www.pgh-ahu.org](http://www.pgh-ahu.org)

**Questions:** Contact Event Chair Doug Moore at 412-223-1496



## Golf Outing Follow-up

On May 12, 2011, the Pittsburgh Association of Health Underwriters (PAHU) held their 13th annual golf outing. The outing was at Lindenwood Golf Club in southwestern Pennsylvania and was attended by over 150 golfers. The event generated

revenue for lobbying and educational efforts of the PAHU and is our largest source of revenue each year.

Special thanks to our Diamond Sponsor:

Emerson Reid & Co. who have been a key sponsor

of the event for their third year.

Next year's event will be held on Thursday, May 19th again at Lindenwood Golf Club.



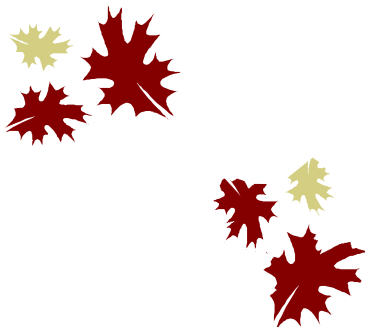


### Committee Members

Membership: Dave Braden  
Retention: Rich Bryer  
Communications: Joanne Tegethoff  
Legislative: Erin Powell  
Programs & Educations: Doug Moore  
Golf Outing: Dan Borecki

### At Large Members:

John Mueller  
Don Balla  
Doug Moore  
Kevin Sweeney



NAHU's Mission Statement  
NAHU will improve its members' ability to meet the health financial and retirement security needs of all Americans through education, advocacy and professional development  
NAHU's Vision Statement  
Every American will have access to private sector solutions for health, financial and retirement security and the services of insurance professionals.

## 2011-2012 Board Members

*President: Joe Stoll, CIGNA (412) 747-4131*

*Vice President– Rich Bryer, Worksite Benefits Group (412) 849-4187*

*Secretary– Marcie Popek, CIGNA (412) 747-7539*

*Treasurer-Eric Rheam, The HDH Group, (412) 992-2808*

### Membership Update

Please note that the portion of your dues that is for the local Pittsburgh Health Underwriters Chapter is **not tax deductible**. This amount is \$40. Should you have any questions, please feel free to contact Joe Stoll at [president@pgh-ahu.org](mailto:president@pgh-ahu.org)

end of the year you will get free access to two of our local events. That will save you \$50.

**Now is the time to join!** If you join Health Underwriters before the

PO Box 23124  
Pittsburgh, PA 15222

