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Health Underwriters**

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The NJAHU News

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Conference 2008: Enjoy Success

Mark your calendar for the annual Atlantic Regional Life and Health Underwriters Annual Sales Conference & Exhibition, April 16-17, at the Taj Mahal Casino Hotel in Atlantic City. The conference provides the latest continuing education credits, as well as plenty of networking opportunities.

This is the second year for our new partnership with NJAIFA and NYAHU that promises to be an even more exciting event. Attendees will hear from keynote speakers, who will educate us on where our industries stand today and where we need to put our focus in the future.

Speakers include Bill Acheson, an expert in presentation skills, nonverbal communications and the understanding of body language. His humor and insights into nonverbal business communications create a dynamic presentation. Another speaker is David F. Woods, president of the Life and Health Insurance Foundation for Education, a non-profit organization that educates the public about the benefits of health and life insurance.

Featuring:

- Concentrated, one-day format
- Expanded exhibit area
- Sponsorship opportunities for special events
- Wednesday golf outing
- Outstanding educational seminars
- Full social schedule
- Program listing for exhibitors
- Networking! Networking! Networking!

Be a part of the premier event for health insurance agents in the entire Mid-Atlantic region. Last year, more than 600 professionals attended the Conference.

We look forward to seeing you there!

Save the Date: April 16-17, 2008

Members in the News...

Atlanticville

Candidates must look at big picture

Joan Fusco, Jan. 31, 2008

Mount Olive Chronicle

Candidates must look at big picture

Nicole Gunia, Jan. 18, 2008

The Progress

Candidates must look at the big picture

Brad Greenbaum, Jan. 21, 2008

The Asbury Park Press

Be Wary of Healthcare Promises

Charles Gartlan, Jan. 31, 2008

Prlog.com

Employees Need Health Insurance,

Not Just Cash

Gary Taffet, Feb. 12, 2008

HIAPAC Works for You

Our Political Action Committee (Health Insurance Agents Political Action Committee) makes contributions to legislators influential in the healthcare arena. This is your very own PAC, working for you. Log on to www.njahu.org to learn how to contribute.

ARLHU 2008 Conference CE Schedule

All 2 credits

Wed, April 16

The 3 Myths of the Single Payer System - #505565

Sponsored by Savoy

Group Disability - #505780

Sponsored by Savoy

Using Technology in Insurance - #505711

Sponsored by HealthConnect

Medicare; Who Pays First and Medicare Part D - #506194

Sponsored by Savoy

CDH - Arming Agents for Health Care Reform- #501379

Sponsored by BenefitMall

Senior Issues - Doug Fendrick, Esq.

Thurs, April 17

The 3 Myths of the Single Payer System - #505565

Sponsored by Savoy

401(k) - Steven Greenbaum

Sponsored by Altigro

Long Term Care; Buy and Sell

Sponsored by UMS

Long Term Care for Business Owners

Sponsored by UMS

Medical Reimbursement

#506230 - Brad Hamsher

Action in Trenton

New Jersey Could Mandate Health Insurance for All

The state-by-state effort to reduce the number of people living without health insurance came to New Jersey. Under legislation proposed, everyone would be required to buy insurance, and the state would provide coverage for those who can't afford to purchase it on their own.

That sounds like Massachusetts's plan, which is proving more expensive than its architects predicted. But Jersey plans to start slowly, focusing on uninsured children at first, at an estimated cost of \$29 million in the first year.

One in five people in Jersey goes without health insurance — more than a million people in total. The plan is designed to redirect money from various sources, including a fund used to reimburse hospitals for providing emergency care to poor people. Still, the cash-strapped state may not have the money to subsidize coverage for

everybody, *The New York Times* points out.

"The public is well aware that there is nothing closer to my own agenda than providing universal health care," Gov. Jon Corzine said in a statement quoted by the Times. "But I'm a realist, and I understand that the current budget circumstances may inhibit our ability today to reach that common goal."

The bill has bipartisan support in the Legislature. Joseph Vitale, a Democrat who leads the health committee in the state senate, is one prominent backer. Robert Singer, a Republican who is also backing the bill, told the Times that the Jersey model will differ significantly from the Mass. plan by enrolling the uninsured in a plan administered by the state, rather than requiring them to buy subsidized coverage on the open market.

In other Statehouse news....

The following bills related to the health insurance industry were recently introduced:

- S-2655 (Vitale/Madden) Expands scope of claims subject to "Health Claims Authorization, Processing and Payment Act," and modifies certain claims procedures. (2006:A-3827)
- S-2664 (Weinberg) Provides additional enforcement provisions under "Health Care Quality Act"; allows certain private causes of action for violations; expands administrative remedies; establishes enforcement fund. (2006:A-4149)
- S-2670 (Weinberg) Requires managed care plans to pay certain health care claims based on assignment of benefits.
- S-2693 (Adler) Creates "New Jersey Catastrophic Health Care Claims Reinsurance Program." (2006:A-3366; 2004:A-4264)
- S-2704 (Codey/Weinberg) Requires health care providers to test pregnant women for HIV as part of routine prenatal care unless woman refuses testing, and requires testing of all newborns for HIV. (2006:A-4218)
- A-4161 (Greenstein) Increases minimum loss ratio for individual and small employer-health benefits plans from 75% to 80%. (2006:S-540; 2004:S-2821)
- A-4168 (Cohen) Revises basis for calculating charity care reimbursement; increases HMO premium assessment and group health insurance premium tax to support charity care.
- A-4186 (Cohen/Conaway/Watson Coleman) Prohibits organized delivery systems from denying participation in network to imaging centers willing to meet terms of contract.
- A-4218 (McKeon) Requires health care providers to test pregnant women for HIV as part of routine prenatal care unless woman refuses testing, and requires testing of all newborns for HIV. (2006:S-2704)
- A-4219 (Cohen) Requires health insurers to provide benefits for magnetic resonance imaging for certain women at high risk for breast cancer.
- A-4255 (Diegnan/ Stender / Whelan) Requires health insurers to provide benefits for Pap smears at least annually

For updates on this legislation, please go to <http://www.njleg.state.nj.us/bills/bills0001.asp>

Chapter News

Central

At the February meeting, the chapter hosted Ellen DeRosa, executive director of the New Jersey Individual and Small Employer Benefits Boards, who reviewed stumbling blocks, questions and issues impacting small employer health coverage in the state.

The March meeting featured Joan Fusco, a NJAHU member and Director of Education and Research for Savoy Associates. The chapter had a two-credit CE course titled "Medicare: Who Pays First?", as well as legislative updates on local issues impacting members and clients.

Steve Honig, the chapter president, also discussed the values of Capitol Conference and the upcoming state conference.

The May meeting will be a two-credit CE course on long-term care, scheduled for May 8 at the Omega Diner, Route 1 south in New Brunswick. Registration is at 8:15 a.m.; the meeting is at 9 p.m.. A full breakfast will be served. There is a \$10 fee for members; a \$25 fee non-members. RSVP to George Poppe at gfpoppe@aol.com

Monmouth-Ocean Chapter News

The Monmouth-Ocean Chapter golf outing is set for July 14 at Eagle Ridge Golf Club in Lakewood. The outing will be a shotgun-start, best-ball event with prizes to the winners of various categories. A light lunch and complete dinner will be served. Registration fees will go toward a charity that will be named in the coming months. Interested participants can contact Dave Mordo at 732-936-0100 ext. 14 for more information.

The chapter's Tiki Bar Night is back for 2008. This year's outing will take place on July 31 at Martell's Tiki Bar in Point Pleasant and guests will be welcome. Flyers containing appropriate information will be circulated. For more information, contact Roy Pokorny at 609-708-2342.

Nominations for the new slate of officers are in. Congratulations to Desmond Slattery, who will be the chapter's next president. Matt Roy will serve as vice president, Theresa Semple will serve as Immediate Past President and Marianne Van Sant will serve as Secretary. Anyone interested in serving on the Board of Trustees can contact Desmond Slattery at 732-449-2890.

North

It has been an exciting 2008. We have hosted three CE programs ranging from Worksite Marketing to HIPPA rules and regulations.

The chapter is looking forward to the Sales Conference in Atlantic City and to other upcoming events. We have Ellen DeRosa on the schedule, as well as a wine & cheese party and continuing education programs.

Don't forget that monthly meetings are on the third Tuesday of the month at the Empire Diner. If there is someone you know who wants to join the chapter, please contact David Oscar at (973) 439-0200. There are also board positions available for the upcoming year.

Northwest

Karen R. Crotty reports that chapter meetings are held the second Tuesday of every month at Perkins Restaurant, Budd Lake NJ. Meeting begins at 9 a.m.; a 30-minute board meeting begins at 8:30 a.m. There is plenty of good conversation and coffee.

Most recently, the chapter heard a legislative report by Jim Stenger, who attended Capitol Conference in Washington in February. The next chapter meeting will be May 13, including a CE course. Elections for the 2008-09 board will be scheduled for June 10.

Karen hopes to see you at the state conference and the upcoming chapter meetings.

South Chapter News

The South Chapter holiday party was a huge success, raising more than \$5,000 for the Kevin O'Hara Foundation. The foundation, named after past chapter president Kevin O'Hara, who passed away last year, will donate the money to an education-related charity or scholarship fund. Fifty-five people attended the party and three gift checks in the amount of \$1000, \$750 and \$500 were raffled off as door prizes.

"Everybody had a good time and we received an overwhelmingly positive response to the format," said South Chapter President Mark Wilderotter. "We will be doing something similar next year."

The chapter also held its legislative meeting recently, at The Mansion in Voorhees. The next chapter meeting and Continuing Education class will be held on May 27 at the Shore Diner in Egg Harbor.

National News

Rising health care costs increasingly are changing how Americans use the health care system. Many of these changes are positive, but others, such as delaying going to the doctor and not filling or skipping doses of prescribed medications, could impair patients' health, according to the *2007 Health Confidence Survey (HCS)*.

Perhaps because of rising costs, Americans with employment-based health care insurance value that protection above the actual dollar amount that employers pay toward the coverage, and many favor requiring all employers, regardless of size, to provide and contribute to insurance for their workers, according to the survey.

"These results show the impact of rising health care costs is widespread and growing. Previous surveys showed rising health care costs were affecting the household finances of many Americans. This year, it was learned that costs also are influencing how much individuals use the health care system, even to the point of delaying care when that could be harmful. Thus, it should be no surprise that the overwhelming majority of Americans are not satisfied with the costs of health insurance.

Assembly panel OKs legislation on autism

Courier Post

A six-bill package of proposals aimed at expanding autism services in New Jersey passed through the Assembly health committee.

The package, sponsored by Assembly Speaker Joe Roberts, D-Camden, would require health insurance coverage of therapies for those on the autism spectrum, create the Office of the Advocate for Persons with Autism in the Department of the Public Advocate, establish an state-sponsored autism Web site, create voluntary identification cards for autistics, allow guardians to have better choice in what support services are given to those with autism and urge the state Board of Education to create a student peer program for students with autism.

“We have an obligation to these citizens, these children, and their families, to make their lives better,” said Roberts, who last legislative session sponsored another autism bill package that mostly was signed into law.

While all at the committee hearing lauded the good intention of the bills, questions arose about some unintended consequences.

David A. Smith, lobbying for the New Jersey Association of Health Plans, said new mandates in health insurance programs would boost insurance costs for small businesses across the state.

“When you move a mandate bill forward, there are consequences,” said Smith.

The bill would mandate coverage of physical, occupational, speech and behavioral therapies used to improve social interaction and increase communication. A state Supreme Court decision last year allowed for public employee health insurance programs to include these therapies.

Patients are right to worry

The Star-Ledger

New Jerseyans are worried, as they should be, about a recent string of hospital closings and the warnings of more to come.

It is understandable that the most troubled people, as documented by a Rutgers Center for State Health Policy survey, are urban residents, minorities and those with low incomes. For many of them, health care has come to mean hospital care, and for the most part, it is the threatened and vulnerable hospitals to which they turn.

The hospital emergency room substitutes for a family doctor. The poor are more often hospitalized because they don't get timely care for their ailments.

Hospitals in New Jersey, by law, must treat all patients whether

they can pay or not. The state allocates more than \$700 million a year to hospitals for “charity care,” but that only partially covers the cost. The charity care deficit is one of the factors dragging down hospitals. And so the fate of lower-income, uninsured patients is very much entwined with the fate of the hospitals that are struggling to stay afloat.

The hospital crisis and the response to it are being measured in terms of hospital beds lost and hospital beds needed. Much of a hospital's reputation and economics are based on beds built and filled.

Yet the best — and least expensive — medical care is now associated with preventive treatment that keeps patients out of hospital beds.

Things must change. Why have so few hospitals been able to redirect noncritical patients from the emergency room to more appropriate and cost-effective settings? Is there something about the relationship between hospitals and doctors who admit patients that must change?

Jerseyans want universal health care, poll finds

Three of every four registered voters in New Jersey believes everyone should be required to have health insurance, with about the same number supporting a mandate requiring employers to help uninsured workers purchase coverage, a new poll says.

The AARP New Jersey survey also found strong support for increasing taxes on tobacco or alcohol — and imposing new taxes on foods containing trans fats — to help fund health care coverage for the uninsured.

“People believe that personal choices that affect your health should be taxed,” said Patricia Kelmar, associate state director for advocacy for AARP New Jersey.

Overall, 79 percent of those responding to the survey said they “strongly agree” that all New Jersey residents should have access to affordable, quality, health care.

While the overwhelming majority of survey respondents said they had health coverage, four of every five reported that their out-of-pocket medical expenses have increased in the past five years, with equally large numbers saying they are worried about future health care costs.

“People are concerned about being one illness away from not being able to afford to take care of themselves and their family,” Kelmar added.

Lots is Happening at NJAHU. Be a Part of it!

Log on to <http://www.njahu.org/MembershipApplication.pdf> to join the association or to renew your membership.