

**New Jersey
Association of
Health Underwriters**

P.O. Box 67
Westfield, NJ 07091



NJAHU News

www.njahu.org

Winter 2010

Your Association HQ has Moved

NJAHU has retained an executive director, Jonathan Jaffe, of Jaffe Communications, Inc. as of January 1. The Association's address is now:

NJAHU
P.O. Box 67
Westfield, NJ 07091
Phone: 908-349-0789
Fax: 908-292-1177

Email: info@njahu.org
Office hours are Monday-Friday, 9 a.m. to 6 p.m.

Be a Facebook Fan of NJAHU

NJAHU now has a fan page on Facebook.

If you are not yet a fan, go to the Facebook home page and type "New Jersey Association of Health Underwriters" into the search bar. Then, become a fan to get all the latest news that the association posts on Facebook.

Once you are on the NJAHU page, click the line that says "Suggest to Friends." That way, you can help us grow the number of fans and show potential members what they are missing.

Christie Will be Forced to Address Health Care Reform

Chris Christie is entering the Governor's office with the \$8 billion hole in the state budget as his primary, ever-present and well-publicized concern. Yet, Christie need do nothing more than look over his shoulder and he will find the issue of healthcare reform following right behind him.

While many perceive that health care reform is an issue that is working its way through Congress and the solution ultimately lies on the President's desk, the fact is that many facets of reform are relegated to the states. Here, the responsibility will sit squarely on Mr. Christie.

Our new Governor will soon need to become a leading expert on health care issues – even at a time when tax cuts appear to be his talking point of choice.

The New Jersey Association of Health Underwriters, which has been the leading proponent for responsible health care reform in the state, is outlining three key issues that Christie must soon address:

Reviewing State Mandates

Reductions in healthcare premiums face an immediate roadblock in New Jersey because the state requires 45 mandates for care that health insurers must provide. Those requirements are computed into the final premium costs and are passed down to you and me.

While the mandates are well-intentioned and designed to protect the consumer, many of these requirements were adopted at a time when health care was considered affordable and accessible to the general public. It's time to conduct a sweep-

ing review of the mandates and eliminate whatever is unrealistic in the current economy.

We recommend that Christie consider a "mandate lite," similar to Virginia, that allows insurance companies to offer plans without mandates. Christie has already expressed his interest in this concept; we urge him to move forward, undeterred.

Advocating for an Opt-Out of National Reform

If you have been following the debate on Capitol Hill, you recognize many of the reforms being considered already exist in New Jersey. If a national public insurance plan was enacted here, it would likely just duplicate services and not save any money in premiums.

Yet, if people switched to the public plan, many don't realize the state would lose millions of dollars in annual tax revenue generated from private insurance companies. To preserve this income stream, our cash-strapped state must seriously consider opting-out if we find the public plan doesn't work for New Jersey.

Preventing a "Race to the Bottom."

There has been talk about allowing New Jerseyans and the rest of the country to purchase insurance plans across state lines. While it would certainly encourage competition, our concern is that it would also drastically reduce the level of health care in New Jersey, forcing our emergency clinics and hospitals to pick up where these health plans fall short.

Continued on page 2

simply, nicer

ahhh


AmeriHealth
NEW JERSEY

Health Care Reform

Continued from page 1

Health experts have said that opening up our borders to competing health insurance companies would encourage out-of-state private carriers to offer the cheapest plans possible, with as little coverage as possible. New Jerseyans would believe they are "covered," but find the only way they can be treated is by relying on charity care, in which hospitals must treat all emergency cases that enter their doors, no matter the ability to pay. Those costs would ultimately be absorbed by the taxpayer.

As the incoming Governor enters this thicket of health care policy, the NJAHU stands as a trusted, non-partisan resource. As professionals who guide employers and consumers through the complex labyrinth of insurance, NJAHU members are on the front lines every day. Our experience and knowledge is critically important to the incoming Governor as national health care reform barrels toward New Jersey.

The stakes are high. The issues are maddeningly complex. The Governor needs to know the consequences and the prudent options available to him before he makes health care decisions that can drastically affect every New Jerseyan.

President's Message

2009 will go down in the books as one of the most tumultuous years in the history of the health care industry. For those who attended Cap Conference in spring, it was the first time that we heard the dreaded term "public option." Since then, I've heard the term daily.

Over the past nine months, we have been aggressively working with our partners on the state and national levels to fight for health care reform that makes sense to our industry and to the consumer.

I am proud that NJAHU has fought hard to have a say in the debate, as we have demonstrated that we are a powerful organization with a relevant message.

Looking into 2010, we continue to closely monitor legislation on the state and national level and remain vigilant. Our service to members will be enhanced this year, as we will have our very first executive director, Jonathan Jaffe.

Jonathan and his team at Jaffe Communications have worked hard for us over the past three years as our public relations firm. Because of their commitment to NJAHU, and their ability to deliver great service at an affordable price, the company is taking over the association management, as an added service above the public relations services they will continue to offer.

You will see Jonathan and his team at NJAHU functions, both on the state level and locally. If you haven't met them, please introduce yourself. We expect great things from them, as we move the NJAHU to the next level of professionalism.



David Oscar

Please mark your calendars for February 12, for our annual "State of the State" conference. Last year, we had more than 400 people attend the inaugural event. This year, we hope to break that record, as we will hold the event at a more convenient location, Rutgers University in Piscataway. And, yes, there will be plenty of parking.

The success of our association hinges on the participation of its members. Please email me at david.oscar@altigro.com or call the association office at 908-349-0789 to get more involved in 2010.

Thank you for being a part of NJAHU. Your involvement is an enormous boost for the industry.

David Oscar – President, NJAHU

News from the LMT

By David Mordo



David Mordo

The LMT met on November 11 to discuss state and federal issues, including:

- A 4161 is an Assembly bill proposing further increases to the Minimum Loss Ratio (MLR) in New Jersey's small and large group markets. We have posted a position paper on our website.
- Pamphlet Law, chapter 115 discussing the new coverage for autism therapies. Log onto the NJ legislature website at <http://www.njleg.state.nj.us/> to see the law.
- Two NJ insurers, Aetna and Horizon Blue Cross Blue Shield, will adopt new policies concerning broker compensation commencing January 1. To be paid commission on a small group health case, at least 75% of the

eligible employees must be enrolled with that carrier. Any percentage less than 75% will result in no compensation for the broker. This is of obvious concern to our membership as it may result in further restrictive measures in the future.

- The Department of Banking and Insurance (DOBI) is proposing new regulations (N.J.A.C. 11:24C-4) concerning provider credentialing, provider network directories and agreements. These proposed new regulations, if adopted, will have an adverse effect on carrier administration costs. The NJ Association of Health Plans is against these new regulations as they may affect the consumer and could also have an affect on the broker community.

Our NJ Congressional delegation is home for the holidays. Please try to call them and hopefully visit with them.

Chapter News

Central Chapter

Chapter President **Sandy Gibson** reports there was an extremely successful meeting on October 8 featuring **Adam Brackemyre**, who is state affairs director for Regions 1 & 2, NAHU. Adam provided legislative updates on the national and local levels, focusing on healthcare reform and the role of the agent.

CJAHU held a chapter meeting on December 10 at the Omega Diner. In lieu of a Chapter Holiday Party, this meeting was “free” to any NAHU member who brought an unwrapped toy. Future NAHU members who brought an unwrapped toy received a \$10 discount on dues. The toys collected were donated to Women Space, Inc., Trenton, NJ.

Looking to 2010, a chapter meeting is scheduled for January 14 at the Omega Diner. **Brian Kroll** of Champion Group will discuss growing trends in medical tourism. The chapter will be back at the diner on February 11 for a presentation from **Joanne Petto**, who will facilitate a living will seminar.

The chapter welcomes two new members: **Cian Gray** and **Stephanie Lotta**.

Monmouth-Ocean Chapter

Chapter President **Matthew Roy** reports chapter members are gearing up for the big, annual holiday beach party. This year, it will be held at the Spring Lake Manor, 415 Highway 71, on Friday, January 15, from 7-11 p.m. The cost is only \$40; it will be subsidized by the chapter. The 80 slots fill up quick, so make sure you RSVP.

There will be a deluxe buffet, open bar and carving stations. Please dress in beach attire. (no sand allowed.)

The chapter offered a CE class on November 19, featuring **Ellen DeRosa**, Executive Director, New Jersey Individual Health Coverage Program and the Small Employer Health Benefits Program. Matt said he was pleased that 25 people attended the course, which was open to non-members as a member recruitment effort.

North Chapter

North Chapter President **Michael Ciardella** says the chapter had two successful events:

There was an ancillary carrier panel at the Empire Diner in Parsippany on November 17. Seven carriers were represented and spoke about their dental, life, vision and other products. We had about 30 people in attendance.

The second event was our annual holiday party at Il Vechio Café in Caldwell, attended by more than 40 people. A number of people brought toys for us to donate to Passaic County CASA and our chapter also donated \$300 for CASA to buy additional toys.

The North Chapter recently donated \$500 in grocery store gift cards for a charity called Springfield Hope. I am also pleased to report we have seven new members in our chapter over the past two months.

Northwest Chapter

Chapter President **Marilyn Stenger** invites everyone to attend the annual holiday party, at Mattar’s in Allamuchy, on Friday, January 8 at noon. RSVP to Marilyn at mvs1256@yahoo.com. The party is also open to non-members.

Marilyn said there will be a toy collection for children who need a pick-up year-round.

“The toys we are collecting are for birthday gifts and other treats along the way,” she said, noting the toys will be donated to a domestic abuse and women’s crisis center. “The toys will be waiting for the children as a way to help ease a traumatic experience.”

Marilyn said the chapter is also working on a CE class in February, but details were still being formulated at press time.

The chapter is pleased to welcome two new members: **Dan Sulich** and **Russ Presti**.

Marilyn urges everyone to attend the Region 2 Leadership Conference, to be held in Atlantic City on January 28 and 29.



South Chapter members pose with toys donated at the holiday event. Nicolle Russo, who is pictured at far right serves as chapter membership chair and charity chair for this event.

South Chapter

Chapter President **Wendy Ebner** reports the South chapter has been humming with activity this fall.

There was a breakfast meeting with a panel of carriers in Voorhees, sponsored by Premier Access, on November 17.

Then, on December 3, chapter members gathered for holiday cocktails at the Chop House in Gibbsboro. All attendees were asked to bring an unwrapped toy to be donated. (see photos on page 4)

Moving into 2010, a lunchtime CE class has been scheduled for January 26 at the CDBI office in Mount Laurel, sponsored by CDBI, Inc. & Associates. On February 23, J.J. Slattery will be sponsoring a chapter event at the Shore Diner in Egg Harbor Twp.

The chapter welcomes new members: **Michelle Young, Joel Sand, Cheryl Kudurna, Kristin Badiali, Chris Ward, Joe Ciesla, Kathy D'Angelo, Karen Scott, and Bart Carter.**

Register Now for the Region 2 Leadership Conference on Jan. 28-29

January is the perfect time to head down to the shore.

That's because the Region 2 Leadership Conference is scheduled for Jan 28-29 at the Tropicana Atlantic City Casino Hotel. Registration is \$65, which includes lunch on the 28th and breakfast on the 29th. The hotel room rate is just \$68.

Register for the conference at nahu.org. Call the hotel's reservations number at 800-247-8767. Be sure to state that you are attending the National Association of Health Underwriters Region 2 Leadership Conference in order to be guaranteed the discounted rate of \$68 for Thursday night.

Cap Conference Around the Corner

Is it that time again already?

NJAHU is gearing up for the Capitol Conference, at the J.W. Marriott in Washington D.C. from March 8-10. Last year, there was phenomenal participation from NJAHU. Let's aim even higher this year!

NJAHU News is now accepting advertising for its Spring 2010 issue.

For details call (908) 789-0700.

Mark Your Calendars for Feb. 12

NJAHU is Proud to Present its Second-Annual "State of the State" in Healthcare Symposium

Friday, February 12, 2010 at 9:30 a.m.

Join fellow NJAHU members and other leaders in the healthcare industry in New Jersey for a candid discussion about reform and policy. Jim Hooker, an anchor for NJN News, will be the moderator.

Due to increased costs, admission to this year's event is \$10 per person.

Confirmed Panelists (to date) include:

- Senator Loretta Weinberg, who is expected to chair the Senate Health Committee in 2010.
- Michael R. D'Agnes, President & CEO of Raritan Bay Medical Center
- Robert Meehan, Vice President of Horizon Blue Cross Blue Shield of New Jersey

The event will be held at the Busch Student Center on the Rutgers University campus in Piscataway. Plenty of parking provided.

RSVP is required and we ask that payment be done in advance. Call 908-789-0700 or send an e-mail to Martin@JaffeCom.com to reserve your spot. The State of the State will fill up quickly. Don't miss out!

South Chapter's Holiday Party



The South Chapter gathered at the Chop House in Gibbsboro for its annual Holiday Party.



ARHLU Convention – Better than Ever!

The annual ARHLU convention is scheduled for May 10-12 at the Tropicana in Atlantic City. Don't miss this great opportunity to learn the latest about the industry, network with old and new friends and have fun. Go to www.njahu.org for the latest information.

Please remember the ARHLU conference is our single most-important fundraiser of the year. Without the conference, NJAHU would not have the resources to complete its mission – serving your industry.

The ARHLU convention would not be possible without the support of our sponsors:

- Platinum** – Horizon Blue Cross Blue Shield of NJ
- Diamond** – John J. Slattery Associates, Inc.
- Titanium** – UnitedHealthcare, HealthConnect
- Gold** – MetLife
- Silver** – Savoy Associates, AmeriHealth (two silver sponsorships for AmeriHealth)
- Bronze** – BenefitMall