

October 2022
Edition

**DCAHU
Annual Sponsors**

(available)

E-Mail [Chris Stockton at
-Info@dcahu.org](mailto:Chris.Stockton@dcahu.org)



Happenings

Check out our Calendar of Upcoming Events for DCAHU, CAHU & NAHU

[**Click Here !**](#)

Membership Benefits

Want to check out the many Membership Benefits from being a Desert Cities AHU Member?

[**Click Here !**](#)

Board Roster

[**Click Here !**](#)

Contact Us

Office: 760-610-7400

Email: info@dcahu.org



Board Member's Message

*By William Youngblood
DCAHU Treasurer*



The Unicorn and the Dinosaur

The year was 1988. The month was September. I was a newly licensed agent. I remember it well as this was the first time in my young life that I heard my spirit unicorn. There were so many decisions to make. What if I failed? You will be fine I heard a voice say. I thought I must surely be crazy as I opened the phone book and started dialing. Dialing for dollars I was told.

Soon things started to happen, people called me back wanting to talk about insurance! We need a pager my spirit unicorn said. That way you can stay on top of all your calls. I got a pager. Soon, I found myself searching for a phone booth to make return calls. Again, that now familiar and sometimes pesky unicorn was telling me about a cell phone in a bag powered through the cigarette lighter plug in the car. "That way you don't have to search for a phone booth and you can make calls while driving" What the heck. The pager was a winner so let's try a phone in a bag. Next, it was a computer on my desk. At the time I was told I was one of a handful of agents to log on to the Blue Cross agent site to view my clients and commissions.

As the months turned into years, I became more successful and relied on my spirit unicorn for sound advice. It was now 2019. The insurance business had changed. I think it is time to retire. This was the first time I became aware of my dinosaur. "Look old man. It is a pandemic. You can't meet clients face to face." Hold on a minute said my unicorn. You can do this. There is a thing called Zoom. You can meet your clients on Zoom and do your applications online. Let's try it! Well try it I did. The past three years were some of the most successful years I had during AEP.

As I prepared for AEP 2023 my dinosaur was speaking to me again. "Recording all your calls and keeping them for 10 years! This is nuts. Old man now is a good time to call it quits. Who needs to put up with this at your age. You are on Medicare yourself now!"

nce again, I heard the reassuring voice of my spirit unicorn. Hey, old dinosaur you got this! Climb on let's go for a ride. Where are we going I asked? He cocked his head turned and said. We are going to have some fun. Trust me, you will be fine.

I would like to personally call out to all my dinosaur insurance friends. You know who you are! Yes YOU.....Find your spirit unicorn. Climb on and take a ride. I don't want to be the only one having all the fun!

William Youngblood, DCAHU Treasurer

DCAHU Board Members 2021—2022



Sandra Barr
President
Sandy Barr Insurance
Services



Jean Chairiton
Immediate Past-President
Chariton Insurance
Services



William Youngblood
President-Elect
& Treasurer
William Youngblood
Insurance Srvcs



Paula Abels
Secretary &
Hospitality Chair
Abels Insurance Srvcs



Ruby Chavez
Awards Chair
Palm Canyon
Insurance Services



Bill Robinson
Communications Chair
(Semi-Retired)



Marv Law
Legislative Chair
Healthbridge
Insurance Solutions



Annette Todd
Media Relations Chair
Aetna Medicare



Ryan Bradley
Membership Chair
Aetna Small Group



Leah Ponsford
Membership Retention
Chair
Warner Pacific



Randy Donsky
Professional
Development Chair
New Generation Insurance
Marketing, Inc.

All DCAHU Board Members may be contacted at -
Phone & Fax: (760) 610-7400 info@DCAHU.org

Our Monthly Luncheon Meetings at Villa Portofino Are Back!

OCTOBER MEMBERSHIP LUNCHEON

DATE: Thursday, October 20, 2022
TIME: 11:30 am to 1:30 pm
Registration Opens at 11:00 am

Villa Portofino Clubhouse
 (Off Country Club Dr., between Monterey & Portola
 4001 Via Portofino, Palm Desert, CA 92260)

**"What You Remember, What You Forgot -
 Compliance & Administration"**

Presented By: Lynn DeMaria

**Regional Sales Director
 Sterling Administration**

1 Hour of CE Credit - CE Course #387018



COURSE DESCRIPTION:

As we head into the 4th quarter an agent wants to be sure his pencil is sharp and ready to go. Come listen to this talk which will cover all those administrative and compliance things ones needs to know. There is a lot of focus on compliance and this presentation will be sure you have all the current information to able to be the best agent you can be for the busiest time of year. The presentation covers rules, requirements and who can do what at what time.

Lynn DeMaria, Regional Sales Director and National Municipality Practice Leader, is responsible for consultative regional sales and national governmental contracts. Lynn has an extensive successful track record in employee benefits, stretching across 14 years in the industry, and having worked at Sterling in various capacities. Lynn joined the Sterling family in 2014, and holds a State of California Health & Life Licensed Agent, as well as a BlueEQ Certification.

She began her Sterling career in client implementation, on boarding, and new business client satisfaction. Over the years, she moved into Regional Account Management, forged a nationwide new product roll-out, stepped up as Sterling's Municipality Practice Leader, and has held a longstanding role as a Regional Private Sector Sales Director. An industry veteran, and a Sterling fixture, she has years of experience with core market products and their implementation processes, managing a large client portfolio, and delivering a stellar client experience.



Event Fees: All registrations will require concurrent payment.
 \$38 - Members **DEADLINE is 10/17/22**
 \$55 - Non-Members *Anyone not registering by 10/17/22 will be asked to pay \$90 at the door

***Disclaimer: You must be a member of DCAHU to qualify for the member rate of \$38. If you are not a member, but sign up at the \$38 member rate, DCAHU requires that an additional \$17 be submitted to total \$55.**

[REGISTER HERE !](#)

NAHU Name Change—

On June 28, 2022, the NAHU House of Delegates voted to approve a new name change. The new name is National Association of Benefits and Insurance Professionals. This change took place at the 2022 Annual Convention. The new name was chosen after receiving input from National, State and Local leaders across the country, the Board of Trustees scrutinized approximately 30 different names . It will take effect January 1, 2023.



NOVEMBER Membership Luncheon Meeting

DATE: Thursday, November 17, 2022

TIME: 11:30 am to 1:30 pm

"The Digital Broker Playbook"

1 Hr of CE Credit- Course #385402

Featured Speaker: Sherri Guedea
Managing Director— D2Enroll LLC

Sponsored by:  Cigna + Oscar

Course Description: Learn the Importance of Digitalizing your block of business. Whether you are in growth mode, maintenance mode or planning for retirement, there are incredible advantages to digitalizing your block of business. Come learn more with "The Digital Broker Playbook" presented by Sherri Guedea.

Sherri Guedea has spent the last 34 years working in the Southern CA Broker Market. She had many successful years with Word and Brown, Pacificare, Kaiser Permanente and AFLAC before opening her first General Agency in 2010. For the last 21 years she has specialized in helping brokers navigate the complex Worksite Benefits market. With a growing number of carriers participating in this space, her history in this market proves incredibly beneficial to brokers looking to structure complete benefit solutions that make sense for both them and their clients.

SB 1242 – A New State Legislative Bill Signed Into Law Affects All Insurance Agents!

By Bill Robinson. DCAHU Communications Chair

It takes effect January 1, 2023. It has many elements, some of which do not apply to health and life insurance agents. But those that do apply include:

Clarifies that, on or after January 1, 2023, a life or disability income insurer may not decline an application or an enrollment request for life or disability income insurance coverage based solely on a positive HIV test, as specified.

Requires insurance licensees to print their license numbers on e-mails the licensees send, which involve an activity for which a license is required, as specified.

Requires, effective March 1, 2023, the 12-hour ethics course that is required in connection with the pre-licensing education of specified new license applicants and the three-hour ethics course that is required as a condition of license renewal **to each include one hour of study on insurance fraud.**

Anti-fraud Provisions. Several provisions, taken together, are intended to help insurance agents and brokers identify, and help CDI crack down against, insurance fraud. These include the addition of pre-licensing and pre license-renewal education about

insurance fraud; an express requirement that agents and brokers who reasonably suspect or know a fraudulent application is being made to report that fact to CDI's fraud division (if the application has not yet been submitted to an insurance company) or to an insurer's special investigative unit (if the application has been submitted to the insurance company); a clarification that such reports do not subject the agent or broker to civil liability, as long as the agent or broker is acting in good faith.

Requires any agent or broker who, prior to placing an insurance application with an insurance company, reasonably suspects or knows that a suspected fraudulent insurance application is being made, to submit details about that application to CDI's fraud division within 60 days after concluding the application is fraudulent, via the fraud division's consumer fraud reporting portal, as specified.

Requires any agent or broker who, after placing an insurance application with an insurance company, reasonably suspects that fraud has been perpetrated, to report that information directly to the insurance company's special investigative unit, as specified.

Relieves agents and brokers, who furnish information about suspected or known fraudulent applications, or who assist in investigations of suspected insurance fraud that are conducted by governmental agencies, from civil liability when acting in good faith, as specified.

To our Members and Non-members- Important Note from DCAHU Hospitality Chair

By Paula Abels



We would like to clarify our Registration Policy and process to you as our season continues and we have many informative CE classes and our Annual Health Care Summit ahead to enjoy. It is important that all attendees register prior to each event. Not only does this assist us in organizing our events, but it also prevents added stress on the kitchens at our event facilities when many people show up without preregistering. Please review the steps below for a successful registration:

- **Anyone NOT registered by the end of Monday before each luncheon or event, will be asked to pay the “Walk In” rate at the door.**
- **You must be a member of DCAHU to qualify for the member rate as stated. If you are not a member, but sign up at the member rate, DCAHU requires that an additional payment as stated be submitted at the door.**
- **Once you have submitted your payment information you must click “Confirm” for the registration to go through. You will receive a confirmation email. If you do NOT receive this email, then you are not considered registered and will be charged a “Walk In” fee at the door.**

Prior to our events, we are required to provide a head count based on our number of paid meals upon close of registration. We are responsible for payment of these meals regardless if fewer attendees actually come the day of the event. Due to the cost of these unused meals to our chapter, we must adhere to a strict refund policy, as shown on our event e-blasts, and payment is now required at time of registration.

We really appreciate your understanding and cooperation for our registration policies. We also appreciate your continued support for our chapter and look forward to seeing you at our events in the future.

All the best,

Paula Abels

DCAHU Hospitality Chair & Secretary

The Medicare Marketing Rule is in Effect – Review NAHU's Resources Now

Are you a Medicare agent or broker who has questions and concerns about the new Medicare marketing regulations? NAHU has created a [Medicare Marketing Rule Resources page](#) on the NAHU website that contains all information and guidance we have to date.

The final Medicare Marketing Rule made significant changes to existing marketing requirements for both Medicare Advantage and Part D plan-marketing requirements that we believe will be ineffective and place consumers in the hands of those entities CMS is trying to protect them from.

As we have mentioned on numerous occasions since the final rule was issued, the regulation seeks to account for unscrupulous marketing behaviors by requiring third-party marketing organizations (TPMOs) to record all enrollment conversations. The final rule's new definition of TPMO, however, is overly broad and will needlessly impact many entities that are acting responsibly, including Medicare agents and brokers who will now be subject to the recording requirements.

NAHU Senior Vice President of Government Affairs Marcy M. Buckner and NAHU Medicare Advisory Group Chair Mike Smith provided a detailed overview of the Medicare marketing final rule in a very recent Compliance Corner webinar.

We urge every DCAHU Member to take 50 minutes to listen to this webinar and review the slides. It will be a most beneficial amount of time you can experience to help you to comply with these new call recording rules. [Watch it here!](#)

In the library of resources, NAHU members who work in the Medicare space can find:

- CMS clarification on recording requirements
- Healthcare Happy Hour podcast episodes with detailed discussions about the rule and CMS guidance
- NAHU's comment letters to CMS in response to the marketing rule
- Relevant Washington Update articles that provide greater detail
- The final rule itself

As the only trade organization representing professional agents and brokers who work with Medicare beneficiaries and Medicare products, NAHU is acutely aware of the far-reaching impacts this regulation will have on Medicare agents, their clients and the AEP. We will continue to update our Medicare Marketing Rule Resources page with any and all pertinent information that will assist you in complying with the rule.

- from NAHU B2B Blog-
More MAPD issues Where is this sector going to be in a few years?

Oct 8, 2022 9:49 am
By Michele Malooley



Good morning all,
I hope that your Pre AEP is going well and you have come up with a solution for recording. I know that these are very confusing times. We will have to have A LOT of PATIENCE during this AEP.

I just moderated our Medicare & More 2023 October meeting where we have carriers, physicians and others answer questions and give us a market overview and where each of the carriers have a niche as well as the new buzz words Value Based Care, Value Based Design and how this type of Performance Care assists the Patient, the Physician as well as what affect it has on the Cost of Care and Better Healthcare.

At this meeting on Wednesday all carriers but 1 stated that Zoom Calls DO NOT have to be recorded if you use the camera. Thursday my email was blowing up letting me know that Zoom calls now DO HAVE TO BE RECORDED. In addition, Humana has send out a new Policy and Procedure Email on Thursday I have attached it for your convenience. I have reached out to the other

CAHU-PAC is Vital to all California Agents' Future !

California's size and economy mean that legislative actions taken here have far-reaching effects and often times, set a new standard for the nation.

Representing the voice of the agent in Sacramento, CAHU-PAC's mission is to facilitate, with strategically targeted political contributions, and the legislative and advocacy programs of CAHU. Every licensed insurance agent who solicits medical, dental, long-term care and/or senior supplement insurance and even life and annuity programs benefits from the legislative advocacy of CAHU and the financial support CAHU-PAC lends to the effort.

Click [HERE](#) to learn more via a video message.

Ready to Contribute?

Click [HERE!](#) ——>



carriers I use and asked them to please update their information on Policies and Procedures so that the agents can stay informed.

When Marcy Buckner and Mike Smith stated that Zoom needed to be recorded, they were right and we did see that in the regulation however we were thinking "Well if the carrier is who we are contracted with and they say its ok then they are our oversight so we will go with what they say." So just be aware and ask your carriers to send updated information.

Our industry is far from perfect. There are many parties involved and they all want a piece of the Pie. Well that Pie is only so big and when the parties want more and more of the piece of the pie..... somethings got to give.

The question is what will give, how will it be done and when will this happen? Looks at the trends that are happening, TPMO's, Recordings, Disclaimer to call 1 800 Medicare, Carriers not paying commissions on some products, etc.

Just continue to educate yourself, read, and be prepared for both you and your client.

Brokers Making a Difference.

All my Best
Michele

Goodbye CAHU & Hello CAHIP !

The California Association of Health Underwriters has a new name. Say Hello! To CAHIP (pronounced CAY-hip, otherwise known as the California Agents & Health Insurance Professionals.

This rebranding has been a long time coming. A recent survey of statewide members found more than 70% in favor of a new name and brand. We've also known for quite some time that "underwriter" is an antiquated term that fails to fully represent the variety of services we provide. And it is often associate with denial of coverage.

The mission and structure of the organization remains the same, with a commitment to advocate for every Californian to get the right, personalized coverage for all stages in life. (Note: the website URL remains-CAHU.org)

Along with the new name comes a bi-monthly e-newsletter where CAHIP Alerts will cover topic including single-payer legislation on the horizon, association updates, industry articles and much more. We encourage you to share our new name with your clients, colleagues and friends via your \own social media.

Heard on the Net

Compiled by Bill Robinson
DCAHU Communications Chair



Note: All headlines contain embedded URL links to the full article - just Click on each headline

ALSO - You can download a PDF document of this column from our website. Just go to -

<https://dcahu.org/legislative--7863.htm>

Under New Rules, Patients Can Now Access All Their Health Records Digitally - The American Revolution had July 4. The allies had D-Day. And now U.S. patients, held down for decades by information hoarders, can rally around a new turning point, October 6, 2022 — the day they got their health data back.

Many Preventive Medical Services Cost Patients Nothing, But a Federal District Court Decision Could Change That - "A key part of the ruling by Judge Reed O'Connor of the U.S. District Court for the Northern District of Texas says one way that preventive services are selected for the no-cost coverage is unconstitutional. Another portion of his ruling says a requirement that an HIV prevention drug therapy be covered without any cost to patients violates the religious freedom of an employer who is a plaintiff in the case. It is not yet clear what all this means for insured patients. A lot depends on what happens next."

Will SCOTUS Strike Down the ACA's Preventive Services Coverage Requirement? - Should the decision be affirmed on appeal to the Fifth Circuit and reach the US Supreme Court, a majority of the justices could conceivably decide that, at a minimum, Section 2713 impermissibly delegates authority to the USPSTF ... The current Court is apt to restrain Congress's ability to farm out work that a majority of the justices view as the province of legislatures to the federal agencies or advisory committees. Therefore, the ACA's preventive services coverage requirement faces a near certain path to some degree of judicial curtailment."

Implementing the Drug Negotiation Provisions of the Inflation Reduction Act: Considerations for CMS - "While other nations have decades of experience in drug price regulation, the IRA creates a new challenge for Medicare's administrators. How it carries out this work will have important implications for stakeholders and is critical to determining whether this new authority can be sustained or, as some may hope, built upon to regulate additional drug prices."

The New Medicare Part D Out-of-Pocket Cap Will Have Unintended Consequences. Here's How to Address Them - "Assuming 20 percent coinsurance, the

the cap means that both a \$10,000 drug and a \$100,000 drug will have the same out-of-pocket cost for Medicare Part D beneficiaries, who will then have fewer incentives to use lower-cost drugs. It will also increase manufacturers' incentives to raise their drugs' launch prices. Proposals to completely eliminate cost sharing would further reduce the incentive to hold down drug prices. This is in addition to the incentives to have higher drug launch prices in response to the inflation caps."

Departments Issue Final Surprise Billing Rule and ACA FAQs - "The final surprise billing rule provides that certified IDR entities should select the offer that best represents the value of the item or service under dispute, after considering both the QPA and certain other factors (rather than assuming that the QPA alone is the correct value). In addition, the departments issued ACA FAQs Part 55, which answer questions on the NSA and the Transparency in Coverage rules."

Hospital and Insurer Price Transparency Rules Now in Effect But Compliance Is Still Far Away - "The short answer to the question of whether these transparency rules are working is -- not quite yet. Hospitals have been slow to comply with transparency rules.... Even when hospitals have complied with the rules, experts have found the data to be 'consistently inconsistent' in terms of how data elements are defined and displayed, making it very difficult for third parties to make connections across hospitals and payers."

New ALS Treatment Sparks Yet Another Drug Pricing Debate - The FDA's expedited approval of a new ALS treatment priced at \$158,000 a year, has touched off another debate over balancing regulation with patient access.

Hospitals Divert Primary Care Patients to Health Center 'Look-Alikes' to Boost Finances - Medicare and Medicaid pay "look-alike" health centers significantly more than hospitals for treating patients, and converting or creating clinics can help hospitals reduce their expenses. California has more than two dozen of the look-alikes, far outpacing any other state, although many are not associated with hospitals.

Millions Of Americans Will Save On Medicare Fees Next Year - The rare 3% decrease in monthly premiums is likely to be coupled with a historically high cost-of-living increase in Social Security benefits — perhaps 9% or 10% — putting hundreds of dollars directly into the pockets of millions of people. "That's something we may never see again in the rest of our lives," said Mary Johnson, the Social Security and Medicare policy analyst for The Senior Citizens League. "That can really be used to pay off credit cards, to restock pantries that have gotten low because people can't afford to buy as much today as they did a year ago and do some long-postponed repairs to homes and cars."
(cont'd page 8) —>

Heard On the Net (cont'd from Page 7)

CMS Releases 2023 Medicare Part A and B Values- "CMS has announced the 2023 Medicare Part A and B premium, deductible and coinsurance amounts. As in prior years, there are increases in the Part D amounts. However, the Part B premium and deductible will decrease."

How Employers Can Make Open Enrollment More Successful This Year - "There's still time to prepare your HR team and employees before this year's enrollment window opens -- and by tapping into these tips, you can achieve the strategic trifecta of OE success: communication, education, and engagement."

Crush Open Enrollment Season with a Plan to Maximize Employee Satisfaction and Boost Financial Literacy - "What matters to employees in the open enrollment period? ... What do you want to achieve in the 2023 benefits enrollment season? ... Is there a benefits communications gap? ... Put it all together to plan for open enrollment ... [1] Use targeted training and resources to engage your workforce.... [2] Promote financial literacy to help all employees understand their options.... [3] Concentrate on cost savings."

Deadline for Medicare Part D Creditable/Non-Creditable Coverage Notices Is October 14 - "Plan sponsors that offer prescription drug coverage must provide notices of creditable or non-creditable coverage to Medicare-enrolled individuals before each year's Medicare Part D annual enrollment period -- this year, by October 14. The notice obligation is not limited to retirees and their dependents but also includes Medicare-enrolled active employees and their dependents and Medicare-enrolled COBRA participants and their dependents."

2023 ACA Compliance Planning: Important Steps for Employers - "[1] Adjust to a lower affordability threshold ... [2] Be aware of the affordability safe harbors ... [3] Recognize that ESRP penalty amounts continue to rise ... [4] Calendar the Form 1094-C/1095-C deadlines ... [5] Use current draft ACA reporting forms."

COVID-19 Relief Provisions Expire in 2023 for Flexible Spending Accounts - "The Consolidated Appropriations Act (CAA) (and other IRS guidance) that extended the grace period and enhanced carryover provisions for Health FSAs (HFSA) and Dependent Care FSAs (DCFSA) will not extend into 2023. Plan sponsors must follow the terms of their plan document provisions that were in effect before the COVID-19 relief was enacted.... The Outbreak period is still in place; it was extended through 2/28/2023 and can be extended again by the President at that time. This generally means that individuals have an additional year to meet certain deadlines."



New Member

Deania Thorne
Proctor Insurance

Upcoming Renewals

October

Lisa Stanson

December

Cassie Shores

Craig Gussin

(Associate Members in Italics)

DCAHU Year-End Financial Report Available Upon Request (6-30-2022)

Just e-mail a request to our Treasurer- William Youngblood at -

info@DCAHU.org

DON'T FORGET THESE NAHU MEMBER PROGRAMS!

- | | |
|---|--------------------------|
| Member Benefits | LPRT — Renew Now! |
| • <i>Technology Solutions</i> | LTC Portal |
| • <i>Professional Development Benefits</i> | Medicare Portal |
| • <i>Business & Professional Services</i> | Compliance Corner |
| • <i>Client Management Assistance</i> | Career Center |

And Much More! Visit nahu.org today!

"B2B" - NAHU's "Broker to Broker" Blog !

B2B - One of NAHU's Most Valuable & Exclusive Membership Benefits !

B2B is now New & Improved! Really !
Are YOU Using It ?

Don't Miss Out – Register & Start Using It Today!

B2B is an unlimited resource of health care industry information and government regulation guidance to help you better serve your clients, and doing so in much less time than it would take to do your own research on industry and government websites.

There are 6 B2B Discussion Groups available. There is a wealth of credible knowledge among the NAHU Members who regularly participate on B2B and who willingly share their knowledge with other B2B participants. You just need to post your question on the appropriate Discussion Group.

We invite you to "jump in" and join B2B. See how it works and what a great educational resource it will be for you and your clients.

We think you'll really like it.

You can get to B2B from the NAHU Website for Members-Only.

- Go to: <https://community.nahu.org/home> (you will then have to use your NAHU Login info)

- OR.....First Log In to the NAHU website, and then open the drop-down box under "Resources" and click on "Broker to Broker" at the bottom of the list. On the B2B Opening Page on the NAHU website, scroll down and click on - "Visit B2B Communities"

Now you are on the B2B Home Page.

Before you click on "Sign-In", please open the "B2B Sign-Up Guide" (upper right corner) and read it completely. Also, please read "Code of Conduct". And if you have questions....please read the "FAQs" (also at top right of screen)

ENJOY & Benefit !

***And here is a LINK to a NAHU Video Guide on Using the
New and Improved "Broker to Broker" - B2B Blog !***

<https://www.youtube.com/watch?v=MGOnZ8p29bl&feature=youtu.be>



WHAT IS THE **ANNUAL VALUE** OF NAHU MEMBERSHIP?

