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MARCH 2023

UPCOMING EVENTS

MARCH 13-15, 2023

Women's Leadership
Summit
Las Vegas
More Information



MAY 8-10, 2023

CAHIP Capitol Summit
Sacramento
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A MESSAGE FROM THE PRESIDENT

SUE WAKAMOTO-LEE



Welcome to CAHIP Connection! Here's a monthly update
from CAHIP President Sue Wakamoto-Lee.



For a list of upcoming chapter events, visit our events page [HERE](#).

A blue graphic titled "3 in 1 Membership". It features three white circles with red outlines: a California state capitol building, the state of California, and the United States map. Below these are the labels: "Local Chapters across California", "Statewide Advocacy via CAHIP", and "Membership starts in the National Association of Benefits and Insurance Professionals". A red button at the bottom right says "Sign up today!". The CAHIP logo is at the bottom left with the tagline "PROTECTING THE CONSUMER'S FUTURE" and "California Agents & Health Insurance Professionals CALIFORNIA'S BENEFIT SPECIALISTS".

March is Membership Month: Are you reaping the benefits?

By VP of Membership, Irma Romero

Our industry is extremely dynamic. Every day, health insurance professionals face challenges in the form of new regulations, updated policies and shifting client needs. It can be hard to run a business and serve your clients while staying on top of all the changes.

Membership in our professional association is an easy solution. CAHIP wants to remind you that joining gets you membership on a national, state, and local level, and this month we are offering \$50 off your membership fee. Membership provides health insurance professionals with all the tools they need to take their business and education to the next level.

We use our voice to protect our client choices and the products our clients rely on. Membership matters. We are all affected by legislative and policy changes and CAHIP advocates for you and your client. Our collective strength increases our volume and maintains a seat at the legislative table.

Start the process by visiting cahu.org/membership and learn more about all the benefits. Together we are stronger!

Three-for-one advocacy

Membership gives you a say in the future of our profession at the local, state, and national levels. No matter where your chapter is located, you have a voice in the laws and policies that affect you.

We advocate for our profession and our client's access to healthcare. It's our expertise and passion. CAHIP Members work directly with state legislators on important policy issues.

Receive up to date industry information

Membership gives you complete access to local, state, and national tools and resources tailored to your needs. Members have access to up-to-date information so you can make key business decisions.

Exceptional Professional Development education

Investing in your ongoing education and CE training opportunities is key to providing the best client service. Membership gives you open access to educational resources that advance designations, support certifications, and lifelong learning.

Be Part of a Vibrant Community

CAHIP and local chapter membership gives you access to a vast network of health insurance professionals that include agents, carriers, third-party administrators, and more. Through local chapter and statewide events, the networking opportunities are endless.

As VP of Membership for CAHIP, I'd like to remind you this is "our" Association. Thank you for taking the time to consider this or sharing with a colleague.

What is a Single Payer Spot Bill?

The long-time sponsor of single payer legislative attempts in California, the California Nurses Association (CNA) has introduced a nearly blank bill, AB 1690 pertaining to single payer. A bill lacking substance is referred to as a "spot bill" and it simply states legislative intent to mandate single payer healthcare for all California residents. Spot bills are a common way for legislators to stake a claim on an issue while satisfying a constitutional deadline to introduce legislation. This year the deadline for bills to be introduced was February 17th. This spot or placeholder bill is void of all substantive language to create enforceable policy and it also lacks a funding source for the \$500 billion dollar government monopoly on healthcare.

Last year's single payer mandate, AB 1400 self-imploded when author, Assemblyman Ash Kalra withheld the bill from a vote of the full Assembly after stating the bill did not have the necessary votes to pass which was creating infighting amongst moderate and progressive democrats in a key election year. Kalra's decision sparked outrage from CNA who felt confident they had the votes along with the backing of the current Speaker of the Assembly. In the year since AB 1400 fizzled, CNA attempted to secure a different author to carry the legislative lifting and was unable to do so- even with 1:4 legislators being new. "The other option was to have no single payer bill this legislative session at all," said CNA Government Relations Director Puneet Maharaj.

Reading between the lines: CAHIP's education efforts are working! Our messaging to not eliminate Medicare, Covered California and employer-sponsored coverage in California is being heard, and we must defend every inch of that ground!

Spot bills can be amended at any point, and they remain "alive" through January of next year so, please join us in engagement efforts- via membership, participation in Capitol Summit, political action, and when called upon through direct messaging to your elected officials.

For an official CAHIP position on this bill and others, the website will be updated following our annual Bill Review on March 9.

An opportunity to learn from the pros (LPRT)

In the insurance business as in many other industries, some individuals seem to consistently be top producers. Not only are they top producers, they also strive for excellence in their field and provide impeccable service to their clients. The top-notch way

Announcing the loss of Julianne Broyles

With great sadness, CAHIP announces the loss of our former Legislative Advocate, Julianne Broyles. Juli worked alongside CAHIP leadership from 2014 until her retirement in 2017. We are proud to share some personal reflections and remembrances.

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REBC designation courses reinforce your professional credibility

Earning the Registered Employee Benefits Consultant® (REBC®) designation



elevates your credibility as a professional. The field of employee benefits continues to evolve rapidly. A year does not go by without new government regulations, new or modified coverages, and new techniques for controlling benefit costs.

To best serve their clients, professionals need to have a current understanding of the provisions, advantages, and limitations associated with each type of benefit or program as a method for meeting economic security. The designation program analyzes group benefits with respect to the ACA environment, contract provisions, marketing, underwriting, rate making, plan design, cost containment, and alternative funding methods.

The largest portion of this program is devoted to group medical expense plans that are a major concern to employers, as well as to employees. The remainder of course requirements include electives on topics serving various markets based on a broker's client needs.

NABIP CEO stepping down

NABIP recently announced that its current CEO, Janet Trautwein, is stepping down at the end of 2023.

they do business means their clients are happy and that there are fewer service problems for you.

A top producer in the insurance industry is like a center of excellence in the medical arena. Their expertise in their field results in their ability to produce a significantly greater amount of business, yet do so in a cost-effective manner. Their outcomes are better than those of other producers because of their dedication to excellence and the volume of business they produce.

NABIP has a program designed to reward our members who are outstanding producers. That program is the Leading Producers Roundtable. LPRT qualifiers receive a number of free or discounted educational offerings and other services. They are the best of the best and we depend on their knowledge and dedication to their industry to help our own organization be the best.

Janet has worked with NABIP for 26 years, always providing exceptional service as a member and leader of the organization. During her years as head of NAHU and now NABIP, Janet has transformed the association into the leading voice of advocacy and support for health insurance professionals.

The Board has begun a search to help find the next CEO of NABIP. Once found, Janet will work alongside the new CEO through the end of the year to ensure a smooth transition.

We are thankful for Janet's incredible contributions to the health insurance industry. CAHIP would not be where it is today without her defining work, and we are excited to see what NABIP does in the future.

MORE INDUSTRY NEWS

Mark Cuban's Rx startup links with PBM to serve employer plans

Billionaire entrepreneur Mark Cuban's pharmaceuticals startup has tied up with pharmacy benefits manager, RxPreferred Benefits, in a move to offer lower-priced drugs through employer-backed health insurance plans, Reuters reports. Under the partnership, RxPreferred Benefits' customers will have the option to use Mark Cuban Cost Plus Drugs as part of their health insurance plans.

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Lawsuit alleges UnitedHealthcare systematically underpaying benefits

A class-action lawsuit accuses UnitedHealthcare Group Inc. of systematically underpaying benefits for care received from out-of-network health care providers, reports BenefitsPro. According to the complaint uses deeply discounted "reprice" rates that make just a fraction of a billed charge eligible for reimbursement. Out-of-network providers are not required to accept this rate, which means plan members are legally obligated to pay the difference.

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High volume of No Surprises Act arbitrations overwhelming system

Insurers and providers are overwhelming an arbitration system Congress set up to resolve billing disputes as part of the law to prevent surprise medical bills, Axios reports. The No Surprises Act, which went into effect in 2022, protected privately insured patients from getting stuck holding the bag when there's a disagreement over the cost of out-of-network care. Federal agencies estimated there would be 17,333 claims a year submitted to the independent dispute resolution process, but data from the Centers for Medicare and Medicaid Services shows more than 90,000 disputes initiated in less than six months.

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Welcome New Members – March 2023

Thank you for joining our Association! Check out CAHIP website for local chapter events.

Don Brown	Beam Benefits	CCAHU
Susan Baker	United Concordia	DCAHU
John Garcia	John Henry Insurance	DCAHU
Grand Guillory	Colonial Life	GGAHU

Matthew Conrad	AccesseHR Insurance Services, Inc.	GGAHU
Nicholas Paez	Alliance Insurance & Business Solutions	IEAHU
Laurie Suhr	Elpis Insurance Services	IEAHU
Sonny Huynh	First Stop Health	LAAHU
George Beach Jr.	George Beach Insurance Services LLC	SAHU
Jacqueline Martinez	Ornellas & Associates Insurance Services	SAHU
Bradley Wright	Human Interest	SAHU

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