

Orange
County Association of
Health
Underwriters

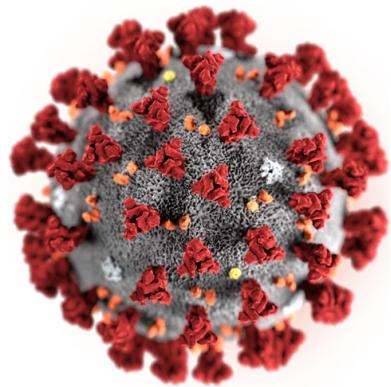
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COUNTY OF ORANGE INSURANCE NEWS



SPECIAL EXPANDED 32-PAGE CORONAVIRUS ISSUE



Inside this Edition:

- Feature Article: *COVID-19 Legislation; FFCRA & CARES Act Detailed Guide*
- *How Technology Can Assist in Sales and Services While Working From Home*
- Legislative & Regulatory Update
- Compliance Corner—*Legal Briefing; Privacy & Security Updates and Enforcement*
- Get Ready for Women In Business—Moved To August
- Government Guidance on Protections from Zoom-Bombing & COVID-19 Cyber Scams
- Schedule of Events

Feature Article:

COVID 19 Legislation;

Families First Coronavirus

Response Act (FFCRA) & CARES Act—A Detailed Guide

Page 5



*OCAHU Business Development Summit—
Photos Inside!*

COIN HOT TOPICS!!!

FFCRA & CARES Act Guide

***Protect Yourself From COVID-19 Cyber Scams
& Zoom Bombing***

***How Technology Can Assist You in New Sales
and Service While Working From Home***



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Table of Contents

Thank you for being a part of OCAHU!

<i>What's Inside</i>	<i>Page Number</i>
President's Message	4
Special Farewell to COIN Readers	4
Feature Article—COVID-19 Legislation; FFCRA & The CARES Act—A Detailed Guide	5
Women In Business Update	7
Compliance Corner—Legal Briefs, HIPAA Privacy & Security Updates	9
Business Development Summit Photos	13,22,23, 26
OCAHU Sponsor Thank You Page	15
CAHU-PAC User Friendly Interface Info	16
Legislative Update	17
Medicare Update	20
FBI Guidance VTC Hijacking & Zoom Bombing	21
Defending Against COVID-19 Cyber Scams	21
Membership News & Valuable Information	23
OCAHU Board & Staff 2019-2020	24
NAHU Member Benefits	24
OCAHU Board Slate of Officers 2020-2021	25
Senior Summit—Save the Date	26
How to Use Technology to Boost Sales & Service During These Trying Times	27
OCAHU Annual Report	28
Follow OCAHU on Social Media	30
Schedule of Events	32

**Register Now for
Women In Business!**

New Date!

August 14, 2020

See ad page 7



**See Inside
For Business
Development
Summit 2020
Photos!**



**Making a Difference in People's Lives.
One Member at a Time.**

Our association is a local chapter of the National Association of Health Underwriters (NAHU). The role of OCAHU is to promote and encourage the association of professionals in the health insurance field for the purpose of educating, promoting effective legislation, sharing information and advocating fair business practices among our members, the industry and the general public.



President's Message

By: *MaryAnna Trutanich*

I hope this message finds you, your family, friends and co workers healthy. At the time of this message ,we are all in week 5 of Social

Distancing. This will continue through at least April 30th, and perhaps into May or beyond.

Our industry changed when the ACA became law in 2010. Our industry changed when Zenefits entered into our market. We all thought our jobs were doomed. The sky was falling. Our industry will change again during this crisis. What will it look like? I don't know but I'm very optimistic. History has proven that.

However, I don't have my head in the sand. I recently read an article from "To the Point, Quick Takes Health Care Policy and Practice", from David Blumenthal, M.D. on LinkedIn. Here's what concerned me in what he said: "The eminent economist Victor Fuchs, once suggested it would take another depression

or a third world war to generate the will for universal health coverage in the U.S. Should we add COVID-19 to this list of catalytic traumas? For the progressives, this result might almost compensate for the short-term suffering we are likely to see. Universal coverage would save untold millions of future lives. For conservatives, the prospect of a pandemic producing national health care likely stokes their darkest fears. No one knows what will happen to the nation's mood and political will. We simply don't know how bad it will get.

NOW MORE THAN EVER, IF YOU ARE NOT A MEMBER OF NAHU, IT'S TIME TO JOIN. NAHU works hard to ensure what we have now will remain, who brokers are will remain, that we will be and working for all of our clients.

Go to NAHU.org to join. ##



A Special Farewell to COIN Readers

From Dorothy Cociu, COIN Editor

Dear OCAHU Members and COIN Readers:

I'd like to thank you all for the support you've given me for the past 4 years as I've acted as the Vice President, Communications & Public Affairs for OCAHU, and Editor of the COIN magazine.

As they say, all good things must come to an end, so I wanted to inform you all personally that this is my last issue of the COIN. I'm resigning from the OCAHU board at the end of this board year, on June 30, 2020. I will, however, be running unopposed for the Vice President, Communications for the California Association of Health Underwriters, so you haven't heard the last of me, by a long shot!

It is my goal to bring back THE STATEMENT, a former CAHU news magazine for which I acted as the Editor in the early days, in an electronic magazine format, so please watch for that in your email! You'll also be hearing from me in the form of podcasts, educational videos, and other pertinent communications from CAHU.

I recently recorded an educational video for members on FFCRA and the CARES Act, which was published on the CAHU website on April

13. So, I will continue to bring my thoughts to our members.... Just on a slightly larger scale for the state association!

I am leaving the position of VP Communications & Public Affairs in good hands. Jennifer Holmberg will be taking my place and will become the new Editor of the COIN. Jennifer has newsletter experience, and I've been training her on all things COIN. She, in fact, acted as my assistant editor on this issue!

So to all OCAHU Members, thank you for reading, and please continue your support for Jennifer! I'm still an OCAHU member, and will continue to attend as many meetings (once the COVID-19 Safer At Home Order expires and it's safe) as I can, and look forward to seeing all of you!

With Warm Regards,

Dorothy Cociu

OCAHU Vice President, Communications & Public Affairs, COIN Editor 2019-2020



Feature Article:

COVID –19 Legislation; Families First

Coronavirus Response Act and CARES Act—A Detailed Guide

By: Dorothy M. Cociu, RHU, REBC, GBA, RPA, OCAHU V.P. Communications & Public Affairs

As I write this article, I am, like all of you I'm sure, confined to my home office, where I've been for a number of weeks during the COVID-19 pandemic. I'm fortunate as I'm perfectly healthy, as are all of my family and friends at this point, but of course, others have not been quite so lucky. For all of us, however, our lives have been likely forever changed... From the way we greet people, the way we spend time with friends and relatives, and the way we wonder about whether our finances will hold out during this pandemic and its economic impact on all of us.

We can't shake hands. We can't give hugs. For many of us, we couldn't even spend the Easter Holiday with our family and friends, as we were all following safer-at-home orders, to protect our loved ones and ourselves. Our new normal is Facetime and Zoom gatherings, virtual happy hours or chat sessions. For those who have or have had family members and friends in the hospital, we could not visit them. We could not hold their hands. We could not wipe away their tears of sadness and fear. But, we can be thankful for their recoveries and for our ability to bounce back and survive. We can be thankful for technology to allow us to stay somewhat connected, but for most of us, COIVD -19 brought with it a longing to just be close to our loved ones. I think that with everything that has happened over the last few weeks and months, we now have a profound sense of longing for closeness and will cherish more than ever our friends and families.

Now, it's time to get moving forward, and try to recover from the financial and emotional devastation caused by COVID-19. Our businesses and those of our employer clients are required to offer federally required paid sick leave and expanded family medical leave under FFCRA. Although employers will receive tax credits, those will not be seen until the filing of next year's tax forms. The CARES Act will provide hopefully some relief, but the truth is, most of us will look back at 2020 as one of the most financially and emotionally challenging years of our lifetimes.

My job today is to attempt to break it down for you, in as simple terms as possible, how to administer the complexities of the FFCRA, and provide some basic guidance on the CARES Act. This is not an easy task, but I will do my best. For those of you that

prefer videos, I recorded one for The California Association of Health Underwriters in early April, and it was published on their COVID-19 page of the CAHU website on April 13, 2020. To view that, here is the link: <https://www.cahu.org/covid-19-information>. Note that you must login as a member to view this video. For those of you who haven't logged into the new CAHU website yet, you will need your NAHU ID or login information.

COVID-19 Brief Background

As we all know, we do not expect to have a vaccine for COVID-19 until 2021, but we are hoping for the new anti-body tests to be available soon to help us all get back to work. In the meantime, we need to continue our preventive measures, with social distancing, working from home, washing hands and avoiding touching our faces. Schools will likely be closed for the remainder of the school year. HHS is now recommending that we wear face masks to cover our nose and mouth when we go out in public... Many retail establishments, such as grocery stores, are now requiring them for entry. Obviously, the more we educate people, the more we can flatten the COVID-19 infection curve and reduce the spread, while the healthcare workers can continue to give this everything they have and help those who are sick.

On the business side, employers are required to educate their workforce on prevention of COVID-19. Under FFCRA, they are required to post notices about the FFCRA's leave rights for paid sick and extended family medical leave.

The IRS of course gave Americans tax relief by extending the deadline to file and pay for 2019 taxes until July 15, 2020. Other filing provisions, however, remain in place, such as the filing of ACA reporting forms (due March 31, 2020 if filing electronically) and related.

Continued on page 6

Feature Article, continued from page 5

Brief Timeline

To bring us up to speed, I wanted to include a brief timeline of events related to COVID-19, the FFCRA and the CARES Act.

Date	Actions
March 5, 2020	California CDI and DMHC puts health coverage mandate into effect
March 18, 2020	FFCRA signed into law, and health coverage mandate goes into effect; Includes Emergency FMLA and Emergency Paid Sick Leave Provisions, free testing for coronavirus, increased funding for unemployment insurance, food aid, and Medicaid
March 24, 2020	FFCRA: DOL issues guidance on Paid Sick Leave and FMLA Expansion
March 25, 2020	FFCRA: DOL issues Paid Sick Leave Poster and Q&A
March 27, 2020	CARES Act signed into law; Announcement of Economic Injury Disaster Loans (EIDL) and Paycheck Protection Program Loans (PPP) Through June 30, 2020
April 1, 2020	FFCRA: FMLA expansion, paid sick leave, and tax credits go into effect
April 1, 2020	FFCRA: DOL to issue guidelines on calculation of paid sick leave
April 3, 2020	“Launch” of Paycheck Protection Program; Banks Scrambling
April 4-6, 2020	Major Banks Announce Their PPP Program is Closed; Can’t accept more

Families First Coronavirus Response Act (FFCRA)

The first actions of the FFCRA was to provide coronavirus testing with no cost-sharing, for both fully insured and self-funded health plans, including grandfathered plans. It seems hard to believe that here in California, those mandates started only on March 5th.

In a very short amount of time, we were flooded with regulations and guidance, and for a couple of weeks, we were getting literally hourly, not just daily or weekly, updates and additional guidance. It was a crazy time and I could barely keep up! My hats off to the regulators, however, as they did an amazing job getting us all information in a very short amount of time. I honestly don't know how they did it so quickly...

Since March 18, when FFCRA was signed into law, a large number of releases were put out by the IRS/Treasury, DOL, HHS and other federal and state agencies, to assist employers in understanding and implementing FFCRA.

The employer provisions are very complicated, because they overlap and provide additional requirements for paid sick leave

and FMLA, in addition to current laws.

FFCRA ACTS IN ADDITION TO EXISTING LAWS

It's important to understand that the FFCRA does not replace existing federal or state laws; it exists in addition to them, or alongside them. FMLA/CFRA, California Paid Sick Leave, California's Leave for Participation in School Activities laws are still in place. Existing wage replacement laws and insurance laws are still available, including California Paid Sick Leave, Paid Family Leave (PFL), State Disability Insurance (SDI), Short Term Disability, Unemployment Insurance and Workers' Compensation still exist and must be administered. To assist with the confusion, the Department of Labor put together a good chart, which can be found at <https://www.labor.ca.gov/coronavirus2019/#chart>.

FFCRA EMPLOYER SIZE IMPLICATIONS

Under the FFCRA, the Paid Sick Leave and extended FMLA rules apply to employers with between 1 and 500 employees, and to public employers of any size. If an employer has over 500 employees, they are waived from the FFCRA paid sick leave and paid FMLA leave provisions. However, they can always be more generous than the law requires. There is also a possible exemption for employers with less than 50 employees, if they can demonstrate “jeopardy to the viability of the business as a going concern.” Employers are asked to document how and why this would jeopardize the business, and review the DOL’s Wage & Hour Questions & Answers, which is continually updated. They are asking that employers DO NOT send any materials to the DOL. The Q&A, along with a fact sheet for employers and employees, can be found at <https://www.dol.gov/newsroom/releases/whd/whd200324>.

FFCRA 6 MOST IMPORTANT FACTORS RELATED TO PAID LEAVES

Under the FFCRA, the federal government for the first time requires paid leaves. The six important factors related to the leaves are spelled out below.

If an employee is unable to work or telework, the employer must provide paid sick leave due to a need for leave because:

- 1) The employee is subject to a federal, state, or local quarantine or isolation order related to COVID-19.

Continued on page 8



Women in Business—Rescheduled Date Due to Coronavirus

By Pat Stiffer, OCAHU Women In Business Chair

Our 18th Annual Celebration of Women in Business Fashion Show and Luncheon, which was scheduled

for Friday, June 5 at the Balboa Bay Resort, **has been rescheduled to August 14, 2020**, due to the COVID-19 virus safer-at-home orders. Our committee has been working diligently to gather donations for the fabulous raffle baskets and incredible live auction items. We will gladly accept donations of gift cards to help fill the baskets and for the auction items. We are also asking for donations of bottles of wine valued at \$25 or more for our Pop the Cork fundraiser. Contact Maggie Stedt at stedtins@cox.net or Pat at pat@optionsininsurance.com if you would like to donate a bottle

or two. There are still sponsorship opportunities as well. Please contact Gail James Clarke at orangecountyahu@yahoo.com to secure a spot.

After all that we have been through we expect this Women in Business event to be the best one ever. We all look forward to seeing you there!

Registrations are now being accepted, so please go to the OCAHU website to register today, as we generally sell out quickly! ##

WOMEN IN BUSINESS... THE EVENT OF THE SEASON!

REGISTER NOW AT [ocahu.org!](http://ocahu.org)

The graphic features a large blue hot air balloon with a white basket. Inside the basket is a circular logo for "NEW HOPE Grief Support Community Est. 2000". The logo contains three stylized figures and a star. The words "HELPING GRIEVING PEOPLE" are at the top and "FIND HOPE AND HEALING" are at the bottom of the circle. A white banner with green text "Around the World in 80 Days" is attached to the side of the balloon. The background is light blue with white clouds.

Orange County Association of Health Underwriters

18th Annual Celebration of Women in Business Charity Luncheon & Fashion Show

DATE RE-SCHEDULED to August 14th, 2020 @ 9:30 AM

Balboa Bay Resort | Newport Beach 92660

Register at ocahu.org

Feature Article, continued from page 6

- 2) The employee has been advised by a health care provider to self-quarantine due to concerns related to COVID-19.
- 3) The employee is experiencing symptoms of COVID-19 and seeking a medical diagnosis.
- 4) The employee is caring for an individual who is subject to an order as described in subparagraph (1) or has been advised as described in paragraph (2).
- 5) The employee is caring for a son/daughter if the school or place of care of the son/daughter has been closed, or the child care provider of such son/daughter is unavailable, due to COVID-19 precautions.
- 6) The employee is experiencing any other substantially similar condition specified by the Secretaries of HHS, Treasury, and Labor.

Items 1-3 are paid at 100% full pay. Items 4-6 are paid at 2/3 pay. There is an exemption for an employer of an employee who is a health care provider or an emergency responder.

FFCRA Paid Sick Leave is effective on April 1, 2020 and sunsets (expires) on December 31, 2020. It's not retroactive, so if an employee went on leave prior to April 1 they are not subject to FFCRA. The amount of pay for items 1, 2 and 3 is based on the regular rate of pay, and items 4, 5, and 6 are based on 2/3 of the regular rate of pay. The maximums are \$511/day and \$5,110 in the aggregate for 1, 2 or 3, and \$200 per day and \$2,000 in the aggregate for items 4, 5, and 6. Employers are required to pay up to 10 days, or 80 hours for full time, and for part-time, the average they worked over 2 weeks.

HOW FFCRA PAID SICK TIME IS CALCULATED

As a simple example, if the employee is paid \$21/hour, the amount paid is $80 \times \$21 = \$1,680$, and if the employee is paid \$21/hour, and is entitled to 2/3rds of pay, the amount paid is $80 \times \$14 = \$1,120$ ($\$14$ is 2/3 of $\$21$). If someone has 40 hours of PTO booked, you cannot require them to take that PTO time first. If someone has zero hours of regular PTO booked, they can still take up to 80 hours for FFCRA.

For the full rate or 2/3rds of rate, employees will receive for each applicable hour the greater of: their regular rate of pay (last 6 months), the federal minimum wage in effect under the FLSA, or the applicable State or local minimum wage. Their regular rate of pay includes commissions, tips, and piece rates.

FFCRA EXPANDED FMLA

Expanded FMLA is effective April 1 – December 31, 2020 for

employers with 1 to 500 employees. For such expansion, FMLA is amended to add a new basis for up to 12 weeks of leave because of a "qualifying need related to a public health emergency," which means the "employee is unable to work (or telework) due to a need for leave to care for the son or daughter under 18 years of age of such employee if the school or place of care has been closed, or the child care provider of such son or daughter is unavailable, due to a public health emergency." An Eligible Employee must have worked for the employer for at least 30 days prior to the effective date of FFCRA (or March 2, 2020).

The first 10 days of the leave is unpaid (the elimination period). During this time, the employee may take their accrued sick, vacation, personal or medical leave time in their PTO banked hours if they choose to do so. After the 10-day elimination period, the leave is paid, again, at 2/3 of their regular pay, up to a maximum of \$200 per day, and \$10,000 aggregate.

Again, employers with fewer than 50 employees may be able to get an exemption, if the cost would jeopardize the viability of the business going forward.

TAX CREDITS

Tax credits are available to employers Effective April 1 – December 31, 2020. The benefit available is a refundable payroll tax credit available for Paid Sick Leave and FMLA extension of 100%, up to the limit allowed for paid leave under the FFCRA. The payroll tax credit will include an amount attributable to employer cost for health coverage, so ***you need to keep people on their health benefits during this time.*** For self-funded plans, they haven't released guidance yet as to how to calculate cost of coverage (as of the date I am writing this article), but at this point, we assume that will likely be the COBRA rates.

The process will be a dollar for dollar offset against payroll taxes, and guidelines are available on the Treasury website. Tax credits are NOT available to government employers, however. There will be a 30-day non-enforcement policy issued by the Department of Labor.

EMPLOYER POSTERS FOR EMPLOYEE RIGHTS

Employers are required to post an Employee Rights poster in their worksites. For employers with employees working from home or elsewhere, you must also get a copy of the

Continued on page 10

COIN COMPLIANCE CORNER

What Agents and Your Clients Need to Know!



COIN LEGAL BRIEFS

**By: Marilyn Monahan,
Monahan Law Office**

This is a summary of some recent developments of interest to consultants and employers:

Federal: Highlights

It is important to remember that existing federal and state benefit and insurance laws have not been suspended during the coronavirus pandemic. While you and your clients are juggling the many new mandates that have been created by the Families First Coronavirus Response Act (Families First) and the CARES Act, existing rules under ERISA, ACA, COBRA, HIPAA, etc., continue to apply. We begin this report reminding you of some upcoming deadlines.

Patient Centered Outcomes Research Institute Fee (PCORI): As we reported in the last COIN, the year-end funding bill—the Further Consolidated Appropriations Act, 2020—extended the PCORI fee for 10 years (through September 30, 2029). As a result, self-funded plans must file their Form 720, and pay the applicable PCORI fee, by **July 31, 2020**.

Form 5500: The Form 5500 is due (unless an exemption applies) by the last day of the 7th month after the end of the plan year. This means that calendar year plans must file their Form 5500 by **July 31, 2020**. The Summary Annual Report (SAR) must be distributed two months later (the last day of the 9th month after the end of the plan year, or **September 30, 2020**).

Health Savings Accounts (HSAs): Speaking of deadlines, the IRS has extended the deadline for HSA contributions. Because the IRS is giving taxpayers more time to file their 2019 Form 1040, taxpayers also have more time to contribute to an HSA. The IRS posted the following on its website: “Contributions may be made to your HSA or Archer MSA, for a particular year, at any time during the year or by the due date for filing your return for that year. Because the due date for filing Federal income tax returns is now July 15, 2020, under this relief, you may make contributions to your HSA or Archer MSA for

HIPAA Privacy & Security Updates—

**From Dorothy Cociu,
COIN Editor and HIPAA
Privacy & Security Consultant
& Trainer**



On March 3, 2020, HHS/OCR announced that an individual health plan provider has agreed to pay \$100,000 to settle a HIPAA violation. The practice of Steven A. Porter, M.D., has agreed to pay \$100,000 to the Office for Civil Rights (OCR) at the U.S. Department of Health and Human Services (HHS) and to adopt a corrective action plan to settle a potential violation of the Health Insurance Portability and Accountability Act (HIPAA) Security Rule. Dr. Porter's medical practice provides gastroenterological services to over 3,000 patients per year in Ogden, Utah.

OCR began investigating Dr. Porter's medical practice after it filed a breach report with OCR related to a dispute with a business associate. OCR's investigation determined that Dr. Porter had never conducted a risk analysis at the time of the breach report, and despite significant technical assistance throughout the investigation, had failed to complete an accurate and thorough risk analysis after the breach, and failed to implement security measures sufficient to reduce risks and vulnerabilities to a reasonable and appropriate level.

“All health care providers, large and small, need to take their HIPAA obligations seriously,” said OCR Director Roger Severino. “The failure to implement basic HIPAA requirements, such as an accurate and thorough risk analysis and risk management plan, continues to be an unacceptable and disturbing trend within the health care industry.”

In addition to the monetary settlement, Dr. Porter will undertake a corrective action plan that includes two years of monitoring. The resolution agreement and corrective action plan may be found at: <http://www.hhs.gov/hipaa/for-professionals/compliance-enforcement/agreements/porter/index.html>.

On March 28, 2020, OCR issued a bulletin on Civil Rights Laws and Flexibilities that apply during the COVID-19 emergency. The Office for Civil Rights (OCR) at the U.S. Department of Health and Human Services (HHS) is issuing a bulletin to ensure that entities covered by civil rights authorities keep

Continued on page 18

Continued on page 22

Feature Article, continued from page 8

poster to them, either by posting it on your intranet if you have one (and letting employees working from home or elsewhere that it is posted there) or by emailing or mailing it directly to employees working at home.

The poster can be found at: <https://www.dol.gov/agencies/whd/pandemic/ffcra-poster-questions>. We have also posted it on the CAHU website on the COVID 19 page, at cahu.org.

There is a simple one-page poster, or a slightly longer, more detailed poster available. The more detailed is approximately 1 ½ pages and is also available in Spanish.

HEALTH SAVINGS ACCOUNTS AND HDHPs

If you're covered under a health savings account (HSA) and are enrolled in a High Deductible Health Plan (HDHP), there were questions as to whether you'd be able to receive no-cost testing and treatment for COVID-19. To answer these questions, the IRS released Notice 2020-15, which says that you are still eligible to contribute to an HSA, even if your plan covers medical care services associated with testing and treatment for COVID-19 below or without a deductible.

OPTIONS AVAILABLE TO LAID OFF OR TERMINATED EMPLOYEES

A lot of employers are asking about options available to laid off or terminated employees. First, they should review their Plan Documents to see if COBRA applies. If so, they should offer COBRA.

Generally speaking, furloughs are often a short layoff, and often employers continue their benefit plans during this time. However, a layoff is a job termination, so any and all accrued leave is paid out, and COBRA is offered.

It's important to note also that Covered California allows for a special enrollment for loss of coverage/job within 30 days of the qualifying event. In addition, Covered California has extended their annual open enrollment due to the Coronavirus through June 30, 2020. Employers may want to remind their laid off or terminated employees that they could be eligible for subsidies under Covered California, which may make it a much more affordable option than COBRA. In some cases, some may be eligible for Medi-Cal.

HEALTH PLAN REQUIREMENTS

As any other health plan change, the employer's Plan Document/SPD must be amended to comply with the COVID-19 no-cost screenings. Self-funded employers will need an amend-

ment, Summary of Material Modifications and a Notice to Employees. Fully insured employers should check with their insurance carriers to see if they are amending their certificates of coverage. In many cases, you may still need to make an amendment to the employer Wrap-Around Plan Document.

ADDITIONAL COVID-19 EMPLOYEE BENEFITS ISSUES (HIPAA, FSA ELECTIONS)

A question I'm getting a lot from my employer clients is whether or not the information provided to an employer by an employee is subject to the protections of HIPAA. Information provided to an employer by an employee is generally not subject to HIPAA, because it wasn't received, created or maintained by the health plan. For example, in a situation where an employee is self-quarantining because of exposure to the virus and they tell the employer so. The information didn't come from the health plan, so technically it's not subject to HIPAA. However, if the employer uses health plan information to determine if an employee has the virus, that information *would be* subject to HIPAA. Keep in mind, even if it's not subject to HIPAA, the employer should treat the health information as sensitive personal health information and should protect it as such. Here in California, we have a number of additional laws, including the Confidentiality of Medical Information Act, which requires employers to protect any and all health information, regardless of whether it's created, received or maintained by the health plan. Therefore, employers should always treat health information as sensitive personal information and apply safeguards to protect it. Since they probably are already safeguarding HIPAA information, it makes sense to safeguard it in a similar manner.

Another question I have been asked more than once is can an employer tell employees if a co-worker has COVID-19 or suspects they've been exposed? In this situation, it's clear cut... HIPAA applies, and HHS guidance says you should notify other employees that a co-worker has been exposed, but they say the employer **should not provide the name or names or persons who have or have had COVID-19**. They may figure it out if only one person is absent, but the employer should NOT provide names.

What should an employer do if an employee informs them that they've been exposed or tested positive for COVID-19? They should shut down the office/area and clean/sanitize before re-opening; identify the co-workers who may have been exposed; inform co-workers without identifying the employee

Continued on page 11

Feature Article, continued from page 10

and recommend they speak to a health care provider and self-quarantine for at least 14 days; and encourage employees to contact HR with questions and advise them that further communication is forthcoming. In these circumstances, they should definitely keep communicating with their employees.

EMPLOYER CONFIRMATION/VERIFICATION OF COVID-19 STATUS

Unfortunately, there have been reports of employees who have created false doctor notes or documents to get paid time off under FFCRA, and in some cases, those false reports cost the employer greatly in cleaning costs, shut down costs, payment for leaves when employees were sent home to self-isolate for 14 days, and related. CNN recently reported that the FBI's Office of the Private Sector notified members of private industry that they should be on the lookout for fraudulent doctors' notes and falsified documentation from employees claiming positive COVID-19 test results. *Employers should make sure that the notes are on official letterhead from a medical facility, and perhaps call the telephone number on the documents to verify the phone numbers are in fact related to such facilities. The FBI recommends that supervisors should also look at inconsistencies in font and spacing, or signs that a document has been computer edited.*

FSA Elections

In another matter, it's important to note that employees may seek to stop dependent care FSA elections due to school closures, and such change are permissible based on the change in the provider cost (the cost is \$0 when day care is closed).

SEE THE DOL WAGE & HOUR QUESTIONS AND ANSWERS FOR MANY QUESTIONS

I mentioned the DOL Wage & Hour Questions and Answers above. I highly recommend that employers review those frequently, as they are being updated consistently.

The CARES Act - Overview

To help businesses suffering due to the Coronavirus outbreak, the federal government enacted the CARES Act (Coronavirus Aid, Relief and Economic Security Act). This legislation was passed on March 25, and signed into law on March 27, 2020. It is de-

Continued on page 12



The Modern HSA Company

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- ✓ 100% Paperless
- ✓ Payroll Sync



- ✓ Effortless Bulk Transfers
- ✓ One Simple Fee
- ✓ HSA Experts

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To learn more, schedule a demo

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david.drzymkowski@livelyme.com

Feature Article, Continued from page 11

signed to assist employers with fewer than 500 employees, and it includes corporations, sole proprietors, even independent contractors, self-employed individuals, and tribal businesses. The CARES Act provides \$349 Billion in Small Business Administration loans (SBA). Many of the health plan provisions of the CARES Act state an effective date of March 18 (the effective date of FFCRA), rather than March 25, to be consistent with FFCRA.

There are basically two types of loans (there are also more 7 (a) loans, which I won't be discussing here), Economic Injury Disaster Loans (EIDL), and Paycheck Protection Plan (PPP) loans.

The Paycheck Protection Program, which most employers are interested in, provides up to a \$10 Million cap to employers. The goal is to keep employees employed; therefore the majority of the loan proceeds must be used for payroll and payroll-related expenses.

Employers can apply through any SBA-certified lender beginning April 3, 2020 thru June 30, 2020. Lenders include banks, credit unions, and other qualified SBA Lenders.

To calculate how much of a loan you may qualify for, you should multiply your 2019 payroll average monthly cost (including health benefits cost) by 2.5. That is your loan amount. (For newer businesses, there are other calculations available.)

Under the CARES Act, payroll includes salary, wage, commission, or similar compensation, cash tips or equivalent, payment for sick time, FMLA (exception – FFCRA leaves), vacation, group health insurance premiums, payments for retirement benefits, state or local tax. What's excluded includes compensation over \$100k, payroll taxes income taxes, compensation to employees outside of the USA, and FFCRA leave expenses (those are given a tax credit). There are special rules for seasonal employers.

Once the loan is secured, you will be required to track all of the expenses that you used the loan proceeds for over the immediately following 8 weeks. You must document and return all documentation to your lender to prove that the funds were used only for qualified expenditures.

Qualified expenditures include: payroll, payroll-related benefits (like health insurance) utilities, rent or mortgage costs, and leased equipment. ***The payroll expenses need to be at least 75% of the loan amount.*** The utilities, rent, mortgage costs or leased equipment expenses must not exceed 25% of the loan

amount. Be careful with this and keep very good records.

LOAN FORGIVENESS

Under the CARES Act, the lender will forgive the qualified portion of the loan used for acceptable items (it becomes a grant you do not need to repay). However, keep in mind, this loan is all about keeping employees employed. If you reduce your employee headcount during this time, you will reduce the forgiveness in proportion to the reduction. For the portion not forgiven, the interest rate is 1% for a two-year term. There is a 6-month deferment on the first payment and no prepayment penalty.

PROBLEMS WITH PPP ROLL-OUT

You may have heard about the significant problems with the initial PPP roll-out. The SBA did not get the guidance to the banks until approximately 1 am on April 3, 2020 (the date of the launch), so the banks were left scrambling to complete the programming functions needed to automate the process.

Because the banks needed time to get programming completed, there was a slower than anticipated roll-out. To deal with this, many banks were phasing in applicants by type. For example, they may have started with single owner companies, then multiple owner companies, then 1099 contractors, etc.

Unfortunately, due to the pre-established limits set by SBA with each lender, some banks met their maximums in the first 24-72 hours after the roll-out and shut down the program, or put it on pause.

Most banks are requiring that you must be a business customer, which caused problems for those whose normal financial institutions were already maxed out on their loan applications limits. In addition, the SBA system crashed on the Monday following launch.

On April 16, the federal government announced that the funds had run out. There have been requests for additional funds for this program, and it is likely that additional funds will be authorized by Congress. So, stay tuned, keep checking back with your banks or check the resources on the government websites, or check the CAHU website. I have been providing CAHU

Continued on page 16



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Feature Article, continued from page 12

with information for the COVID-19 page since March, and will continue to do so.

ECONOMIC INJURY DISASTER LOANS (EIDL)

There are also Economic Injury Disaster Loans available. These include options for a \$10,000 grant; they are supposed to be easy and fast. In fact, SBA claims you will receive this grant within 3 business days of the application filing. It's a grant and does NOT have to be repaid. However, at the time of this writing, these funds have also reached their maximums. Again, Congress is working on additional funds so stay tuned.

You should be aware that the amount received from an EIDL grant is subtracted from the forgiveness amount of the PPP if you're applying for both. For example: If you received \$75,000 from PPP and \$10,000 from the Economic Injury Disaster Loan Grant, they will subtract the \$10,000 you already received from the PPP loan amount. Any previous EIDL loans can be rolled into the new PPP loans.

US CHAMBER OF COMMERCE INFORMATIONAL PIECE

There is an excellent US Chamber of Commerce piece that was created almost immediately to educate employers on the PPP and EIDL loans. I suggest you pull it off their website, or pull it from the CAHU website on the CAHU COVID-19 page.

CARES ACT HEALTH PROVISIONS

The CARES Act also includes some health plan changes. It provides for all testing of COVID-19 to be covered by private insurance plans without cost sharing for both fully insured and self-insured plans alike. It includes services/items provided during medical visit, including telehealth visit, urgent care, doctor's office or ER that result in testing or screening. It's effective March 18, 2020 and extends through the end of the public health emergency. Under the CARES Act, HDHPs can cover telehealth services prior to the patient reaching the high deductible through 12/31/20. Keep in mind, this is voluntary – if the plan covers telehealth below the deductible, employees will not lose eligibility to contribute to HSA.

There is also an inclusion of OTC medical products as qualified expenses under FSA, HDHP and HRA plans. Once again, these are voluntary; plans must be amended to cover this and claims must be substantiated. Within this provision, physician prescriptions are not required, and even menstrual products are considered qualified expenses.

In other provisions, the DOL was given the authority to postpone ERISA filing deadlines by one year in the case of a public

health emergency (note: this is not guaranteed, so check the DOL website for updates). The CARES Act also has provisions for Student Loans. It allows employers to pay to an employee or lender, including principal or interest, up to \$5,250 toward an employee's qualified education loan. This is not taxable income to employees; payments must be made before 1/1/21 (26 U.S.C. section 127).

CHECK THE CAHU WEBSITE FOR MORE INFORMATION

This information is current as of the date of this writing, but you should definitely check the CAHU website's COVID-19 page regularly. I will continue to update it as new information becomes available. ##

Disclaimer: This information has been gathered from public sources and should NOT be used as legal or tax advice. Dorothy Cociu, Advanced Benefit Consulting & Insurance Services, the OCAHU and CAHU always recommend that you seek advice from your legal counsel as situations vary, and because this information is constantly being changed and updated.

Author's Note: I'd like to thank Marilyn Monahan, my company's benefits attorney, for all of her help in helping me to understand all of these provisions.

CAHU PAC NEEDS YOU!

CAHU PAC is behind on funding for the upcoming 2020 elections!



We now have a user-friendly interface that allows you to contribute monthly or on a one-time basis, modify your contributions and update your payment method.

We transitioned to a new PAC administrator last year, which caused each CAHU-PAC contributor to update their payment information and re-enroll. Many haven't done so, which has led to our current shortfall of contributions for 2020. Please take a moment right now to check your bank or credit card statement to confirm that your contribution has continued. If not, please update your contribution now by going to <https://www.efundraisingconnections.com/c/CAHUPAC/> to be sure we have proper funding for this fall!

A broker's voice MUST be heard in Sacramento! If you have questions, please reach out to info@cahu.org.



State & Federal Legislative Update:

By: David Benson, OCAHU V.P. Legislation

As reported by MSNBC, as the coronavirus crisis intensified, and many Americans started losing their employer-based health coverage, the Trump administration considered creating a special open-enrollment period for the Affordable Care Act.

Although it seemed like a common-sense move and had the backing of private insurers, much to the surprise of nearly everyone involved, the White House balked. According to *Politico*, the decision appeared to be largely political: Team Trump didn't want to turn to "Obamacare" to help people in a crisis. *Roll Call* reported on the apparent solution:

Health and Human Services Secretary Alex Azar said hospitals and healthcare providers would be reimbursed at Medicare rates for the treatment of uninsured patients. Additionally, providers would be banned from balance billing patients or sending them a surprise medical bill to make up the difference in costs not covered by the Government. Donald Trump said that his administration intends to use funding from the \$2.2 trillion CARES Act, which was approved by Congress in late March.

Please remind your clients that insurance companies are supporting customers who have been impacted financially due to the novel coronavirus (COVID-19) by introducing flexible premium payment options

to help ensure coverage through this health and economic emergency. If employers drop their coverage, COBRA and Cal-COBRA will not be available to former employees. Employees losing group coverage qualify for a "special enrollment period" in the individual marketplace. Due to COVID-19, Covered CA has extended a special open enrollment period through June 30th. Those who do not take advantage of this open enrollment period and go without coverage will pay a penalty for each month, without proof of credible coverage, and they will not be able to get coverage until the annual open enrollment period starts in November. ##

COVERED CALIFORNIA EXTENDS OPEN ENROLLMENT THROUGH JUNE 30, 2020 DUE TO COVID-19!

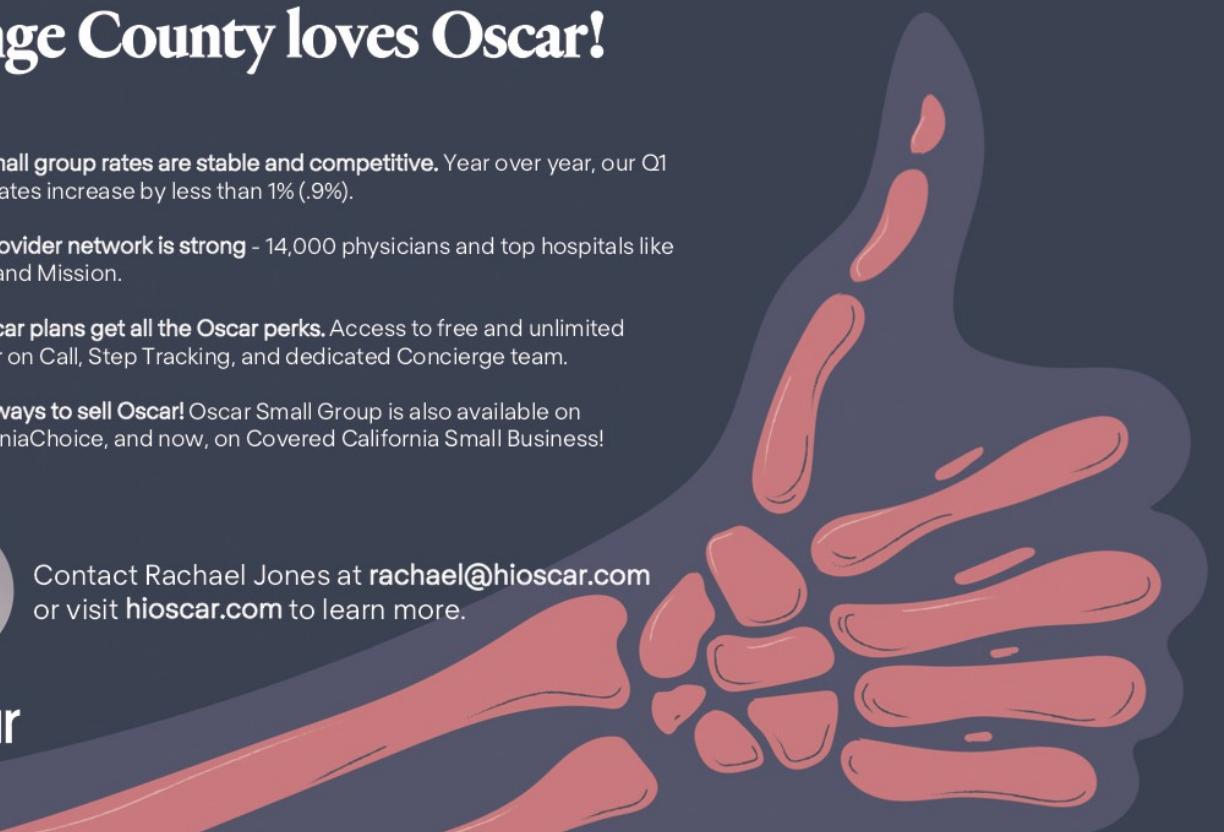
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in mind their obligations under laws and regulations that prohibit discrimination on the basis of race, color, national origin, disability, age, sex, and exercise of conscience and religion in HHS-funded programs, including in the provision of health care services during COVID-19.

OCR is particularly focused on ensuring that covered entities do not unlawfully discriminate against people with disabilities when making decisions about their treatment during the COVID-19 health care emergency.

OCR enforces the Americans with Disabilities Act, Section 504 of the Rehabilitation Act, the Age Discrimination Act, and Section 1557 of the Affordable Care Act which prohibits discrimination in HHS funded health programs or activities. These laws, like other civil rights statutes OCR enforces, remain in effect. As such, persons with disabilities should not be denied medical care on the basis of stereotypes, assessments of quality of life, or judgments about a person's relative "worth" based on the presence or absence of disabilities or age. Decisions by covered entities concerning whether an individual is a candidate for treatment should be based on an individualized assessment of the patient and his or her circumstances, based on the best available objective medical evidence.

"Our civil rights laws protect the equal dignity of every human life from ruthless utilitarianism," said Roger Severino, OCR Director. "HHS is committed to leaving no one behind during an emergency, and helping health care providers meet that goal."

"Persons with disabilities, with limited English skills, and older persons should not be put at the end of the line for health care during emergencies." Severino added.

The Bulletin may be found at: <https://www.hhs.gov/sites/default/files/ocr-bulletin-3-28-20 - PDF>.

This bulletin also reminds health care covered entities of unprecedented HIPAA flexibilities recently made available by OCR in response to the COVID-19 emergency concerning:

- OCR's Notice of Enforcement Discretion allowing providers to serve patients where they are through commonly used apps like FaceTime, Skype, and Zoom to provide telehealth remote communications:

<https://www.hhs.gov/about/news/2020/03/20/ocr-issues-guidance-on-telehealth-remote-communications-following-its-notification-of-enforcement-discretion.html>

- Guidance that empowers first responders and others who receive protected health information about individuals who have tested positive or been exposed to COVID-19 to help keep both first responders and the public safe.

<https://www.hhs.gov/about/news/2020/03/24/ocr-issues-guidance-to-help-ensure-first-responders-and-others-receive-protected-health-information-about-individuals-exposed-to-covid-19.html>



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- Guidance on how health care providers can share information with the CDC, family members of patients, and others, to help address the COVID-19 emergency.

<https://www.hhs.gov/sites/default/files/february-2020-hipaa-and-novel-coronavirus - PDF>

Other news from HHS and OCR includes a March 24, 2020 Guidance released to help ensure first responders and others receive protected health information about individuals exposed to COVID-19.

The Office for Civil Rights (OCR) at the U.S Department of Health and Human Services (HHS) issued guidance on how covered entities may disclose protected health information (PHI) about an individual who has been infected with or exposed to COVID-19 to law enforcement, paramedics, other first responders, and public health authorities in compliance with the Health Insurance Portability and Accountability Act

Continued on page 19

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HIPAA Privacy & Security Updates, Continued from page 18

of 1996 (HIPAA) Privacy Rule.

The guidance explains the circumstances under which a covered entity may disclose PHI, such as the name or other identifying information about individuals, without their HIPAA authorization, and provides examples including: When needed to provide treatment; When required by law; When first responders may be at risk for an infection; and When disclosure is necessary to prevent or lessen a serious and imminent threat.

This guidance clarifies the regulatory permissions that covered entities may use to disclose PHI to first responders and others so they can take extra precautions or use personal protective equipment. The guidance also includes a reminder that generally, covered entities must make reasonable efforts to limit the PHI

used or disclosed to that which is the "minimum necessary" to accomplish the purpose for the disclosure.

"Our nation needs our first responders like never before, and we must do all we can to assure their safety while they assure the safety of others," said Roger Severino, OCR Director. "This guidance helps ensure first responders will have greater access to real time infection information to help keep them and the public safe," added Severino.

The guidance may be found at: <https://www.hhs.gov/sites/default/files/covid-19-hipaa-and-first-responders-508.pdf>. ####



Medicare Updates—May, 2020

By: Maggie Stedt

In these uncertain times, Medicare agents are busier than ever assisting

people who are eligible for Medicare Part A and B as many companies are laying off their senior workers in greater numbers. As agents, we may find ourselves additionally challenged with marketing and sales due to no face-to-face contact. To make this more difficult, Social Security offices are closed to the public. The Field Marketing Organizations (FMOs) are implementing quoting and enrollment systems that are compliant and designed to assist the agents with sales and servicing. You may want to reach out to your general

agencies or Medicare specialists to see how they can assist you more during these times.

NAHU and CAHU are hard at work making sure our members are kept informed and representing us with CMS, HHS, the White House and with the California Legislature. The work on COBRA, the BENES Act Bill and H.S.A. legislation continues! Please be sure to visit the Medicare section on NAHU's website at <https://nahu.org/resources/medicare-portal>.

The NAHU Weekly Update includes key information on Medicare-related issues. Some examples include: waiving the three-day prior hospitalization rule for skilled nursing coverage, proof of coverage for Part B enrollment (acceptance of other than the L564 Form - Request for Employment Infor-

mation), and issues regarding OEP and SEP's. This is one of your best sources for up-to-date information! You can also find current information on the CAHU website at www.cahu.org.

Senior Summit 2020

Our Senior Summit is on-track for September 1 – 3rd! We will be returning to the Pechanga Resort and Casino for three days of certification, education and fun. Be sure to mark your calendars for this is a premier event is one you won't want to miss! The Exhibitor and Sponsorship Package is being prepared for release. Go to www.ocahu.org website for up-to-date information. ##

Editor's Note: The Senior Summit date is subject to change due to the Coronavirus stay-at-home orders. See ad page 26.

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177202-DM

FBI Releases Guidance on Defending Against VTC Hijacking and Zoom-Bombing

The Federal Bureau of Investigation (FBI) has released an [article](#) on defending against video-teleconferencing (VTC) hijacking (referred to as “Zoom-bombing” when attacks are to the Zoom VTC platform). Many organizations and individuals are increasingly dependent on VTC platforms, such as Zoom and Microsoft Teams, to stay connected during the Coronavirus Disease 2019 (COVID-19) pandemic. The FBI has released this guidance in response to an increase in reports of VTC hijacking.

The Cybersecurity and Infrastructure Security Agency encourages users and administrators to review the FBI article as well as the following steps to improve VTC cybersecurity:

- Ensure meetings are private, either by requiring a password for entry or controlling guest access from a waiting room.
- Consider security requirements when selecting vendors. For example, if end-to-end encryption is necessary, does the vendor offer it?

Ensure VTC software is up to date. See [Understanding Patches and Software Updates](#).

CISA also recommends the following VTC cybersecurity resources:

[FBI Internet Crime Complaint Center \(IC3\) Alert: Cyber Actors Take Advantage of COVID-19 Pandemic to Exploit Increased Use of Virtual Environments](#)

[Zoom blog on recent cybersecurity measures](#)

[Microsoft Teams security guide](#)

This product is provided subject to this [Notification](#) and this [Privacy & Use](#) policy.

Source:



National Cyber Awareness System, April 2, 2020

(Editor’s Note: If you google this article, you can click on the links to receive the information above.)

Defending Against COVID-19 Cyber Scams

The Cybersecurity and Infrastructure Security Agency (CISA) warns individuals to remain vigilant for scams related to Coronavirus Disease 2019 (COVID-19). Cyber actors may send emails with malicious attachments or links to fraudulent websites to trick victims into revealing sensitive information or donating to fraudulent charities or causes. Exercise caution in handling any email with a COVID-19-related subject line, attachment, or hyperlink, and be wary of social media pleas, texts, or calls related to COVID-19.

CISA encourages individuals to remain vigilant and take the following precautions.

Avoid clicking on links in unsolicited emails and be wary of email attachments. See [Using Caution with Email Attachments](#) and [Avoiding Social Engineering and Phishing Scams](#) for more information.

Use trusted sources—such as legitimate, [government websites](#)—for up-to-date, fact-based information about COVID-19.

- Do not reveal personal or financial information in email,

and do not respond to email solicitations for this information.

Verify a charity’s authenticity before making donations. Review the Federal Trade Commission’s page on [Charity Scams](#) for more information.

Review CISA Insights on [Risk Management for COVID-19](#) for more information.

This product is provided subject to this [Notification](#) and this [Privacy & Use](#) policy.

Source: National Cyber Awareness System



(Editor’s Note: If you google this article, you can click on the links to receive the information above.)

Cybersecurity and Infrastructure Security Agency (CISA) at the U.S. Department of Homeland Security, warning individuals to remain vigilant for scams related to Coronavirus Disease 2019 (COVID-19).

2019 at any time up to July 15, 2020.”

COVID-19 and the ADA, the Rehabilitation Act, and Other EEO

Laws: The EEOC recently posted additional FAQs to address return to work issues and COVID-19.

California: Highlights

CalSavers: For employers with over 100 employees, the CalSavers compliance deadline has moved to **September 30, 2020** (it was originally June 30, 2020). Employers must either offer a qualifying retirement plan or register with CalSavers by the deadlines noted below:

Size of Business	Deadline
Over 100 employees	September 30, 2020
Over 50 employees	June 30, 2021
5 or more employees	June 30, 2022

Employers that offer qualified retirement plans do not have to register with CalSavers and may not set up automatic enrollment through that program. Qualified retirement plans include qualified pension plans, 401(k) plans, 403(a) plans, 403 (b) plans, Simplified Employee Pension (SEP) plans, Savings Incentive Match Plan for Employees (SIMPLE) plans, and payroll deduction IRAs with automatic enrollment.

S.B. 78: Minimum Essential Coverage Individual Mandate:

California’s individual coverage mandate took effect January 1, 2020. The bill implementing the mandate—S.B. 78—included a reporting requirement so that the FTB can track who has coverage (and who does not). “Draft tax forms should start becoming available by June 2020.” In the meantime, the FTB has been posting information on its website to explain the mandate and filing requirement.

Executive Order N-51-20: Supplemental Paid Sick Leave for

Food Sector Workers at Companies with 500 or More Employees:

Executive Order N-51-20 provides supplemental paid sick leave for food sector workers who work for a hiring entity that has 500 or more employees nationwide for certain circumstances related to COVID-19. The type of food sector workers affected range from farmworkers to those workers who work in the retail food supply chain, including pick-up, delivery, supply, packaging, retail, or preparation. The order includes an employer posting requirement. FAQs are available: <https://www.dir.ca.gov/dlse/FAQ-for-PSL.html>

Continued on page 30



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Women in Business Celebration

Friday, August 14, 2020

This event is expected to sell out, so register now!

See ad page 7

Membership News

We'd like to welcome the newest members of OCAHU!

Cathrine R. Clegg
Connie C. Haddix
Gloria Janco
Cynthia Lavayen
Jared Lenzinger
Scott Mackenzie

Cortney McFarland
Armin Rashti
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April 2020

Notice is hereby given to the members of the Orange County Association of Health Underwriters.

In accordance with the Bylaws, we are pleased to announce the following Board of Director nominees for the 2020-2021 fiscal year:

Name of Nominee:	Board Position:
MaryAnn Trutanich, CHRS <i>Kaiser Permanente</i>	President
Jo Ann Vernon <i>Stone Oak Benefits</i>	President-Elect
Jennifer Holmberg <i>Risk Strategies</i>	VP of Communications and Public Affairs
Juan R. Lopez <i>Colonial Life Applied General Agency, Inc.</i>	VP of Finance
David C. Benson <i>DCB Insurance Services</i>	VP of Legislation
John Evangelista, LPRT <i>Colonial Life</i>	VP of Membership
John Austin <i>CHOICE Administrators</i>	VP of Political Action (PAC)
Paul Roberts <i>Word & Brown</i>	VP of Professional Development

Nominees as General Board Member: As Called for by the OCAHU Bylaws and by Presidential Appointment

Awards	Member Retention	Public Service
Sarah Knapp <i>Colonial Life</i>	Briana Hudson <i>Dickerson Insurance Services</i>	Patricia Stiffler, LPRT <i>Options in Insurance</i>
Social Media	Vanguard	
Brett Buettner <i>Buettner Insurance Agency, Inc.</i>	David Ethington <i>Integrity Advisors</i>	

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Date Subject to
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COVID-19 Stay-
at-Home Orders*

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Stay-At-Home Orders' Impact on Sales & Service to Our Clients: How to Use Technology To Boost Sales & Service During Trying Times, Yet Stay Secure

By: Dorothy Cociu & Ted Flittner

You're at home with your family and working just as if you're in your office... Everything is normal, right? Hardly... Being outside the office brings a host of security risks, and IT departments cringe when they think about staff working at home. If you're an insurance agent or an industry rep at home, you're expected to proceed, but you are hindered in many ways.

Is the "New Normal" impacting your company's sales and service efforts? If so, you're not alone.

Today, we are sharing with you some helpful tips on how to use technology to boost your sales and assist your service efforts during these trying times, while also protecting your business from online schemes and security blunders.

At Home Risks

In the office, your IT group can control all software updates and ensure anti-virus software is always current. They can control which programs are installed and which are banned. At home, you may have kids on multi-player games, an old computer running Windows XP, wifi-connected cameras, Alexa, phones and tablets.

The five most common risks while working from home include 1) use of a shared network; 2) wifi hackers; 3) vulnerable software; 4) unauthorized access; and 5) physical security.

Working with a shared network means everyone at home is working and playing on the network you are using to conduct business. To protect your business, we recommend using virtual networks or VLANs, or a VPN. You can install a "managed switch" and create separate networks within your home. One for work, one for personal, and even perhaps a separate one for the kids. Wireless access points (AP) can be used to create wifi VLANs. And of course, you can also use a Virtual Private Network (VPN), which are inexpensive and easy to install.

Wifi hackers are common. Often your neighbors can get into your wifi signal and routers won't let you know hackers are trying. To protect you from this, you can install a hardware firewall. These guard your network at the electronic front door by preventing unwanted incoming traffic and hackers, and will allow you to set up your own private VPN through the firewall.

Old operating systems, programs and devices have known security exploits. To protect you from vulnerable software, you should update all of your devices- even the kids' tablets and old computers. Don't allow unsupported operating systems like Windows XP or Windows 7 on your home network. Use instead premium anti-virus protections like ESET and avoid free anti-virus programs or just using Windows Defender, as they are vulnerable.

To protect against unauthorized access, you should ensure that

only employees are accessing company emails, data and resources. To do this, you need to use STRONG passwords. Don't let work devices be used by other family members. Combine strong passwords with multi-factor authentication (2FA) whenever possible. Connect to your office only by a VPN, which creates an encrypted data connection between your computer and those servers or remote desktops you are accessing from home. You can use inexpensive encrypted password keepers like Lastpass to allow you to create long, complex, strong passwords without your need to remember each one. Just remember one very strong one to get into the encrypted password vault. The program does the rest.

Physical security is important to prevent break-ins or theft. You should be treating your work devices like money; lock them up and don't leave them lying around for kids to play with or to tempt thieves. Your work devices should be full-disk encrypted to protect the data in the event of theft or loss.

Using Technology to Boost Sales and Service Efforts

Just because you're out of the office doesn't mean that you're unable to be productive, book sales appointments or complete sales or service projects securely. While confined to your homes to work, consider these basic technology functions... Using online meetings, webinars, and social media to keep you and your staff moving forward, and staying in touch with your clients and prospects.

I asked Brett Buettner, OCAHU Social Media Chair, to give us his thoughts on working from home. "When times are tough, everyone appreciates those that make it their mission to remain in communication, deliver promises, and make the rough times a little more palatable. As trusted advisors, insurance brokers during this crisis have a choice to be the face of service to improve the lives of their clients and create an atmosphere of reliability," stated Brett. "A great way to do so is by leveraging social media, webinars, and informative email campaigns to show your clients that even while businesses may not be able to operate the same, you as a broker are able to position yourself in such a way that your services are still running at 100% for the good of your clients."

For service needs, be sure that your account managers and service personnel have access to their client files to

Continued on page 29



OCahu 2019 Annual Report

Income

Dues	\$13,502
Corporate Sponsorships	\$43,000
Monthly Meeting Registration	\$11,675
Continuing Education Day	\$5,600
Business Development Summit	\$61,020
Senior Summit	\$17,984
PAC Contributions	\$5,506
Charitable Events	\$158,678
COIN Newsletter Advertisements	\$0
Miscellaneous Income	\$0
Interest Income	\$35
Total Income	\$317,000

Cost of Sales

Monthly Meetings	\$18,292
Charitable Contributions	\$155,824
Continuing Education Day	\$8,573
Business Development Summit	\$52,910
Senior Summit	\$0
Total Cost of Sales	\$235,599

Expenses

OCahu Administration / General Chapter Management	\$38,847
Membership & Recruitment	\$1,650
Legislative Activities	\$33,278
Conferences / Education	\$10,113
Total Expenses	\$83,888

Using Technology for Sales & Service, continued from page 27

continue to provide valuable service, but avoid risks by implementing the measures discussed above. Use of a VPN to connect securely to your network allows your staff to use a secured file share program to access files from home during these times. You can use secure file sharing programs and cloud backup by using Dropbox, Box or Sharefile, which allows you to create secure links so people can upload files to you. You'll have a cloud backup and a copy on your computer, in the event of a computer crash. You should be sure that your staff is aware of your security protocols. One of the first things we would do during this time is to have an online security training with your staff, to remind them of what and what not to do.

"Now is the time to show how your communication strives even in the face of crisis. If you already provide clients with Human

Resource tools or portals, you can highlight certain services that will bring them tangible benefits, specifically for the situation they are in. You can make sure your clients are up to date on the latest legislation, be their guide in regard to questions moving forward, provide them with trusted professional advice gathered through webinars and other tools you have been leveraging during this crisis, and even providing other advisors to make sure your client is as taken care of as possible.

Now is the time for brokers to be at their best and take care of their clients," stated Brett.

How do you know if your service staff is working while they are being paid to work from home? An easy and inexpensive way is to load their company laptops with software such as Hubstaff, which will track how much time they spend on certain tasks... such as service files, your email program, creating spreadsheets, and even how much time they spent online. You can see online meeting time and how much time they are on google. You don't want to use this to spy on your staff, but it will allow you to see approximately how many hours was devoted to key functions. Ask your IT department to install

such programs on company devices; they can be installed remotely if you have IT programs such as Logmein.

If you're using collaborative software like Zoom or Skype for both personal connections and work meetings, you can do so, but you should be sure first to turn on security settings like using meeting passwords (and not publishing those passwords online on social media). When hosting video or audio conference calls, log into the dashboard to monitor who is on the call, and disconnect unwanted meeting crashers. For video calls, practice in advance so that you can smoothly mute and unmute people, switch from camera to desktop sharing or pass the baton to another presenter.

For sales efforts, don't be afraid to use social media for

Continued on page 30

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Legal Briefs, continued from page 22

Municipalities: Highlights

Los Angeles Emergency COVID-19 Supplemental Paid Sick Leave (SPSL) Ordinance:

The City Council passed, and Mayor Garcetti amended through an order and then signed, an ordinance to provide paid sick leave (unless an exemption applies) to employees of employers with 500 or more employees within the City of Los Angeles or 2,000 or more employees within the United States. An Employee is eligible if he or she has been employed with the same Employer from February 3, 2020 through March 4, 2020, and that employee is unable to work or telework for the reasons specified in the ordinance. There are exemptions for certain types of employees and certain types of employers.

San Francisco Public Health Emergency Leave Ordinance: Under this new ordinance, effective April 17, 2020, businesses with 500 or more employees worldwide must provide up to 80 hours of paid Public Health Emergency Leave to each employee who performs work in San Francisco. Employees may use this leave when they are unable to work (or telework) due to specified reasons related to COVID-19. The City has posted a copy of the ordinance, FAQs, and a workplace poster on its website.

www.sfgov.org/olse

San Francisco Health Care Security Ordinance (HCSO) and Fair Chance Ordinance (FCO): The City is cancelling the employer requirement to submit the 2019 Annual Reporting Form for the HCSO and the FCO, which would otherwise be due on **April 30th**. These ordinances remain in effect—only the annual reporting requirement was cancelled.

San Francisco Paid Sick Leave Ordinance (PSLO), Minimum Compensation Ordinance (MCO), Health Care Security Ordinance (HCSO), and Paid Parental Leave Ordinance (PPLO): The City has issued guidance on how all of these ordinances apply in connection with the pandemic.

San Jose COVID-19 Paid Sick Leave Ordinance: The City of San Jose also passed a paid sick leave ordinance in response to COVID-19. San Jose's paid sick leave ordinance applies to employers with 500 or more employees, as well as employers with less than 50 employees that are exempt from the Families First paid sick leave mandate. ##

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Using Technology for Sales & Service, continued from page 29

prospecting. There's never been a better time to use LinkedIn. Many are working from home, so more business professionals are checking in more often.

So, even in these tough times, you can use the technology available to you to boost your sales, service your clients, and keep working! ##

Editor's Note: Ted Flittner is a Technology Partner of Advanced Benefit Consulting (Dorothy Cociu's company). Ted is a principal of Aditi Group, and they can be reached at (323) 776-9386 or by email at info@aditigroup.com. Learn more about what they do and read security news at AditiGroup.com. They offer all of the solutions discussed in this article and more.

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- THE C.O.I.N. -

Please join us at our events!

SCHEDULE OF EVENTS:

May 5, 2020, OCAHU Annual Meeting, Program & Cinco De Mayo Celebration Reception CANCELLED DUE TO COVID-19 ORDERS. STAY TUNED FOR MAY WEBINAR PROGRAM INFORMATION!

August 14, 2020, Women In Business, Balboa Bay Club Resort, Newport Beach, CA (NOTE RESCHEDULED DATE DUE TO COVID-19 CLOSURES)

September 1-3, 2020, Senior Summit, Pechanga Resort & Casino, 4500 Pechanga Pkwy, Temecula, CA

Note: All in-person events subject to change due to COVID-19. OCAHU will keep you informed!