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Newsletter

September 2010

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"For the Industry: Seattle 2010"



Darrell W. Shideler, CLU,
ChFC, CFP®, LUTCF, FIC
NAIFA-California President

Elections! You have got to be intrigued. Every two years we make major changes in our national government and press our right to elect those who will lead us and manage the governance structures that we have put in place. Every year at NAIFA, we also have that same right, although, on a smaller stage than the national elections, yet, perhaps not on a less influential stage to determine our future.

In Seattle, in less than two weeks, we are gearing up to help elect Russ Smith as the 2010-2011 Secretary of NAIFA, making him our future President. And, more importantly, you can join us in this election effort. I am not much on the hoopla that goes with elections, but I understand the necessity of this hoopla, and that it can be a great deal of fun. More importantly, it is necessary in assisting Russ in delivering his/our message to the Federation. Come join us for the fun and challenges of the campaign!

National conventions also provide tremendous learning experiences. Having attended a number of conventions, (my earliest being in Seattle 1990), I have learned a great deal as an attendee. It was fascinating to hear in 1990 that life expectancies could exceed 130 years. It was nice to have picked up that bit of information and insight, and it provided a great deal of wisdom when I talk to my clients about their retirement years. Come join us for the learning, the camaraderie and the importance of "involvement".

National conventions also provide personal connections and recognition time. Picking up recognition for what you do as a local and for the members you have benefited, as well as making connections with those around the state and the country provides that uplifting feeling to our spirit. Come and be recognized and reconnect!

So, for the industry come and assist us in electing our future leader from California, Russ Smith, come for yourself; come and learn something that will improve your bottom line and for all of us, please come and be recognized and reconnect!

"Just Come" . . . See you in Seattle!

Thank You NAIFA-California Locals!



[Contribution Form](#)

NAIFA-California finished #1 in the Federation!!!

Hello NAIFA Members!

It is my extreme pleasure to send out a big **THANK YOU to NAIFA-California Locals** for the hard work on membership this last year! I am still in awe of the amazing effort from across the state.

I would be remiss if I did not, once again, publically recognize the four Locals who ended up in the National Winner's Circle. To put this in perspective these four Locals were top in the country! NAIFA-San Francisco Peninsula ended their membership year at 111.65% of their goal finishing as THE #1 medium-size local (150-399 members.) In the same category, NAIFA-Mt Diablo had a very respectable showing at 8th place! And in the small-size category (25-149) NAIFA-North Orange County ended at 173.21% of goal to also secure THE #1 position! In the same category, NAIFA-San Gabriel Valley finished in 8th place. If you want to "know how to grow"...ask them today!!

This new NAIFA year is destined to be a repeat performance. We are on the move and showing tremendous commitment to membership. I have been privileged to work alongside so many gifted individuals who are looking out for the greater good of our association members, and who understand that more members result in a stronger industry.

So, with this amazing group of local Membership Chairs, Committee Members and State Board Liaisons...let's turn up the heat California! We will move the thermometer up to meet our monster goal of 4,000 members strong in California. The Time is Right for NAIFA!

I remain humbled and inspired by all that you do,

Jill Judd, LUTCF, FSS
NAIFA-CA Membership Chair
Membership Hotline: (916) 796-3154

California's New High Risk Pool (PCIP) Is Now Open For Business

Great news! California's new high risk pool, Pre-Existing Condition Insurance Plan (PCIP) will begin accepting applications effective August 31, 2010. Application can be obtained at www.pcip.ca.gov on that date. They are expecting the actual coverage to begin in late September.

In order to be eligible for the new program an individual must:

1. Be a US citizen, US national or lawfully residing in the US;
2. A resident of California;
3. Have been denied health coverage within the last 12 months. Or, was offered individual health insurance coverage at premium rates higher than the California Major Risk Medical Insurance Program (MRMIP) preferred provider organization (PPO) product and ;
4. Have been uninsured for 6 months at the time of application.

Additionally, dependents are not eligible and all applicants must have a Social Security Number. There are also no preexisting condition exclusions. Uninsured for six months means no creditable coverage including COBRA , Cal-COBRA, or Medicare.

PCIP will run parallel with the Major Risk Medical Insurance Program (MRMIP). Each program has different eligibility requirements and offer different benefits and premium levels. You may have client that are not eligible for PCIP but are eligible for MRMIP.

When applying for the PCIP program, the application will be reviewed for both the PCIP and MRMIP programs to inform applicants about their coverage options! To apply for PCIP, applicants must complete both the PCIP Supplemental Application and

MRMIP Application.

At first glance PCIP premiums are lower than MRMIP but the initial deductible is higher. It also has a separate deductible for brand name drugs. The out of pocket limits are the same as MRMIP at \$2500. Only PPO coverage is being offered, no HMO coverage. On the back end PCIP has no annual maximum or lifetime maximum (Benefit details can be found at www.pcip.ca.gov).

Agents will also be paid the same amount for a successful PCIP enrollment as they are paid for a MRMIP enrollment .

I personally want to extend my sincerest thanks and appreciation to all the individuals in the Capitol and at MRMIB who have labored long and hard to get this program up and running.

For more information go to www.pcip.ca.gov or call 1-877-428-5060, Monday - Friday from 8:00 am - 8:00 pm. Or, on Saturday from 8:00 am - 5:00 pm. You can use this sidebar to communicate something other than the details of your event to your contacts. It may be news in your industry, organization changes or the results of your most recent website poll. Inserting a link in your article lets you track which topics attract the most interest.

Article provided by California Association of Heath Underwriters, written by Steven J. Lindsay, Director, The Institute for Government Affairs and Public Policy, LLC

Monthly Legislative Update



Michael S. McCaffrey, LUTCF
Government Relations Chair



Shari McHugh
Legislative Advocate

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