



October 2011 Newsletter

A Note from the President

*"A man too busy to take care of his health is like a mechanic too busy to take care of his tools."
Spanish Proverb*

As I was contemplating topics for this month's newsletter, I started browsing October on the internet and found that October is National Breast Cancer Awareness month, National Cholesterol Awareness month, Disability Employment Awareness month, Emergency Care month, National Mental Illness Awareness month, and Self-Improvement month. And these are just a few! While the thought of focusing on Country Music month did occur to me, I figured I may have the wrong audience for such an article; something more relevant to us and our clients would probably be health and self improvement.

If you know me, you could probably guess that reading self-improvement, self-help or wellness books begin as a priority to me. However, as I try to get through the first chapters I find myself spending more time rolling my eyes than taking in the material. Most of these books seem too general in nature to me and combined with my *"I think I know everything"* attitude (I do not by the way), I find it tough to keep my focus. However, I would gather that several of us share the same issue. We know there are healthy initiatives that we should be focusing on, but who has the time? So many of us focus our time and resources on our clients, we forget to worry about ourselves.

Education and prevention need to be just as important in our own lives as it is for those we are working with. One of the most positive benefits to health care reform is the preventative benefits. Health carriers are now offering 140+ preventative tests to us at no cost. Without expense being an issue, the problem then becomes spending the time, so let me share a few statistics with you:

Cancer is the leading cause of death in the world. In fact, 13.5% of all causes of deaths in the world are caused by various forms of this disease. There are more than 100 types of cancer with breast cancer being the most common in females. In men, the highest number of deaths is caused by these five types of cancer: lung, stomach, liver, colorectal and esophagus. According to the World Health Organization, 30% of cancers can be prevented by no use of tobacco, healthy diet and physical exercise. Almost a third of cancers can be cured if they are detected in early stages.

In the US, death rates from breast cancer in women have been declining since 1990. This is in part due to early detection by mammography screening and improvements in treatment. Currently, 60% of breast cancers are diagnosed at a localized stage, for which the five-year survival rate is 98%.

Colorectal cancer (CRC) is the third leading cause of cancer death in the US in men and women. The relative five-year survival is 90% for CRC patients diagnosed at an early, localized stage; however, only 39% of cases are diagnosed at this stage. Of the 49,380 people expected to die of CRC in 2011, screening (or use of early detection tests) could save more than half.

This information is not designed to make me look like "Debbie Downer" or darken your mood, but to remind you that you have to take care of yourself before you can really take care of others. The best way to lead our clients is by example, so let's start showing them how it's done. And remember if we are not around to take care of our clients... who will be?

In closing, I would like to personally thank Linda Richards and her crew for putting together a fantastic membership event at Maison & Jardin last month. It was a wonderful evening, with great food, wonderful company and generous sponsors. Thanks again to all who joined and made it happen.



Join us for our October monthly meeting in our NEW location!

Hilton Orlando/Altamonte Springs
350 S. Northlake Blvd.
Altamonte Springs, FL 32701

Tuesday, October 25, 2011, 11:30 AM

PPACA - The Clock is Ticking!!!

Joan Galletta, JD, NAHU Legislative Council Vice-Chair, will be discussing real time issues being addressed in DC and other states, News from the Exchange Working Groups, the fall of the CLASS Act and recent shake ups within the HHS.

Joan Galletta is an Employee Benefits Consultant with JP Perry Insurance, Inc, specializing in group benefits. Joan's areas of expertise are plan design, compliance issues and legislation associated with group health plans. She earned her law degree (Juris Doctor) from the University of Florida College of Law in 1987, where she specialized in contract law. She also holds degrees in Political Science and Criminal Justice.

Joan served as State Legislative Chair for the Florida Association of Health Underwriters from 2003-2006 and as Regional Legislative Chair for the National Association of Health Underwriters for the southeast region of the United States from 2007-2009. She currently serves on NAHU's 14 member National Legislative Council as Vice Chair and will chair the National Legislative Council in 2012-2013.

Joan was appointed to the Florida Health Insurance Advisory Board in 2006 by Insurance Commissioner Kevin McCarty, and continues to serve on that board. She is frequently asked to speak on the topic of the implementation of healthcare reform and serves on various carrier advisory panels.

Joan has been with JP Perry Insurance, Inc as an Account Executive since 2003.

Lunch will be

Garden Salad
Roast Pork Tenderloin with Granny Smith Calvados sauce
Garlic Yukon Gold mashed potatoes
Grilled marinated vegetable tower
Iced Tea and water
Carrot cake

Vegetarian option available upon request. Please request with RSVP.

CE to immediately follow lunch.

Limited Medical Benefit Plans - 2 Hour CE

Presented by Sam Skora of Pan-American Benefit Solutions

RSVP to rsvp@cfahu.org by Friday, October 21st

Please note if you will stay for the CE.

***October Meeting Sponsored by
J.L. Herring & Associates***



PLEASE JOIN US FOR A

MINI MASQUERADE PARTY

COME ON OUT, HAVE A BALL,
SHOW US ALL YOUR MONSTER CRAWL!

OCTOBER 25, 2011

6 PM - 8 PM

TAPS (WINTER PARK VILLAGE - ACROSS FROM MITCHELL'S)

480 N Orlando Avenue
Winter Park, FL 32789
407-677-5000

Members: \$10 (INCLUDES ONE DRINK TICKET & HORS D'OEUVRES)

Spouses welcome at Member price!!

Non Members: \$15 (INCLUDES ONE DRINK TICKET & HORS D'OEUVRES)

*****First 20 attendees receive a FREE mask*****

Note - Some Sponsorships are still available;
please contact Natalee Otero Newman for more info at 407-659-6956

Upcoming Events

*Please join the Central Florida
Association of Health
Underwriters in volunteering!!!*

Friday, November 4, 2011
9 AM to 12 Noon



**Second Harvest Food Bank of
Central Florida**

3533 Mercy Drive
Orlando, FL 32808

Second Harvest Food Bank of Central Florida is a private, nonprofit organization that collects and distributes donated food to more than 400 nonprofit partner agencies in six Central Florida counties: Brevard, Lake, Osceola, Orange, Seminole and Volusia.



Take the first step and give hope to the kids of St. Jude!

Join us on **Saturday, November 19**, as St. Jude supporters in the Orlando community, and in 80 cities nationwide come together to participate in the St. Jude Give Thanks Walk to raise money for the children of St. Jude Children's Research Hospital.

Location: **Lake Eola Park-International Plaza**,
corner of Central and Osceola, Orlando, FL 32801

Walk Start Location: International Plaza on the corner of Central Blvd and Eola Drive

Walker Check-in Starts: 8:00am
Walk Starts: 9:00am

To volunteer or for further information on either event, please contact Community Chair, Alex Good at 407-659-6907 or email him at Alex_E_Good@uhc.com

CFAHU LEG REPORT

by Donald W. Marx, CFAHU's Legislative Chair

Capitol Conference Registration is Open!

Mark your calendars! This year's Capitol Conference will take place from January 23-25, 2012 at the Hyatt Regency Capitol Hill and the theme will be Taking Care of Business: Our Response to

Health Reform moving Forward. Registration for this exciting event will begin later this week, so watch your inbox for more information!

NAHU is Moving!

NAHU is moving its offices! In order to facilitate the move, the office will be closed October 28 and re-opening in our new offices on Monday, October 31. The NAHU website will also be down during that time, and NAHU staff e-mails will be unavailable. The new contact information for NAHU's national office is:

1212 New York Avenue, NW, Ste. 1100
Washington DC 20005
Phone: 202-552-5060
Fax: 202-747-6820

HHS Names Federal Exchange Vendors

HHS took a big step towards the creation of a federal fallback health benefit exchange when it announced its intent to contract with several key vendors to assist with the development of the federal exchange's framework. These vendors are also expected to work with the states who opt for the state/federal "partnership" model that was announced by HHS several weeks ago. CGI Federal Inc. was awarded a five-year contract worth approximately \$93.7 million to create and support the integral IT portion of the federally run exchange. Approximately \$55 million will be paid to the company in the next year to get the federal exchange framework up and running. HHS also announced a \$68 million, five-year contract with Quality Software Services Inc. to set up a "data services hub" that will provide eligibility verification (general eligibility, Medicaid and CHIP) for all exchanges. Three separate contracts were also awarded to the consulting firm Booz Allen Hamilton. One is to work on the federal exchange eligibility appeals process, and another is to handle exchange certification, implementation and oversight. The final contract covers exchange eligibility and enrollment strategy and planning. The total of these contracts exceeds \$77 million over five years.

Senate Democrat Leader Looks for Alternative Ways to Finance Obama Jobs Act

Senate Majority Leader Harry Reid (D-NV) is looking for new ways to pay for President Obama's proposed American Jobs Act, since many of the plan's existing "pay fors" are not too popular. This would include eliminating a change to the tax treatment of employer-sponsored insurance benefits for wealthier Americans, which is a provision strongly opposed by NAHU.

FAHU Day on the Hill was this week

Monday October 18, 2011 began this year's "Day on the Hill". Tours of the Supreme Court, New Capitol and the Historic Capitol were taken.

The winning ticket was drawn for the brand new Kindle winner. 125 tickets were sold to raise money to support our legislative activities.

Jacksonville Essay wins again this year.

Congratulations to Jacksonville AHU for submitting the winning essay again this year. The winning essay was written by Joseph Jumber of Jacksonville Beach. He joined the JAHU delegates touring the Capitol, meeting his State Representative, participating in tell the NAHU story to our State Legislators as well as being honored at our Monday evening dinner.

CFAHU was represented by the following members:

Buddy Anderson, Laurie Anderson, Barbara Coggins, Paul Deininger, Mike Dwyer, Paul Forney, David Gentry, Steve Lindsey, Dale Maloney, Don Marx, Barbara Rennard, Dave Sherrill and Ashley Wynkoop

www.cfahu.org | www.fahu.org | www.nahu.org

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