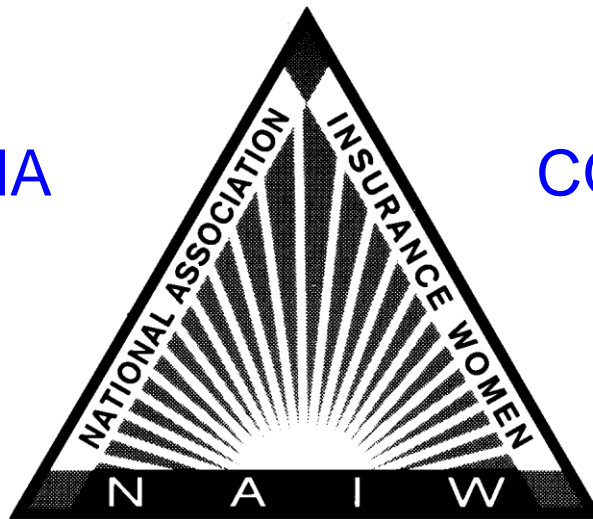


GOTCHA

COVERED.....

Volume 16 Issue 8

May 4, 2007



INSURANCE PROFESSIONALS OF SUSQUEHANNA VALLEY

LEADERSHIP 2006-2007

President – Jeannie Upright
Vice President – Gail Bradley
Secretary – Debbie Musgrave
Treasurer – Pam Stetler

Education – Brenda Weaver
The Horizon
Membership & Public Relations – Gail Bradley
Safety – Barbara Kressler
Legislative – Patsy Lachat
Sunshine – Patsy Lachat

Newsletter Editor – Ginger Garner

PRESIDENT'S MESSAGE.....Jeannie Upright

President's message---Jeannie Upright

Well, Spring is finally here and I feel rejuvenated!
IPSV has had a remarkable year and I hope to continue that enthusiasm into my next term!

If you have been unable to attend a meeting, I strongly urge you to put it on your calendar for the Fall session. Our programs have been excellent and relevant to the industry, our education opportunities have stayed on "track" and our legislative efforts are moving forward. We need your support to continue our growth!

This month's meeting will be the installation of the officers and board for the 2007-2008 session and I urge everyone to attend. Our guests will be Polly Jones and Donna Mescow.

Stop by the Gordner-Coombs Agency in Millville to see the IPSV window display during NAIW WEEK May 20th-26th.

"do not wish to be anyone but who you are, and try to be that perfectly"

SECRETARY'S MINUTES.....Debbie Musgrave

President Jeannie Upright called the meeting to order at 6:15 pm.

Members attending were; Jeannie, Betty, Patsy, Barb Kressler, Brenda, Dee, & Pam.

We welcomed Carla Buma of the Gordon Ins. Agy. & her guest Nancy Handley of Hartman & Lally Ins. Agy., Brenda's guests Kim Cotter & Susan Studenski of Allstate Ins. John Schwartz's office. & Betty's guest Betty Ann Blockus.

The Secretary's report was accepted as printed in the newsletter.

The Treasurer's report was handed out at the meeting, approved and filed for audit.

Pam read a Thank You note from Betty.

Jeannie read the collect.

After dinner we welcomed our guest speaker:

Theodore B. Wampole Jr. of Liberty Mutual Ins. Group.

Ted has been with Liberty Mutual in personal lines for the past 24 years. He is a single father of 2 boys and enjoys coaching Little League.

His presentation was Helping people live safer more secure lives. Disaster Planning Guide.

Business Meeting Reports:

Membership/Public Relations – Volunteer sheet was passed out for the bloodmobile. If any one can volunteer, the help would be appreciated.

Education – Brenda Weaver

Brenda suggested that we try to plan a Flood CE class for the fall. She will research it and report later.

Safety Report – Barbara Kressler

If you took Dog Safety Brochures, please tell Barb where you passed them out at.

Legislative Report – Patsy Lachat

Patsy passed out copies of the Auto Tort Reform & all bills coming up this year.

Our Officers & Board Members for the 2007-2008 term are:

Jeannie Upright – President

Gail Bradley – Vice President

Dee Musgrave – Secretary

Pam Stetler – Treasurer

Board Members:

Brenda Weaver

Barbara Kressler

Patsy Lachat

The Regional Awards were on display, WOW how wonderful, I would like to give a great big THANK YOU to the members who completed all the award forms. We are a smaller than usual group, but still mighty.

Betty Ann Blockus won the 50/50 drawing.

The meeting was adjourned at 8:06 pm.

EDUCATION.....Brenda Weaver



NAIC "FIGHT FAKE INSURANCE" MESSAGE POINTS

PROBLEM

- **Fake insurance policies are scams designed to steal your money, and they're on the rise in every line of insurance, costing consumers billions in unpaid claims.**
 - ⇒ With very few exceptions~~By law~~, no insurance product can be sold by individual agents, brokers or companies without the approval of a state insurance regulator. Fake insurance is any insurance plan that ~~is not approved by state regulators or~~ is ~~otherwise~~ intended to defraud consumers or businesses.
 - ⇒ Just like counterfeit money, fake insurance may appear to be legitimate, but it is actually illegal and worthless. If you buy fake insurance, you'll pay premiums, but your claims won't be paid.
 - ✓ Fake insurers often use slick marketing materials and choose names that are similar to names of real insurers.
 - ⇒ In the area of fake health insurance alone, the General Accounting Office reported 144 fake health insurers sold bogus policies to more than 200,000 policy holders between 2000 and 2002, resulting in \$252 million in unpaid claims.
 - ✓ In the same time period, the number of fake insurers almost doubled. Many operated in more than one state and under more than one name.

VULNERABILITY

- **Fake insurance can touch anyone at any time with potentially disastrous results.**
 - ⇒ Anyone is at risk, but frequent targets of unauthorized health insurance plans are older adults and small businesses or associations looking to reduce health insurance costs.
 - ✓ Even reputable agents can be duped ~~by unscrupulous brokers~~ into selling fake insurance.
 - ⇒ Fake insurance can be attractive because it's typically less expensive than legal policies. But that's because a fake policy does not provide sufficient – if any – coverage.
 - ⇒ As a result of fake insurance policies,
 - ✓ Honest people and businesses are swindled~~;-~~
 - ✓ Health is endangered~~;-~~
 - ✓ Premiums stay high~~;-~~ and~~;-~~
 - ✓ Goods and services cost more.

SOLUTION

- **Fighting fake insurance is simple. Just “Stop ... Call ... and Confirm” before you buy.**
 - ⇒ STOP before signing anything or writing a check
 - ✓ ~~Many honest insurance providers use aggressive marketing and sell low-cost products. But if~~ you’re not absolutely sure you’re dealing with a reputable, licensed insurance provider, look for these three warning signs of fake insurance:
 - ◆ ~~Aggressive marketing and a h~~High-pressure, “you must sign today,” sales approach with lots of fine print and disclaimers
 - ◆ Premiums that are 15 percent ~~of~~ more under the average price for comparable insurance products on the market
 - ◆ Few coverage limitations
 - ⇒ CALL your state insurance department
 - ✓ Visit www.naic.org for each state’s contact information and tips on fighting fake insurance.
 - ⇒ CONFIRM if the company is legitimate and licensed to do business in your state.
 - ✓ You’ll not only be protecting yourself from being swindled, but you’ll also be helping regulators hunt down and take action against the con artists who sell fake insurance.

PROGRAM AND MENU.....Gail Bradley

Our May 16th meeting will be held at Portabella’s Catering in Lightstreet. Dinner will be shared at 6pm. This is our yearly installation of officers and board members meeting. Guests will include Polly Jones and Donna Mescow.

Please RSVP by May 13th by emailing Gail Bradley at brado@ptd.net.

The menu is as follows:

Salads: tossed salad, broccoli salad and fresh fruit cup

Entrée: roast beef and cranberry stuffed chicken

Vegetables: corn and bacon cheddar mashed potatoes

SAFETY.....Barbara Kressler

May is Senior Citizen Month, so I would like to highlight some safety tips for us to share with our elderly relatives and friends, or maybe even for ourselves.

Safety in the home is an important concern for older adults. Poor eyesight and hearing, Arthritis, dementia and side effects from medications are all factors that can make a simple trip to the kitchen a potentially dangerous undertaking.

Due the fact that injuries to older adults are more sever because of brittle bones and thin skin, caution should be used at all times, particularly when someone is home alone. Practicing good safety habits and staying alert – even when performing the most mundane tasks – can prevent many accidents.

Below are some safety tips for seniors:

- Keep outdoor steps and walkways in good condition and clear of debris.
- Illuminate all stairways and hallways and provide light switches at both ends.
- Use nightlights or bedside remote controlled switches.
- Provide handrails in hallways and stairways.
- Keep a sturdy nightstand next to the bed so glasses and other personal items are within reach.
- Tack down the edges of carpets and rugs; remove throw rugs that slide.
- Keep pathways clear of furniture and other objects.
- Use fireproof curtains on windows near the stove.
- Clearly mark the “off” position on stoves and ranges so a person with diminished eyesight can immediately tell if the element is off.
- Install smoke detectors in the kitchen and throughout the rest of the house.
- Keep a fire extinguisher handy and know how to use it.
- Have regular eye examinations and keep glasses clean and in good condition.
- Always have an umbrella on hand, even during sunny days.
- Choose shoes, which are flexible and easily molded to the feet.
- When choosing house slippers, make sure the sole don't have too much grip (which may grab carpeting and cause a fall).
- Many older people trap themselves behind multiple door locks that are hard to open, especially in an emergency. Install one good lock that can be opened easily from the inside.
- Always keep your identification and important medical information on you at all time in cars of an emergency.
- For more information about your safety, talk with your physician or call you local fire or police station.

Please share these tips with your family and friends.

Portion of the above article were originally found at the web site <http://azaz.essortment.com>. This web site has a tremendous amount of information on many topics - it might be worth a look.

MEMBERSHIP AND PUBLIC RELATIONS...Gail Bradley

It was great last month to have so many visitors. Please continue to welcome our guests and make them feel comfortable and want to come back and join us at another meeting.

Remember to give me any and all contact information for any potential members so that I can follow up with them and encourage them to come back to another meeting and consider becoming a member of IPSV.

Take a minute and visit our website at ipsv.net to keep up with any meeting notes and photos. If you would like to have any photos or other information posted on the web site, email me at brado@ptd.net and I will get the information to our webmaster to post on the site.

Our blood mobile scheduled for May 12th has been cancelled due to technical difficulties with the site so we will have to find another project for this year. If you have any suggestions, please feel free to contact one of the officers or board members or bring up at our next meeting for discussion.

LEGISLATIVE.....Patsy Lachat

LEG REG REVIEW 2007, Fifteenth Issue

HEALTH CONTINUES TO DOMINATE

Day on the Hill: April has proven itself to be a busy time for health insurance issues starting with a Day on the Hill April 24 by the Pennsylvania Association of Health Underwriters opposing Governor Rendell's proposal for health care reform, House Bill 700. The Day on the Hill brought about 90 PAHU members to Harrisburg where they met with legislators and staff from over 100 offices. Meanwhile, Governor Rendell visited Pittsburgh, Philadelphia and Wilkes Barre to promote HB 700.

ERISA Preemption for Rendell? On April 24, the Senate Banking & Insurance Committee combined forces with the Senate Finance Committee to examine the

question of whether or not the Governor's plan conflicted with the federal ERISA statute. The Maryland so-called Wal-Mart law that mandated eight percent of payroll to be spent on employee health benefits was struck down by U.S. District Court. Since the Rendell legislation requires a three-percent (soon to be 3.5%) payroll 'Fair Share Assessment' tax, Senators asked whether this idea was inviting federal preemption. The answer was no according to Office of Health Care Reform director Rosemarie Greco, who maintained that an internal legal review concluded that there would be no such risk of preemption. Others such as the PA Chamber of Business & Industry and the NFIB were not so sure, suggesting that the federal court decision could apply to what was being proposed here. Also testifying were the Retail Industry Leaders Association and the CPAs.

LTC Partnership: In another development, the Senate unanimously passed Senate Bill 548 (Corman-R-Centre) requiring the PA Department of Public Welfare file a petition for a Medicaid waiver allowing Pennsylvania to establish Long-Term Care Partnerships. In these, some assets are sheltered from Medicaid 'spend-down' so as to allow an individual to purchase private sector long-term care insurance which then gets used for long-term care rather than spending taxpayer Medicaid dollars. The Administration favored a different approach, Senate Bill 706 sponsored by Sen. Mike Stack (D-Phila.) that added conditions. The House still needs to concur on SB 548 before it can go to the Governor. Unclear is whether or not the Administration will propose something in the House similar to SB 706 or simply let the bill finally pass.

ANOTHER HEALTH INSURANCE HEARING OF INTEREST

The House Insurance Committee plans two days of hearings in Pittsburgh May 2-3 at Chatham College's Eddy Theatre in Pittsburgh on HB 700. (Details: Lisa Kubeuka 717/787-4437) There are plans to hold another hearing later in May in Beaver County.

NON-HARRISBURG MEETINGS/FORUMS

- On May 9 at 7:00 pm in the York Expo Center, the York Daily Record and WGAL 8 television will convene a town meeting. (www.ydr.com) There is no set agenda but issues such as single payer and Rendell's Cover All Pennsylvanians are expected to be raised.
- Rep. Scott Petri (R-Bucks) plans a hearing on House Bill 700 (Governor Rendell's health insurance proposal) in Langhorne May 31 (Details: Dottie Fiedler at 215/364-3414)
- The House Commerce Committee plans a hearing May 6 in the Poconos to discuss a recently unveiled package of bills from the PA Banking Department that focus on predatory lending and loan foreclosures.
- If you hear of additional town meetings, please advise xenobun@aol.com.

BLUES FILE MERGER WITH DEPARTMENT

On April 27, the Insurance Department received the formal merger petition from Independence Blue Cross and Highmark. In receiving the request, Acting Commissioner Randy Rohrbaugh said that materials relevant to the proposed merger would be posted on the Department's web site, www.insurance.state.pa.us, clicking on 'Highmark/IBC Filing'. The Insurance Department is also receiving comments from interested parties and the general public. These go to Robert Brackbill, chief, company licensing division; PA Insurance Department, 1326 Strawberry Square, Harrisburg, PA 17120, FAX 717/787-8557 or via email to rbrackbill@state.pa.us. Comments or at least an index of comments will also be posted on the web site.

There are two other developments relating to the proposed merger.

First, Senate Banking & Insurance Committee chairman Don White (R-Indiana) testified before the U.S. Senate Judiciary Committee to ask the federal body to examine the merger re any federal violations of anti-trust law. He expressed concern, noting "While economies of scale and efficiencies may be achieved by this merger and result in positive short-term benefits, there must be concern over the long term. Creating the 3rd largest insurer in the Nation with a specifically defined geographic territory is not in the best interests of competition and the reality is competition is the best regulator..." Chairman White also said that savings should not be allowed to support growing operations in other states or in lines of business outside insurance.

The second development was House debate and final passage on the merger (HB 112 sponsored by Rep. Todd Eachus-D-Luzerne). The final vote was 189-6, meaning that the bill has now gone to the Senate. The House chose to move its own bill rather than reviewing Senate-passed Senate Bill 550 (White-R-Indiana) which remains in the House Insurance Committee. The two versions of the bill may mean that differences will need to be worked out in conference.

DEPARTMENT NOTES

- Eastern Advantage Assurance Corporation, a stock insurer, submitted an application for a certificate of authority to do business in the Commonwealth
- The Department sent a notice to all Worker's Compensation carriers reminding them of their reporting responsibilities re premiums, losses for 2006. These reports are due to the Department by May 18. Details: Bojan Zorkic 717/787-6968.

MISCELLANEOUS.....

BIRTHDAYS...

- May 24 – Gail Bradley
- June 29 – Pam Stetler
- July 21 – Jeannie Upright
- July 27 – Lori Reese
- August 4 - Donna Coombs



*Hold onto good friends, they are few and far
between!*