



# GOTCHA Covered....

Volume 17 Issue 10

June 3, 2008

## Leadership

**President**  
Jeannie Upright

**Vice President**  
Gail Bradley, AAI, CPIW,  
DAE

**Secretary**  
Donna Coombs, LUTCF,  
AAI, CPIW

**Treasurer**  
Pam Stetler, MBA

**Board of Directors**  
Brenda Weaver, ACSR,  
CPIW, DAE  
Patsy Lachat, AAI, CPIW  
Barbara Kressler, CIC,  
CPCU, CPIW, DAE  
Dee Musgrave, CISR, CPIW

## WEB-SITE

[www.ipsv.net](http://www.ipsv.net)

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## Presidents Message....Jeannie Upright

I want to extend a thank you to everyone for your support these past 2 years. I called it my "reign of terror" (mine not yours!); because I was terrified every time I stood before you at a meeting! But, now that my "reign" has come to an end I find it not so terrifying; you have all been supportive and encouraging and I couldn't have done it with out you!

It has been an enjoyable experience for me to share my NAIW "passions" with you and I wish Gail Bradley a very successful 2 years as our new President. She was always "the wind beneath my wings" and I'm sure she's already making plans for the association! To the rest of my officers and board, thank you!

Together we can continue to grow in numbers and spread the NAIW message of education, professionalism, and friendship! Growth will be the main focus of the NAIW national board over the next years; growth from one generation to the next. Give IPSV your ideas on how to keep us a recognized association and continue our own membership growth in these "new" times.

I will be going to the NAIW National Convention, as your delegate this week with Gail Bradley as the alternate delegate in Scottsdale, Arizona. A full report will be sent out upon my return.

Thank you again for the opportunity to serve as your President and Delegate to the conferences and **all** that it has entailed! It's been a "wild ride" but I would not have missed it for anything!!

PS: I'll pass on the gavel but I'm keeping the crown!

**"One person can be a crucial ingredient on a team, but one person can not make a team"**



## Secretary Minutes....Donna Coombs, LUTCF, AAI, CPIW

### Association Monthly Meeting

The regular monthly meeting of the Insurance Professionals of Susquehanna Valley was held at Portabella's in Lightstreet on 5/21/2008. The meeting was called to order at 6:10pm by president, Jeannie Upright. Jeannie welcomed Polly Jones, the PA council director and Michelle Morgan, Assistant to the director. She also welcomed our guest, Maureen McHenry.

Members in attendance: Jeannie Upright, Patsy Lachat, Carla Buma, Charlotte Stetler, Barbara Kressler, Betty Rafalko, Brenda Weaver, Pam Stetler, Gail Bradley, Donna Coombs

President Jeannie introduced Brenda Weaver, nominating committee chair, who presented the annual Insurance Professional of the Year Award to Patsy Lachat.

The secretary's report of the April meeting as printed in the newsletter was reviewed and accepted without corrections. The treasurer's report was reviewed and accepted as presented, and filed for audit. Jeannie read the Collect and all enjoyed a "picnic style" dinner.

As we were finishing dinner, the Press Enterprise photographer arrived and took pictures of Brenda & Patsy, our new Insurance Professional honoree, as well as pictures of the new officers and board for the 2008-09 year.

After the photographer left, Council Director Polly Jones performed the ceremony of installation of the officers and board members.

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## Minutes.... continued from page 1

These members are: Gail Bradley, President; Donna Coombs, Vice-president; Patsy Lachat, Secretary; Pam Stetler, Treasurer; Barbara Kressler and Brenda Weaver, board members. A third board member, Dee Musgrave, was absent.

Council Director, Polly Jones, delivered her presentation on the current affairs of NAIW on the state level. She passed out bookmarks to remind us to use the state council web site. Polly said that her goal for the past year was to increase and improve communication among members on all levels. To this end, the Council leadership training session was opened up to any member who was interested in attending. The PA Council is sponsoring a cookbook fundraiser to help to pay for the costs of developing the web site. She asked that each member send their favorite recipe via the web site instructions by 7/15/2008. Then Polly initiated a discussion of what is wrong and what is right with NAIW. There was lively and enthusiastic participation by everyone. Brenda pointed out some of the "flaws" of the recent region I conference, such as too much time spent on lengthy personal stories of the leadership. Gail pointed to too much time being taken up by protocol issues like approving the conference program. Donna offered to send Polly a magazine article about how the "Big I" recently revised and streamlined their by-laws and standing rules.

Jeannie won our monthly 50/50 drawing.

Business meeting: PR chair, Gail thanked everyone who participated in the recent blood drive at the Columbia Mall.

Treasurer, Pam reminded everyone to get their membership renewal forms and checks to her by June's meeting, if possible.

Education committee chair, Brenda reported that the new district manager for Diamond Glass has offered to co-sponsor a CE class with our association in the fall. She also reminded everyone to email her with any courses/classes they have taken.

Safety committee – no report.

Legislative committee, Patsy reported that Day on the Hill has been re-scheduled to Thursday, June 19<sup>th</sup>. She is still planning on attending and will drive. Bucknell University Small Business Center is hosting a seminar on how to reduce energy costs on 5/28/2008. There will be a Town Hall Meeting with Representative Chris Carney in Shamokin on 5/30/2008 at 3pm.

Jeannie reminded the group that our June meeting will be our annual picnic at Gail's home/pavilion. A covered dish sign up sheet was passed around.

Secretary, Donna read the correspondence as follows: a thank you note from Camp Victory for painting inside their game pavilion; a thank you letter from the American Red Cross for sponsoring the blood drive; a thank you letter from the Arthritis Foundation for a donation in memory of Dorothy MacDermott, Donna's mother.

After all present participated in For the Good of the Cause, and there being no more business to discuss, the meeting was adjourned by president Jeannie Upright at 8:35pm.

Respectfully submitted,  
Donna Coombs, Secretary

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## Legislative....Patsy Lachat, AAI, CPIW

As the year comes to a close, I want to thank everyone who took the time to write, email, call, etc. their congressmen and those who attended our breakfast meeting with Senator Gordner and the luncheon with the League of Voters in Danville. We can always accomplish more if we are a "team". As the saying goes, "the squeaky wheel gets the oil". If our Legislators don't know what concerns we have, how can they try to come up with answers or changes?

I hope everyone noted in the latest Leg Reg Review that Act 14 of 2008 was signed into law. This is the Cancer Drug Repository Bill, which allows people to return their unused cancer medications to select pharmacies where they will be repackaged and sold at a

reduced cost to cancer patients who need them. This was something positive and important.

As the year winds down in Harrisburg, keep your eye on the budget they are trying to iron out and pass. If something bothers you, please write, email or your senator, representative or both and let them know how you feel.

At the national level, the Farm Bill was passed by both the House and the Senate and each has more than enough votes to override the presidential veto.

As I write this, the Democratic Presidential Nominee still has not been decided! Who would have thought

## Membership....Gail Bradley, AAI, CPIW, DAE

As I write my last article for the year as Public Relations/ Membership Chairman, I reflect back on everything that we have done over the past two years.

Every time someone stops you at the grocery store and says " I saw your picture in the paper again" we know that we have done our job in regards to getting our name out there and becoming know as a group of insurance professionals who get things done!

We need to remember to always follow through when we invite someone to join us at a meeting. Call or email that person a week before the meeting and see if they will be available and perhaps need a ride to the meeting. When that guest arrives at the meeting, greet them and make them feel welcome.

Let's all try to invite at least one person to at least one meeting next year.

Thank you to everyone who helped in any way over the past two years and continue to keep up the good work.

Remember that just because you may not be able to attend every meeting and help with every event, you are still a valuable member.

Good luck to Donna as your new VP & PR/Membership Chairman for the new year - I know that she will do a great job!!

With all my respect and gratitude.

Gail Bradley

## Education....Brenda Weaver, ACSR, CPIW, DAE

1-800-GO BASIC

or [Apply Online](#)

Recognizing the need to provide quality healthcare coverage that is accessible and affordable to the Commonwealth's uninsured adult population, adultBasic was launched in 2002 to cover the basic healthcare needs of Pennsylvanians age 19-64 who have no health insurance and who meet certain [eligibility requirements](#).

We are proud to have already covered over 90,000 Pennsylvanians with adultBasic. You may be eligible to take advantage of the benefits that adultBasic has to offer. Find out if you qualify by accessing the links below. You'll be glad you did.

- ✦ Current Enrollment [55,256](#)
- ✦ [What is adultBasic?](#)
- ✦ [Am I eligible for the program?](#)
- ✦ [What are the benefits?](#)
- ✦ [How do I apply for coverage?](#)
- ✦ [Is it true adultBasic has a waiting list?](#)
- ✦ [What insurance companies offer adultBasic?](#)

[Where can I find additional resources?](#)

### Am I eligible?

To be eligible for adultBasic, there are certain requirements that you need to meet:

- You are between the ages of 19 and 64;
- You do not have any other healthcare coverage (including Medicaid or Medicare);
- You have been without health insurance for 90 days prior to enrollment, except if you or your spouse lost health insurance coverage because you are no longer employed;
- Your family income is below certain income limits (see table below)
- You are a resident of Pennsylvania for at least 90 days prior to enrollment; and

## Safety...Barbara Kressler, CPCU, CIC, CPIW, DAE

Since this is my last safety article submission as the Safety Chair, I wanted to take this opportunity to give a big cheer for our association, and specifically our members. You have done and continue to participate in many safety related activities, not only within our association but also within your communities. Keep up the good work!

You all have made my job as chairperson so rewarding and the encouragement to keep filling out those award forms, finally paid off with winning of the NAIW Region 1 Public Safety Award this year.

We started off this year with a series of articles relating to driving and cell phone use, culminating with the request of all to code their cell phone with ICE, In Case of Emergency, and the contact information of that person. In October our guest speaker, Ted Wampole, presented "Safe Winter Driving", which was very interesting. Ted came to our March meeting and did a presentation on "Saving Gas & Driving" which focused on skills to incorporate into your daily driving that would help to save gas. I can honestly say that by just reducing the speed on my daily commute by 5 miles I am able to get a few more miles to the tank full!

I hope that you all enjoyed the various articles presented in this newsletter, and found them to be useful. It was a pleasure to Chair this committee.

Respectively,

Barbara A. Kressler

## Congratulations to the New Officers

### Congratulations to the New Officers



National Association of  
Women, International  
6528 E. 101st St.  
Suite D-1 PMB #750  
Tulsa, OK 74133  
Toll Free: 800-766-6249  
Fax: 918-743-1968  
E-Mail:  
JoinNAIW@NAIW.org  
Website: www.naiw.org

Local Association President  
Jeannie Upright  
570-326-2343  
ottiss98@yahoo.com  
Newsletter Editor  
Barbara A. Kressler  
570-473-2814  
bkressler@keystoneinsgrp.com

We are on the web  
www.insp.net

State Council on the Web  
www.naiw-pa.com



## WOMEN'S CENTER

The Women's Center in Bloomsburg is our charity for this year. We have the following projects going for them:

Any old/unused cell phones, please bring to the next meeting. The Women's Center is recycling them to raise money. Thank you to all the members that collected phones and continue to do so.

**Please bring one or two of the following items which is on their Wish List: Cleaning Products, Paper Products (toilet paper, paper towels, etc.) Non perishable foods, and Presents for Children & Mothers.**

## Upcoming Events....

June 4-8                      **67th NAIW National Convention, Scottsdale, AZ**  
 June 18                        **Association Meeting, Annual Picnic at Bradley's Pavilion**

## Program & Menu....

June dinner meeting will be our annual picnic at the Bradley Picnic Pavilion, Millville, PA, @ 6PM, June 18, 2008.

Menu for June picnic/meeting: so far we have:

Brenda- pizza dip; Pam-cake; Charlotte-baked lima beans; Gail-soup; Barbara-asian salad; Carla-taco dip; Donna-home baked cookies; Patsy-veggie pizza; Jeannie- hamburg -bbq, rolls, luau salad, paper stuff, plasticware

If you are planning to come, please let me know what dish you are bringing.

Please e-mail [brenda@gordnerinsurance.com](mailto:brenda@gordnerinsurance.com) and make your reservation by June 16. Last minute adds are ok. If you need to cancel your reservation the day of please call me at GordnerCoombs Insurance 570-458-6015.

**Cost is \$5.00 per person.**

## Birthdays....

June 6/15 Charlotte Stetler	July 7/21 Jeannie Upright	August 8/1 Betty Raflako
6/29 Pam Stetler	7/27 Lori Reese	8/4 Donna Coombs

## Reminder....

- Bring donations for Women's Center and **Camp Victory** to any meeting.
- Code your cell phone with your emergency contact labeled **ICE, In Case of Emergency**
- Be sure to check out our web site often, as well as the PA State Council web site and the National web site. Addresses on page 4.
- National Conference is June 4-8, 2008, in Scottsdale, Arizona

### Legislative...continued from page 2

this would go on so long? For those of you, who may have been West Wing fanatics like me, try to get a hold of the last season and watch it. Sometimes fact is stranger than fiction. The republican nomination was decided early after an older senator from the west beat out an unknown preacher and the democratic nominee was not decided until a floor fight at the convention (yes, the young, relatively new to politics senator won the domination).

**One final note – Please consider attending NAIW Legislative Committee’s Day on Capitol Hill in Harrisburg on Thursday, June 19.**

### Council Director Polly Jones



### IPSV Annual Insurance Professional Meeting



### 2007-2008 Insurance Professional

### Patsy Lachat, AAI, CPIW



You have U.S. citizenship or permanent legal alien status

The following chart provides the income limits for adultBasic. The limits increase based on the size of your family.

#### INCOME LIMITS FOR DETERMINING adultBasic ELIGIBILITY

1	\$5,100 - \$20,800
2	\$5,300 - \$28,000
3	\$5,600 - \$35,200
4	\$6,800 - \$42,400
5	\$8,100 - \$49,600
6	\$9,100 - \$56,800
7	\$10,200 - \$64,000
8	\$11,300 - \$71,200
9	\$12,400 - \$78,400
10	\$13,500 - \$85,600
11	\$14,600 - \$92,800
12	\$15,700 - \$100,000
13	\$16,800 - \$107,200
14	\$17,900 - \$114,400
15	\$19,000 - \$121,600
16	\$20,100 - \$128,800
17	\$21,200 - \$136,000
18	\$22,300 - \$143,200
19	\$23,400 - \$150,400
20	\$24,500 - \$157,600

*Income Guidelines according to January 23, 2008 Federal Register*

Great news! Unlike some other health insurance coverage you can still get adultBasic even if you have a history of health problems.

#### **What are the benefits?**

When you enroll in adultBasic, you can take advantage of the following benefits:

- Hospitalization (unlimited days)
- Physician Services (primary care and specialists)
- Emergency Services
- Diagnostic Tests (e.g. X-rays, mammograms and laboratory tests)
- Maternity care

Rehabilitation and skilled care (in lieu of extended hospitalization)

There are certain out-of-pocket expenses for the program that you are responsible for, including:

- \$33.50 per month premium payment
- \$ 5.00 co-payment each visit to a doctor
- \$10.00 co-payment for each visit to a specialist
- \$25.00 co-payment for each visit to an emergency room (waived if admission to a hospital occurs)

#### **How do I apply?**

Applying for the program is simple and you have a variety of options:

Option 1. Apply via the web! [www.compass.state.pa.us](http://www.compass.state.pa.us) COMPASS is the Commonwealth of Pennsylvania's Access to Social Services. The secure, online application process is accessible 24 hours a day, seven days a week.

Option 2. Apply over the phone! Call 1-800-GO-BASIC and our counselors will start the application process for you over the phone.

Option 3. Apply through the mail! Call 1-800-GO-BASIC to receive a "paper" application th**Is it true**

#### **adultBasic has a waiting list?**

Because of the overwhelming response to enroll in the program and the limited funding available, it was necessary to implement a waiting list for adultBasic. ***But don't be discouraged!*** Here are a few commonly asked questions and answers about the waiting list:

### **How long will I be on the waiting list?**

Unfortunately, there is not a simple answer to your question. The answer depends upon when you filed your application, the rate at which other enrollees leave the program (attrition) and the amount of funding available. Your position on the waiting list is determined by the date on which you filed a completed application with adultBasic. Since March 2003, over 123,000 individuals who were on the waiting list have been offered the opportunity to enroll in adultBasic. Most of those people had been waiting a year or longer.

### **Should I apply for adultBasic even if there is a waiting list?**

Absolutely! Once you [apply](#) and are determined eligible, your name is placed on a [statewide waiting list](#) to be served on a "first come, first served" basis as openings become available. It's critical that you complete all questions on the application, sign and date the application and submit it along with verifications of your household income. *Your place on the waiting list will be determined by the date your completed application is received.*

### **How will I know if I'm enrolled, or on the waiting list?**

You will receive a notice from the [insurance company](#) telling you if you are eligible or ineligible. If you are eligible, yet need to be placed on the waiting list, you will receive a notice for that, too.

### **Can I get coverage while I'm on the waiting list?**

When you receive the notice that your name was placed on the waiting list, you also will be told that you have the option to purchase the adultBasic coverage at the Insurance Department's cost, which averages about \$305.00 a month. The benefits you will receive are the same as those offered through the program. In addition, whether or not you choose to purchase coverage does not adversely affect your place on the waiting list.

### **How will I be told I can enroll?**

You will receive a notification from the insurance company telling you that you have the opportunity to enroll in adultBasic. You will be asked to confirm that your circumstances have not changed, meaning that since the time your application was completed, your income is still the same and you are without insurance (with the exception that you may have purchased adultBasic coverage while on the waiting list). You also will be asked to submit the \$33.50 monthly premium. When your payment is received, you are enrolled in adultBasic.

### **What happens if I don't respond to the offer when space becomes available?**

We understand that circumstances may change while you are on the waiting list. You have 30 days to respond and confirm whether or not you are still eligible. If you are no longer eligible, or you fail to respond within 30 days, your name will be removed from the waiting list.

### **Is there a waiting list for the Children's Health Insurance Program (CHIP)?**

**No!** Applications and benefits for [CHIP](#) are not effected in any way by the waiting list for adultBasic.

## **To Apply for adultBasic Benefits:**

**call: 1-800-GO-BASIC**

**or**

**[www.compass.state.pa.us](http://www.compass.state.pa.us)**

### **What are my options?**

**Good news!** There are many health care services and programs available to you and your family whether you have health insurance or not. Many of them are free (if you meet certain income requirements) or the amount of the charge is based upon your income.

### **Health Center Information**

A primary health center near you may provide services you need. In some locations a full range of services such as dental care and prescription drugs may be available. Services may be free or based upon your income. In specific areas of the state, contact the numbers listed below for more information or a referral:

- |                           |              |
|---------------------------|--------------|
| ●■■■■■■■ Allegheny County | 412-578-8026 |
| ●■■■■■■■ Allentown        | 610-437-7760 |
| ●■■■■■■■ Bethlehem        | 610-865-7087 |
| ●■■■■■■■ Bucks County     | 215-345-3318 |

- Chester County 610-344-6225
- Erie County 814-451-6700
- Luzerne & Wyoming Counties Help Line 570-829-1341
- Montgomery County 610-278-5117
- Philadelphia 215-686-5000 [www.phila.gov/health/](http://www.phila.gov/health/)
- Wilkes Barre (within city limits) 570-208-4268
- York 717-849-2252

For all other areas of the state, call 1-877-PA-HEALTH or access the [Department of Health](#) Web site

### **Medical Assistance for Workers with Disabilities (MAWD)**

Medical Assistance for Workers with Disabilities is a health insurance program for individuals who are disabled and working. There is no minimum requirement for how many hours you must work or how much you must earn. You can work just a few hours a month and still qualify for this program. Call the Department of Public Welfare at 1-800-692-7462 for more information about MAWD. For more information, visit the [Department of Public Welfare](#)

### **Breast and Cervical Screening (HealthyWoman Program)**

The Healthy Woman Program (HWP) offers breast and cervical exams at no cost for eligible women. These exams include mammograms, clinical breast exams, pelvic exams and Pap tests. You will not receive a bill for these exams. You qualify if you are 40 to 64 years old (women under 40 and over 64 may also qualify); have no insurance or limited insurance; and have low to moderate income. For more information and to find the Healthy Woman Program check-up site near you, call 1-800-215-7494 or visit [www.pahealthywoman.org](http://www.pahealthywoman.org).

### **Breast and Cervical Cancer Prevention and Treatment Program**

If you have been diagnosed with breast or cervical cancer or a pre-cancerous condition of the breast or cervix you may be eligible to receive no-cost care through the Breast and Cervical Cancer Prevention and Treatment Program. The care covers your breast or cervical cancer treatment as well as any other unrelated conditions while receiving your cancer treatment. You qualify if you are under age 65; have no insurance or limited insurance; are a US citizen or eligible alien; and are a resident of Pennsylvania and have a social security number. For more information call Department of Public Welfare's Helpline at 1-800-842-2020 or [click here](#).

### **Pregnancy/High-Risk Pregnancy (Healthy Beginnings/Healthy Beginnings Plus)**

If you are pregnant, you may be eligible for Healthy Beginnings or Healthy Beginnings Plus – Medical Assistance programs that provide comprehensive healthcare coverage to pregnant women during pregnancy and for their babies for a full year. The program is completely free. Call 1-800-842-2020 for more information on how to apply and where you may receive care at a location near you. You can access Web information for [Healthy Beginnings](#) at [Healthy Beginnings Plus](#).

### **Pharmacy Assistance**

Is the cost of prescription drugs taking up too much of your budget? If you are a Pennsylvania resident and you do not participate in any other state or federally funded prescription program, you may be able to receive your prescriptions at a reduced cost or free of charge. An individual with a prescription discount card may still qualify for these programs. Call 1-800-955-0989 for *The Pennsylvania Patient Assistance Program Clearinghouse* or [click here](#) for more information. The Clearinghouse will help you, regardless of your age, apply for free or low-cost prescription medicines available from drug manufacturing companies and other sources.

### **Special Pharmaceutical Benefits (HIV/AIDS and Schizophrenia)**

If you have been diagnosed with HIV/AIDS or schizophrenia, the Special Pharmaceutical Benefits Program (SPBP) helps to pay for specific drug therapies used in your treatment. Call 1-800-922-9384 for more information. **Be assured that your privacy will be protected.** Information is available [here](#).

### **Dental Care**

Free or low-cost dental care may be provided by a dentist or clinic in your area. For more information, [click here](#).

### **Mental Health Treatment/Drug or Alcohol Abuse Treatment**

Individuals and families can receive mental health treatment and drug or alcohol treatment at a location near their home. Service may be free or low-cost, depending on your income. Call 1-800-692-7462 for more information or [click here](#) for more information.

### **Children with Special Health Care Needs**

If your child has a special health care need or a chronic condition, s/he may qualify for Medical Assistance and/or other services and your income is not considered when determining your child's eligibility for Medical Assistance. Children receiving Medical Assistance are entitled to coverage of all medically necessary treatment. For information on early intervention services for children with special health care needs, [click here](#). If your child is not eligible for Medical Assistance, s/he may still qualify for health insurance coverage under CHIP. Call the Special Kids Network at 1-800-986-4550 for more information about eligibility in either Medical Assistance or CHIP.

### **Information on Private Insurance Options**

You may wish to obtain information on private insurance options. The Pennsylvania Insurance Department's Website offers information on health insurance options. To view licensed companies in Pennsylvania, [click here](#). This information may also be requested by calling the Department's automated Consumer Hotline at 1-877-881-6388.



**I happened to have my camera with me while walking the dogs one evening in May and as luck would have it, it started to rain lightly and this beautiful wonder of nature showed up!**

**Barbara**

