



# San Diego Insurance Women

Newsletter  
April, 2010

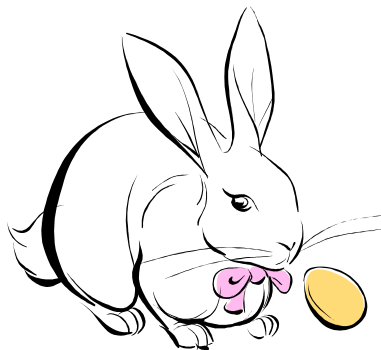
San Diego Insurance Women

## Message from the President Kathleen Kerstenbeck, ARM, CPIW

The Region VIII Conference was held in Santa Rosa, CA and hosted by the Insurance Women's Association of Sonoma County on March 17-20th. The continuing education choices were fantastic, for me- I took the Collision Class for 3 CE credits and the Risk Management Class for 4 CE credits- all of which were offered for free. I've got to say, it was the first class I have attended that was presented by Mary Moore-Campagna, and she is just a fantastic instructor. On Friday morning, I had the honor of being the chair for the First Timers Committee along with a fabulous committee of Christine Chandler-Tillett, Micheal Hawkinson & Kim Jenkins- we worked with the Gold Timers to set up our "Adopt a First Timer" program and each First Timer had a Gold Timer assigned to them that helped them understand everything during the Conference. We also did a "Fun Fact" sheet (stole that idea from Jen!!) and found out some really interesting things about not only our First Timers- but also our Gold Timers... bet you all had no clue that one of our Gold Timers dated Harrison Ford in College. The first business session brought on the CWC competition which was really close and myself was quite impressed with each of the contestants. The Meet the Candidates session was really good and very informative- as was the delegates briefing afterwards. The next day at the Business Session we voted to send the Bylaw changes on to the National Convention for a vote and for the Elections- Palmer Reilly was elected as our next Regional Vice President- Janice Lovett was elected as our Delegate to the National Nominating Committee and Lauri Oakden was elected as our Alternate Delegate to the National Nominating Committee. The awards dinner brought winners from our own Association which you can check out in a different section in the newsletter. We also have Regional Conferences planned through the date of 2016 thanks to several of the California Associations that bid to host. Thank you for sending me as your delegate to the Regional Conference- it was very informative and an honor to represent you.

In Fellowship,

Kathleen Kerstenbeck, ARM, CPIW



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**April Birthdays**

Shannon Campbell	April 2
Rhonda Collins	April 2
Patsy Whalvin	April 4
Dani McBride	April 26
Kathy Vanderslice	April 28



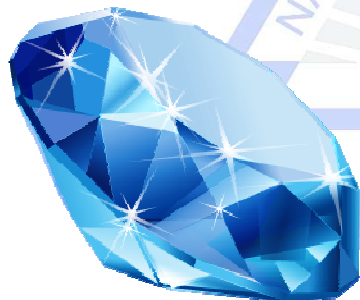
**April Anniversaries**

Rickie McCardell	April 21, 1977
Kathy Vanderslice	April 20, 2007
Christine Laurino	April 9, 2008

Save the Date!

Join San Diego Insurance Women in celebrating their  
75<sup>th</sup> Anniversary!

In celebration, SDIW will be hosting the 2011 California Council  
Meeting and YOU are invited!



Friday, September 9, 2011

Saturday, September 10, 2011

Special room rates have been arranged with the Doubletree in  
Mission Valley

We hope to see you there!



## COMMUNITY ACTION

Thanks for your continued support of Rachel's and all your Community Action efforts.

The April and May schedule is attached for your review. Please be thinking about June and send me an email to let me know what dates work best for you.

A copy of the schedule will be posted on the website. I will continue to send individual reminder email's by Wednesday prior to the Saturday you volunteer for. Please let me know ASAP if you cannot make it on the day you signed up for.

If you want additional information on the Rachel's please let me know.

Her replacement has not yet been named, as soon as I hear I will let everyone know who it is.

We will continue the following products:

Money! Cash Donations (always) \* Toilet Paper \* 6 oz. Styrofoam Cups \* Kleenex Tissue \* Tampons and Sanitary Pads \* Deodorant \* Paper Plates (sturdy- luncheon size) \* Plastic Cutlery (heavy duty) \* Coffee and Tea \* Creamer and Sugar packets \* Trash Bags 40 gallon size \* Dish Towels \* Bath Towels \* Wash Cloths \* Shower Curtains,

MUCH NEEDED ITEMS CONTINUE TO BE: Underwear, Socks, Soap, and Shampoo? (Small travel size or regular size)

Gently used clothing is greatly appreciated the ladies can earn points doing chores at the shelter to shop in the Rachel's Boutique.

This gives them a sense of accomplishment, increases their self esteem, and enables them to get items they need... All GOOD!!!!

We are making a positive impact in the lives of the Women at Rachel's Women's Center because of what you do.

In Fellowship,

Nancy Ladd





### April 2010 Rachel's Schedule

April 3rd

Patsy Whalvin  
Barb Ledbetter  
Julie Brown

April 10th

Chris Laurino  
Lisa Rowsell  
Pam Legge

April 17th

Kathleen Kerstenbeck  
Rhonda Collins  
Jennifer Hetzel

April 24th

Cathy Burkhardt  
Teresa Harrison  
Nancy Ladd

### May 2010 Rachel's Schedule

May 8th

Pam Legge  
Katie Freeman  
Gay Rowan

May 15th

Mike Menegus  
Rhonda Collins

May 22nd

Rita Vella  
Kathleen Kerstenbeck

May 29th

Cathy Burkhardt  
Teresa Harrison  
Nancy Ladd



**Congratulations to all of the Award Winners from the Regional Conference!!**

2010 - REGIONAL AWARD WINNERS

E.C. Smith Jr. Memorial Award for Safety  
**Honolulu Association of Insurance Professionals**

Jeffrey Nordhaus Memorial Award for Education  
**Insurance Women of Fresno**

Roy Pasini Memorial Award for Public Relations  
**Insurance Women of Fresno**

Association of the Year Award  
**No Submissions**

Member of the Year  
**Kathleen Kerstenbeck, ARM, CPIW**  
**(San Diego Insurance Women)**

Region VIII Hall of Fame Award  
**Victoria Rivas CPCU, AU, CPIW**  
**(Contra Costa Chapter of NAIW)**

Regional VIII AAMGA Award  
**Laura Gurierrez, CIC, CPIW**  
**(Insurance Women of Southern Alameda County)**

Young Professional of the Year  
**Victoria Lovinggood, ACISR, CISR**  
**(Insurance Women of San Gabriel Valley)**

**Congratulations to all of the Award Winners from the Regional Conference!!**

**2010 NATIONAL AWARD WINNERS**

Confidence While Communicating  
Winner - Sarina Kowall  
(Las Vegas Insurance Professionals)

Runner-up - Debra Chong  
(Honolulu Association of Insurance Professionals)

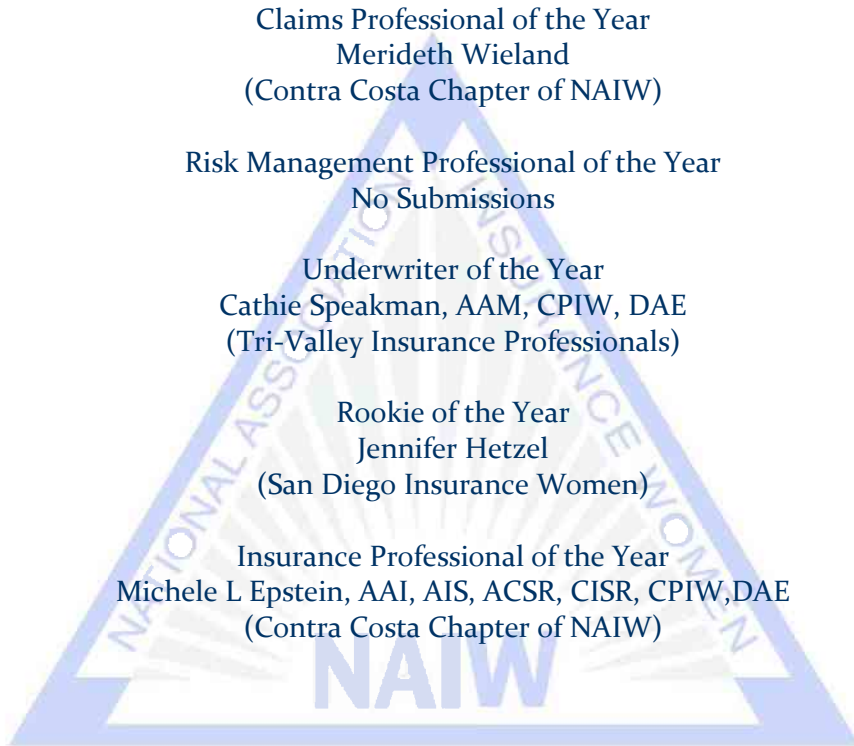
Claims Professional of the Year  
Merideth Wieland  
(Contra Costa Chapter of NAIW)

Risk Management Professional of the Year  
No Submissions

Underwriter of the Year  
Cathie Speakman, AAM, CPIW, DAE  
(Tri-Valley Insurance Professionals)

Rookie of the Year  
Jennifer Hetzel  
(San Diego Insurance Women)

Insurance Professional of the Year  
Michele L Epstein, AAI, AIS, ACSR, CISR, CPIW, DAE  
(Contra Costa Chapter of NAIW)



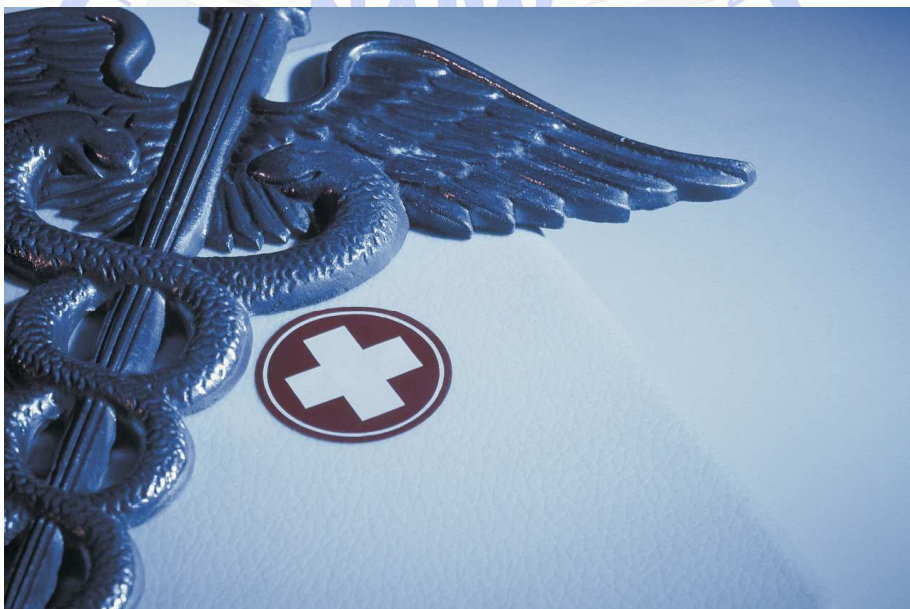


## LEGISLATIVE REPORT

The **Patient Protection and Affordable Care Act** was passed on March 21st and is now law! While many of the reform provisions are not effective until 2014, there are some that become effective within the next six months.

Tucked into the new law is the **Community Living Assistance Services and Supports (CLASS) Act**, which creates a national social insurance program providing limited Long Term Care coverage through the workplace. The government-run LTC option is intended to provide a baseline for extended care. Many of the details of the CLASS provisions are not yet defined and will be further developed through regulation.

On the following two pages is a timeline provided by Congressman Duncan Hunter's office, as the law stands today. While much of the legislative debate on healthcare reform is coming to a conclusion, in many ways the real debate and complex process of implementation has just begun.



## Summary Timeline for Major Items in Senate Health Care Bill



*Provisions that take effect immediately upon enactment:*

- |                       |                                                                                                                                                                                                                                                                                                                                                                         |
|-----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Insurance Regulations | <ul style="list-style-type: none"> <li>• Prohibition on pre-existing condition exclusions for private insurance on the individual market.</li> <li>• Prohibition on revoking insurance for patients who falsify applications to fraudulently obtain private insurance coverage (however, penalties for fraud against federal health programs are increased).</li> </ul> |
| <hr/>                 |                                                                                                                                                                                                                                                                                                                                                                         |
| Taxes                 | <ul style="list-style-type: none"> <li>• "Annual Fee" tax on prescription drugs of \$2.3 billion, allocated according to market share.</li> <li>• New 10% tax on indoor tanning services effective July 1, 2010.</li> </ul>                                                                                                                                             |
| <hr/>                 |                                                                                                                                                                                                                                                                                                                                                                         |
| Other                 | <ul style="list-style-type: none"> <li>• New restrictions on not-for-profit hospitals.</li> </ul>                                                                                                                                                                                                                                                                       |
| <hr/>                 |                                                                                                                                                                                                                                                                                                                                                                         |
| Special Favors        | <ul style="list-style-type: none"> <li>• Special tax benefit for BCBS organizations that maintain medical loss ratios of at least 85%.</li> </ul>                                                                                                                                                                                                                       |
| <hr/>                 |                                                                                                                                                                                                                                                                                                                                                                         |
| Medicare              | <ul style="list-style-type: none"> <li>• Physician payments decrease 21% effective March 1, 2010.</li> </ul>                                                                                                                                                                                                                                                            |

*Provisions that take effect six months after enactment:*

- |                       |                                                                                                                                                                                                                                                                                                                                   |
|-----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Insurance Regulations | <ul style="list-style-type: none"> <li>• Group and Individual policies issued after this date may not contain lifetime coverage limits, must provide first-dollar coverage for preventive care as defined by the U.S. Preventive Services Task Force, and must cover "children" of primary policyholders up to age 26.</li> </ul> |
|-----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|



- |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|----------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Taxes    | <ul style="list-style-type: none"> <li>• FSA plans limited to \$2,500 per year (currently no limit).</li> <li>• New limits on what health care can be paid for with FSA, HSA, and HRA funds.</li> <li>• Deduction for Part D eliminated.</li> <li>• "Annual Fee" tax on medical devices of \$2.0 billion, allocated according to market share (rises to \$3.0 billion after 2017).</li> <li>• "Annual Fee" tax on health insurance, allocated according to share of total premiums. Begins at \$2 billion in 2011, then increases to \$4 billion in 2012, \$7 billion in 2013, \$9 billion in the years 2014, 2015, and 2016, and eventually \$10 billion for 2017 and every year thereafter. Two insurers in Nebraska and one in Michigan are exempt from this tax.</li> </ul> |
| <hr/>    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Medicare | <ul style="list-style-type: none"> <li>• 10% Bonus for primary care physicians and general surgeons.</li> <li>• Restrictions and substantial cuts to Medicare Advantage plans.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <hr/>    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Medicaid | <ul style="list-style-type: none"> <li>• Allows states to expand eligibility to 133% of the federal poverty line (FPL) for childless adults.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <hr/>    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Other    | <ul style="list-style-type: none"> <li>• Private health plans must maintain a "medical loss ratio" of at least 85%. Failing that, they may rebate policyholders or increase medical expenditures. "Annual fee" tax does not count toward this ratio.</li> <li>• First phase of small business tax credit for certain qualified small employers.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                      |



- |          |                                                                                                                                                 |
|----------|-------------------------------------------------------------------------------------------------------------------------------------------------|
| Taxes    | <ul style="list-style-type: none"> <li>• "Annual Fee" tax on health insurance increases to \$4 billion.</li> </ul>                              |
| <hr/>    |                                                                                                                                                 |
| Medicare | <ul style="list-style-type: none"> <li>• Payment penalties for hospitals with the highest readmission rates for selected conditions.</li> </ul> |
| <hr/>    |                                                                                                                                                 |
| Other    | <ul style="list-style-type: none"> <li>• Health insurance company employees may not be paid more than \$500,000 per year.</li> </ul>            |



- |               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|---------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tax Increases | <ul style="list-style-type: none"> <li>• "Annual Fee" tax on health insurance increases to \$7 billion (does not count toward the required 85% medical loss ratio).</li> <li>• 40% excise tax on health insurance premiums above \$8,500 (individual plans) or \$23,000 (family plans). Higher thresholds apply to the 17 highest-cost states until 2015, and indefinitely to retirees over age 55, and employer-provided plans for certain professions. This tax does not count toward the required 85% medical loss ratio.</li> <li>• Itemized deduction for out-of-pocket medical expenses is limited to expenses over 10% of AGI (currently 7.5%); those over age 65 can use the 7.5% rate until 2016.</li> <li>• Medicare tax increased from 2.9% to 3.8% for incomes over \$250,000 (joint filers) or \$200,000 (all others). (This is stated as an increase of 0.9 percentage points, to only the employee's share of the FICA tax.)</li> </ul> |
|---------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

(continued on next page)

## Summary Timeline for Major Items in Senate Health Care Bill (continued)



Primary health reform takes effect:

### Tax Increases

- "Annual Fee" tax on health insurance increases to \$9 billion (does not count toward the required 85% medical loss ratio).
- Individual mandate begins: Tax penalties for not having insurance begin at \$95 or 0.5% of income, whichever is higher, rising to \$495 or 1% of income in 2015 and \$750 or 2% of income thereafter (indexed for inflation after 2016). These penalties are per adult, half that amount per child, to a maximum of three times the per-adult amount per family. The penalty is capped at the national average premium for the "bronze" plan.
- Employer mandate begins:
  - Provide "qualified" insurance or pay \$750 tax per employee.
  - Even if qualified insurance is provided, pay \$3,000 tax per employee who qualifies for "affordability credit" (premium subsidy) based on family income and size, and opts to accept it.

### Other

- Strict federal regulation of health plan benefit packages, premiums, and rating rules for both Exchange-participating and employer-sponsored group health plans.
- Imposition of actuarial value restrictions (in addition to restriction on medical loss ratio in effect since 2011).
- Health Insurance Exchanges.
- OPM-managed plans for the general public (in lieu of public option).
- "Affordability Credits" to those with family income under four times FPL who do not qualify for Medicaid in their state.

### Medicaid

- Medicaid eligibility expanded to 133% of FPL for everyone under age 65 in participating states (such as Nebraska).
- All states except Nebraska must pay a share of the cost or drop Medicaid.



### Tax Increases

- Individual mandate penalty rises to \$495 per adult (\$247.50 per child), maximum \$1,485 per family, or 1% of family income, whichever is higher (capped at the national average premium for the "bronze" plan).

### Insurance Regulations

- Limits on deductibles and copayments imposed on Exchange-participating and employer-sponsored group health plans (\$2,000 for single plans, \$4,000 for family plans, indexed for inflation in health insurance premiums).

### Medicare

- Establishment of Independent Medicare Advisory Board (IMAB) to recommend cuts in Medicare benefits; these cuts will go into effect automatically unless Congress passes, and the President signs, an override bill.

### Other

- Second phase of small business tax credit for certain qualified small employers.



### Tax Increases

- 40% excise tax on health insurance premiums above \$8,500 (individual plans) or \$23,000 (family plans) applied to remaining 17 states.
- Individual mandate penalty rises to \$750 per adult (\$375 per child), maximum \$2,250 per family, or 2% of family income, whichever is higher (capped at the national average premium for the "bronze" plan). After 2016, the penalty will be increased each year to adjust for inflation.



### Tax Increases

- "Annual Fee" tax on health insurance increases to \$10 billion (does not count toward the required 85% medical loss ratio).
- Itemized deduction for out-of-pocket medical expenses is limited to expenses over 10% of AGI for those over age 65.

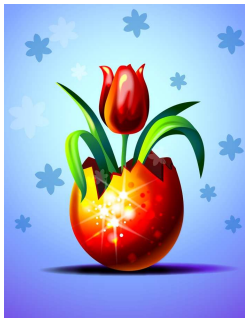


## Membership

Consider introducing your coworkers or friends in the insurance related industries to SDIW and NAIW. Invite them to our next meeting!

If you know of anyone who is interested in finding out more about our association, please have them contact me. Or if you have any ideas on how we can increase our membership in the coming year, please let me know. Eligibility for membership has been broadened, so please check out who is eligible on the NAIW website.

Kay Wheeler, ASLI, CPIW



**RECIPES WANTED FOR 2011 CA COUNCIL FUNDRAISER  
DEADLINE EXTENDED!!**

Hi everyone! Donna Lusignan & I are collecting recipes for a cookbook that will be sold as a fundraiser for our hosting of the 2011 California Council Meeting. The contribution form is in this bulletin which has the format we need the recipes to be submitted in. You can hand-write or type them on the form and submit to Donna at [delusignan@burns-wilcox.com](mailto:delusignan@burns-wilcox.com). Please submit as many recipes as you would like to, the more the better!

Please keep them coming in so our cookbook will be full of local flavor. Thank you in advance for taking your time to submit your favorite or wonderful recipes.

Kay Wheeler



## EMPLOYMENT

Please feel free to take advantage of this **FREE** Employment section of the Newsletter to post current job openings you or your company may have open. Your ad will run for one month and interested candidates can contact you directly.

If you would like to place an ad, please contact Julie Brown, at San Diego Insurance Staffing, and indicate you would like to post a job in the SDIW Newsletter.  
julie@sdistaffing.com OR 888-528-8367

### San Diego Insurance Staffing

IMMEDIATE OPENINGS FOR THE FOLLOWING;

- **Nurse Case Manager** for Workers Comp Company, San Diego.
- **Employee Benefits** positions available (Account Manager and Analysts). Temp-to -hire and direct hire opportunities in San Diego and Orange Counties
- **Sales Producers**, Commercial Lines. Commission only OR draw. San Diego County. Direct Hire.
- **Broker with a wholesaler**, Commercial Lines. Base + Commissions. Central San Diego. Direct Hire.

**\*\*To view other jobs San Diego Insurance Staffing has open**, please go to [www.sdistaffing.com](http://www.sdistaffing.com) and click on 'Job Openings.'\*\* To inquire about any of the jobs above, or if you have any questions, please contact Sharlene Theakston at [www.sdistaffing.com](http://www.sdistaffing.com) OR 888-528-8367

Don't Interview - Audition! Group Career Counseling

### Dates & Sessions

- |                              |                                                                           |
|------------------------------|---------------------------------------------------------------------------|
| <b>Sat, Apr 10, 8am-11am</b> | Resume Writing (must bring your resume to class even if not complete yet) |
| <b>Sat, Apr 17, 8am-11am</b> | Job Search and Planning                                                   |
| <b>Sat, Apr 24, 8am-11am</b> | Interviewing Skills                                                       |
| <b>Sat, May 1, 8am-11am</b>  | Networking, Social Networking and Workforce Trends                        |

### **WHERE:**

Christ Lutheran Church Ministries, 7929 La Mesa Boulevard, La Mesa, CA 91942  
(Room 4 off of the first level parking lot)

### **COST:**

Free! (Class is limited to 20 attendees.)

### **REGISTRATION:**

Call Christ Lutheran Church Ministries at 619-462-5211.

**Each class is limited to 20 participants, so sign-up early!**

### **INSTRUCTOR:**

Julie Brown, President of San Diego Insurance Staffing.



Ways & Means Committee

## Fundraiser



We are having a PartyLite Fundraiser and are looking for people to place orders as well as take a catalog to get orders from co-workers, family & friends. If you'd like a catalog, you can either contact me, or Nancy Ladd and we'd be happy to answer any questions you have.

Highlights of the fundraiser:

- 50% profit to San Diego Insurance Women
- Direct shipping to each seller individually

Here's a few of the items in the catalog



### Two Sisters Gourmet® by PartyLite®

**\$10 - \$11** Add a tempting twist to recipes with:

- Over-the-Edge Herbed Spinach® Blend, \$10
- Outrageously Garlic® Blend, \$10
- Mango Peach Salsa, \$11

### Simply Lavender™ Sachets

**\$15 per set** • Sachets are filled with real lavender buds

- Provides all the freshness you need for your closets, drawers and linens
- Each set includes three sachets



**Air Fresheners \$10 per set** • Each set includes three popular fragrances

- Sure to refresh any small space whether it's a car, gym locker, office or closet

### PartyLite Soap Gift Set

**\$15 per set** • Each set includes three bars in three different fragrances

- Will leave you feeling clean and refreshed



**Mini Barrel Jars \$22 per pair** • Mini Barrel Jars are perfect for any room

- Enjoy up to 35 hours of enjoyment
- Each set includes two Mini Barrel Jars in a different scent



**Tealight Set \$22 per set** • Designed to liquefy in a recyclable cup

- Provides four to six hours of enjoyment
- Each set includes a holder and 18 tealights

In Fellowship,

Teresa Harrison

[tharrison@tribalfirst.com](mailto:tharrison@tribalfirst.com)

858-505-4044 Direct Line



Thank you to all of our Sponsors!



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# San Diego Insurance Women April Dinner Meeting

*This month it is all about Time Management!  
Instructor- Ruth Hinckfuss*



**Date:** Monday, April 19, 2010

**Time:** 5:00pm - Networking  
5:45pm - Call to Order  
6:00pm - Dinner & Education

**Location:** 8880 Rio San Diego Drive  
Suite 325  
San Diego, CA 92108

**Cost:** \$15.00  
Meal will be a boxed dinner type  
Part of dinner proceeds will benefit the 2011 CA  
Council fundraising efforts

**RSVP:** Nancy Trejo  
Nancy.Trejo@safeco.com  
Need RSVP's, no later than, April 16, 2010

Please note: any dinner reservation made that is a no-show will be billed for.

ALSO, if you arrive after 6:00pm- will need to enter from side of building with parking garage to be allowed in building.

## PWI FASHION SHOW & LUNCHEON

Save the Date

April 16, 2010

HANDLERY HOTEL

Presidio Ballroom

We will have Wonderful Fashions, a Delicious Lunch, Merchandise Vendors and Great Networking Opportunities ...

Luncheon and Fashion Show tickets \$35.00 each person.

Sponsorship's Available:

GRAND DIVA \$1,000

(Includes 8 Luncheon Tickets)

SUPER MODEL \$500

(Includes 4 Luncheon Tickets)

VOGUE \$300

(Includes 2 Luncheon Tickets)

The sooner you sign up as a Sponsor the more advertising you get.....

Proceeds go to the OPT/ Invest Program at Grossmont College

For more information please contact Nancy Ladd at  
[nancy.ladd@goldeneaglecorp.com](mailto:nancy.ladd@goldeneaglecorp.com), 619-744-6495

