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*At the time of publication,
we had enrollment of
6,480 state members and
1,656 federal members!*

INCLUSIVE HEALTH



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North Carolina Health Insurance Risk Pool, Inc.

Rates Cut and Eligibility Broadened: Good News Coming July 1

Inclusive Health-State Option will have some very exciting changes effective July 1st following passage of House Bill 138 into law on April 28th. We are grateful in particular to Representative Jerry Dockham (Denton, N.C.) for his leadership in shepherding this legislation through the General Assembly. HB 138 was unanimously approved by both the House and Senate.

The highlights of what it introduces July 1st include the following:

STATE RATE REDUCTION

Inclusive Health – State Option rates are being reduced by 1 to 22 percent, depending on plan type for new and renewing members starting July 1st. That's thanks to the new law's authorization to lower the allowable rate range to 135 to 175 percent of the standard rate established for individual market from its previous level of 150 to 200 percent. That's an average rate reduction of 15 percent that follows up on last year's average reduction of 14 percent in state pool rates.

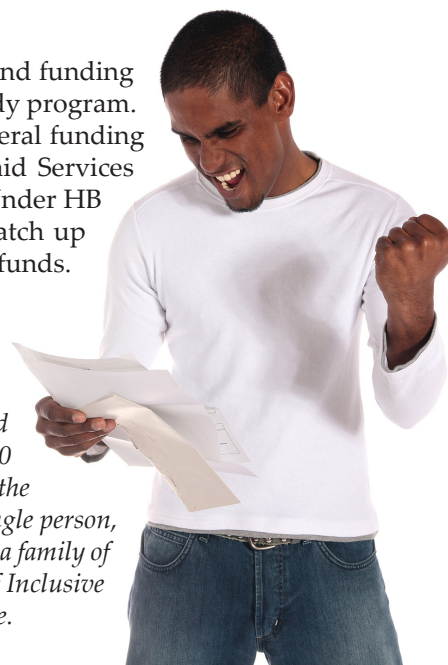
COBRA – NOW ELIGIBLE BEFORE EXHAUSTING COVERAGE

Up until now, COBRA eligibles have had to exhaust their 18 months of coverage before being eligible for Inclusive Health, even if their COBRA premium was higher than the risk pool's. Under the new law, this requirement will be eliminated for individuals with pre-existing conditions whose individual COBRA premium is higher than the Inclusive Health rate. Now interested applicants can apply for coverage as soon as they are eligible for COBRA or mini-COBRA If they meet these eligibility criteria.

IH ASSIST FUNDING EXPANSION

Inclusive Health has been authorized to expand funding of the Inclusive Health Assist premium subsidy program. IH Assist is currently in its second year of federal funding through a Centers for Medicare and Medicaid Services (CMS) grant totaling \$2.1 million this year. Under HB 138, Inclusive Health will now be able to match up to the level of this federal grant from its own funds.

Under the CMS grant, there are just under 1000 members benefitting from the IH Assist program. Inclusive Health Assist eligibility requirements are based on an applicant's household size and annual income. Individuals with incomes up to 300 percent of the federal poverty level can qualify for the subsidy. That is the equivalent of \$32,490 for a single person, \$43,710 for a two-person household or \$66,150 for a family of four. Discounts range from 20 to 43 percent off of Inclusive Health's monthly premiums, depending on income.



What is Inclusive Health?

The state created Inclusive Health as a more affordable option for individuals with pre-existing medical conditions who lack access to group coverage or other government programs like Medicare or Medicaid. It also covers North Carolinians who have exhausted COBRA and trade displaced workers. We started offering this health insurance, *Inclusive Health - State Option*, in January 2009.

In July 2010, we began administering the new temporary federal high risk pool introduced by the Affordable Care Act known as *Inclusive Health – Federal Option*. It targets individuals who have been without insurance for at least six months and offers monthly premiums that are a third lower than the state option.



Agents in the Field!!

Jody Fortune (pictured) of IBD Insurance Services, Inc., recently represented Inclusive Health at the MS Walk in Raleigh, N.C.

IH Agent Profile: Steven Holtzer

Inclusive Health Member and Agent: Making the Greatest Pitch from Both Sides



Holtzer with his son, Jake.

Steven Holtzer had a very personal interest in the creation of the North Carolina high-risk pool when discussions first started in the North Carolina legislature. Moving with his family from New York where there is guarantee issue for individual health insurance, he was shocked to discover his insurance policy was not portable.

"We had visited friends in North Carolina and fell in love with this state. It's such a great place to raise a family that we took a leap of faith and sold a small business to move here," Holtzer recalls. "I have a passion for baseball so I took a temporary job as a baseball umpire.

After taking my physical I was told that I needed heart surgery. At the time there were only two viable options for health insurance in North Carolina. Either get a job with benefits, or pay 700 percent above standard rates to the company designated as guaranteed issue for individuals in North Carolina. That's when I decided the quickest way to understand how insurance works was to get an insurance license."

Holtzer continues, "Seeing insurance as an independent agent, I can appreciate that private health insurance companies need to generate a profit to survive. Inclusive Health is a non-profit set up to help those of us unable to obtain affordable comprehensive coverage elsewhere. I joined the first year the high risk pool was available. Now it brings me great joy to experience the relief and gratitude my clients have when they receive their Inclusive Health membership card. The support I get from CoreSource and Inclusive Health has been outstanding."

Holtzer is this year's top selling agent for Inclusive Health. Here's his advice to other agents looking to break into the Inclusive Health market: "We all know how valuable referrals are; educate yourself and your clients on all available options so that you are serving their best interests. It's simply doing the right thing, which in itself is the greatest reward."

The Holtzer Insurance Agency is based in North Carolina and does business in multiple states.

Apply On-line: Supplement on Email or Fax

Did you know that if an Inclusive Health application is submitted on-line, that the documentation and the Application Confirmation can now be emailed or faxed to Inclusive Health? It can! If an application is submitted on-line for processing, follow-up information and copies of documents may now be submitted by fax and email.

The information for submitting this is:

Email: inclusiveenrollment@ngsamericana.com

Fax: (586) 258-1877



Spreading the News About Inclusive Health

By Michael Keough, Executive Director

Our cover article summarizes the good news out of the General Assembly for current and future Inclusive Health members. We entered this legislative session with some critical amendment requests to improve the accessibility and price of Inclusive Health-State Option. Thanks to the leadership of Representative Jerry Dockham (Denton, N.C.) and the support of NCAHU, NAIFA and its members, I am pleased to report that House Bill 138 containing these improvements was signed by Governor Perdue and enacted into law on April 28.

As a follow up to passage of this important legislation, the Inclusive Health Board moved quickly to authorize implementation of these improvements. They voted to lower the standard rate to 140 percent effective July 1st which will result in rate reductions for new and renewing members depending on plan type of 1 to 22 percent. Likewise, individuals with pre-existing conditions who are eligible for or enrolled in COBRA will be able to apply for a July 1st effective date as long as their COBRA individual premium is higher than what they would pay under the risk pool.

We expect these changes to have a very positive impact on applicant interest and enrollment. Word about Inclusive Health continues to spread through our successful statewide television ad campaign that has been running again in recent weeks. If prior experience from our rate reductions a year ago is any indicator, these rate reductions and access improvements will place Inclusive Health within reach of a whole new group of North Carolinians with pre-existing conditions that need more affordable coverage.

As a health insurance agent or broker, we encourage you to consider how these changes can help your clients in their search for affordable coverage. Even if you cannot assist an applicant yourself, we encourage you to refer risk pool eligibles to one of our high producing agents listed on the back page who have made Inclusive Health part of their regular portfolio of insurance offerings. At the top of the list you will see the name of Stephen Holtzer, who through March had already assisted 47 Inclusive Health applicants in enrolling and is this quarter's featured agent on page 2.

Thanks again to the many of you who have contributed to our enrollment growth which now tops 6,500 for Inclusive Health – State Option and 1,500 for Inclusive Health – Federal Option. The latest federal Pre-Existing Condition Insurance Plan report out from the Centers for Medicare and Medicaid Services ranks North Carolina fifth among the fifty state federal pools.

We know you agree that there simply is no substitute for word of mouth advice from a trusted agent. So please keep us in mind as you speak to individuals with pre-existing conditions in the months ahead.



Enrolling in Person

Agents have taken the initiative to hold enrollment events where they meet with perspective members. To sponsor an enrollment event contact Lisa Gibson!

Friday, June 3 - 11 a.m. to 2 p.m.

CMC-Union, Outpatient Treatment Pavilion
Auditorium Drive, Monroe

Tuesday, June 7 - 10 a.m. to 2 p.m.

Messer Financial Group
4301 Morris Park Drive, Charlotte

Monday, June 13 - 5 to 7:30 p.m.

South County Regional Library
5801 Rea Road, Charlotte

Thursday, June 23 - 10 a.m. to 2 p.m.

Presbyterian Hospital, BB&T Building
108 Providence Road, Charlotte

Tools to Help the IH Agent

As a busy agent with lots of follow-up, do you need a short cut to follow-up and make sure that applications are processed, check the effective dates, to check when your referral is paid?

Did you know that Inclusive Health now has an Agent Portal to do just that?

The IH Agent Portal is available at:
www.benefitinfocenter.com/agentportal

For more information on how to use, go to:
www.inclusivehealth.org/agent_portal.htm

Please register and login today to start using this tool designed with you in mind!

The Leaders of the Pack

We'd like to particularly thank our top producers for bringing us so many members!

Following is a list of the top agents in North Carolina who have written at least 10 Inclusive Health policies this year. This list is based on referral payments for policies that effective April 1.

Policies	Name	Agency	City
47	Steven Holtzer	Steven Holtzer	Waxhaw
28	Grady A. Crouse	Grady Aldean Crouse	Hickory
27	Michael Osborne	Osborne Insurance Service, Inc.	Raleigh
23	David Scott Worley	WIA & Associates, Inc.	Lexington
21	Judy Fourie	J Fourie & Company, Inc.	Cary
19	Mitchell D. Savin	Mitchell D. Savin	Greensboro
18	William J. Benfield	William J. Benfield	Rocky Mount
16	William H. Pennington Jr.	Pennington Associates, Inc.	Kernersville
16	Constance Talford	The Outsource Resource, LLC	Charlotte
15	Rebecca E. Poteat	Premier Insurance Services	Marion
14	Michele Smith	A & M Benefits Group	Durham
14	Phyllis M. Sweezy	Black & Associates, LLC	Morganton
14	Marc Hampton	Marc D. Hampton	Cary
13	Stephen J. Flynn	Blue Moon Benefits Group	Clemmons
13	Darleen L. Holland	Buck Insurance Agency, Inc.	Gatesville
13	Kimberly Ferrell	Godwin & Reese Insurance Agency	Greensboro
13	Jody Fortune	IBD Insurance Services, Inc.	Raleigh
13	Greg Perkins	Perkins & Associates Financial Group	Mount Airy
13	Susan W. Hicks	Susan W. Hicks	Concord
12	Kipling Godwin	Kip Godwin	Whiteville
11	Leslie McMillan	Leslie S. McMillan	Rolesville
11	Diana L. Harris	Robert O. Floyd Jr.	Lenoir
11	Robert Charest	T. Stanley & Co. Inc.	Matthews
11	Timothy Grismer	Timothy P. Grismer	Monroe
10	David R. Moore	David R. Moore	Burlington
10	Stephen Brad Freeman	Stephen Brad Freeman	Cary
10	Terri B. Pritchard	Third Party Marketers	Winston-Salem

Working with NCAHU

We will be meeting the with N.C. Association of Health Undewriters (NCAHU) chapters across the state to train on the many changes that go into effect July 1 (see page 1) with the agents and brokers.

The meetings scheduled so far are:

June 1 in Hickory

Western Piedmont Association of Health Underwriters
Catawba Valley Country Club at 12 p.m.

June 14 in Raleigh

Triangle Association of Health Underwriters
Brier Creek Country Club 12 p.m.

June 7 in Greensboro

Triad Association of Health Underwriters
Starmount Forest Country Club at 12 p.m.

June 17 in Wilmington

Coastal Association of Health Underwriters
New Hanover Public Library at 2 p.m.
(Military Cutoff Road)