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# INCLUSIVE HEALTH



Call or visit us online today.  
InclusiveHealth.org  
1-866-665-2117

North Carolina Health Insurance Risk Pool, Inc.

## On the IH Horizon: Getting the Message Out!

Inclusive Health kicks off a new Federal Option marketing campaign this month! Now through June 2012, look for TV spots on all Time-Warner cable stations across North Carolina!

The commercials feature actual North Carolinians who have their health insurance through Inclusive Health.

"As ... an advanced-stage breast cancer survivor, (I) had to live without insurance. Many, many sleepless nights worrying about whether or not the cancer was back," says Bev, a member since March 2010. "Inclusive Health gives you peace of mind while you are fighting your fight."

We had tremendous success with our last advertising campaign. Membership increased significantly — helping us leap frog past 11,000 individuals who now carry Inclusive Health policies.

We're also teaming with Radio One for radio and community-based promotions —this means commercials in Charlotte and Raleigh.

Our online marketing will also take on a new edge, with banner ads on top Internet sites in North Carolina as well as more promotion in social media: watch our Facebook and Twitter for these!



Bev of Wilmington, N.C., is featured in one of the TV spots that begin running this month through next summer.

See MESSAGE, page 4

## IH to work with Hospitals to Increase Awareness of the Federal Option

To compliment the Federal Marketing and Ad campaign starting this month, Inclusive Health will work closely with area hospitals on an "IH Outreach Project". The efforts will include partnering with hospitals across the state to reach self pay and uninsured patients that have pre-existing conditions and need health insurance. The hospitals will do informational mailings and host IH Enrollment Events.

This effort and outreach is a direct result of three very successful enrollment events with a great turnout and participation that took place over the summer at Carolinas Medical Center – Union, Thomasville Medical Center and Rowan Regional Medical Center. The hospitals sent an informational flyer to the self pay patients and invited them to attend an enrollment event staffed with agents who assisted with questions, rate quotes and filling out applications for Inclusive Health. We plan to duplicate this model for reaching the uninsured through the hospitals across the state. Information will be sent to all area hospitals by the first of the year. We have developed sample letters, a Q&A, an informational flyer and a template for hosting an enrollment event.

As this marketing effort develops, we will be in touch with local agents to staff the enrollment events. Thanks to all of the agents who helped with past enrollment events!

We look forward to working with you all in 2012 on these outreach efforts!

## Inclusive Health Premium Rates: When will Change Occur?

The rates for Inclusive Health will not change in January 2012. The rate changes will be considered in conjunction with the

Inclusive Health fiscal year and will be changed in July 2012 for both the Federal and State Options.



Members will receive notification of any rates changes prior to the effective date.

## Resources, Resources ...

Do want more information about Pre-Existing Condition Insurance Plans (PCIP) in other states or have clients outside of North Carolina? You can use this federal website to find out what is available nationwide.

**HealthCare.gov**

Take health care into your own hands, explore insurance coverage options and learn about how the Affordable Care Act impacts you. Find information for individuals, families, senior citizens, and people with disabilities, young adults and employers.

This website is also available in Spanish.

**CuidadoDeSalud.gov**

Tome control del cuidado de su salud

## 2012 Board Meetings

The Board of Directors for Inclusive Health will meet:

Tuesday, Feb. 14

Tuesday, May 15

Tuesday, Aug. 21

Tuesday, Nov. 13

Board Meetings are from noon until 4 p.m. at the N.C. Institute of Medicine in Morrisville. Minutes of the previous meetings and additional information about the Board are available on the IH website:

[www.inclusivehealth.org/stateoption/board\\_mtgs.htm](http://www.inclusivehealth.org/stateoption/board_mtgs.htm)

Agent Profile: Hughes Waren

## An Agent Comes Full Circle

Hughes Waren, a broker with EbenConcepts, Inc. in Wilmington, started his three-year term with the Inclusive Health Board in November. Hughes was appointed by N.C. Insurance Commissioner Wayne Goodwin. He succeeds Johnny Dawkins who has moved off of the Board after completing a three-year term (see page 5) as the Board member nominated by the North Carolina Association of Health Underwriters (NCAHU).

Hughes recently completed his term as President of the NCAHU and was a State leader association in the North Carolina & Coastal Association of Health Underwriters for nine years. High risk pool legislation was first introduced in N.C. in the early '90s. In 2002, the issue of creating a risk pool for North Carolina became one of his and the group's key legislative priorities. Like many NCAHU leaders, Waren supported the implementation of the high risk pool.

"I am primarily a group producer. What I saw in the market place was former employees who took COBRA and then it would expire; if they had a medical condition, they had some significant problems accessing coverage," Hughes said. "We'd seen the success that (other) pools had across the country and realized creating a pool was a win, win, win situation."

He goes on to explain the trio of benefits: 1) a high risk pool such as Inclusive Health allows rates to stabilize amongst traditional insurers, 2) for providers – the hospitals and physicians – were often doing procedures that were going unreimbursed and 3) consumers who either had no coverage or expensive premiums due to their pre-existing medical condition would have a viable option for insurance.

"I'm truly honored that Commissioner Goodwin had the confidence in my experience to appoint me to the board," Hughes added. "It has come full circle for me to see, from discussions in '02 about the benefits of a high risk pool, all the way to the passage of a bill creating Inclusive Health ... and now to be on the board – it's just rewarding."



## End of an Era: John Friesen Retires as Chair of Risk Pool Board

By Michael Keough, Executive Director

John Friesen, the founding chair of the Inclusive Health Board stepped down at its Aug. 9 meeting. His departure marks the end of a four-year period of tremendous growth and success for the high risk pool in serving the health coverage needs of North Carolinians with pre-existing conditions. His tenure began with the passage of the N.C. Health Insurance Risk Pool enabling law HB 265 in August 2007 through the establishment of the state risk pool in January 2009 and federal risk pool in July 2010.

A long time friend to the North Carolina broker community, John played a leading role in making Inclusive Health one of the best pools in the country. "I always considered it a rare opportunity to be involved in establishing, from the ground up, an organization that truly benefits the people of North Carolina," he said.

He was an early proponent of engaging and paying brokers one of the highest referral fees of any risk pool. Inclusive Health has one of the most active agent outreach programs in the country thanks to John's influence. As a result, agents are involved in almost 50 percent of Inclusive Health enrollments. His reach and reputation opened doors for the pool in the agent community that have been a key to our success.

John's long-term insurance management experience was invaluable in getting the pool up and running. Inclusive Health quickly established itself as one of the best run and most aggressively managed pools in the country. Despite being the last of the 35 state high risk pools to be established, IH quickly became known for its efficient and data driven approach to decision making on topics ranging from rate setting to benefit design.

John's tenure was marked by his effort to tap the expertise and contributions of the entire Board in shaping Inclusive Health's role in serving people with pre-existing conditions who sought more affordable coverage. He was particularly proud of Inclusive Health's introduction and enrollment of over 1,000 members into IH Assist, the pool's income based premium subsidy program. The legislature's authorization in May 2011 to allow the pool to use its own funds to expand this important program was championed by John. Premium rate affordability was also a priority under his leadership. Rates decreased from 175 percent of the standard risk rate in January 2009 to 150 percent in May 2010 to 140 percent in July 2011.

As we say goodbye to John, Inclusive Health is fortunate to have Elizabeth Page to succeed him as Board Chair. Elizabeth brings her own considerable skill set to bear on the challenges facing Inclusive Health as it moves ahead (see page 5). We wish to thank John Friesen for his service to Inclusive Health and wish him well in his retirement.



Outgoing Board Chair John Friesen (left) receives a certificate from Louis Belo, Chief Deputy Commissioner of Insurance. It is signed by N.C. Insurance Commissioner Wayne Goodwin thanking John for his years of service with Inclusive Health.

### In Honor of Excellence: The Friesen Award

In honor of John Friesen's service to the risk pool board, Inclusive Health has renamed its annual awards for contributions to the risk pool, the John Friesen awards. These awards are given at the Inclusive Health Annual meeting in February each year to recognize the contributions to the risk pool of agents, hospitals and advocates. Traditionally, the agent award has gone to the top three individuals in terms of successful applications in the prior calendar year. Last year's winners were Mike Osborne of Osborne Insurance Services, Janelle Schneider of Third Party Marketers, and Stephen Holtzer of Contemporary Benefits Group.

Recipients of the 2011 John Friesen Awards will be announced in January and presented at the Feb. 14 quarterly Board meeting.





## Inclusive Health Member Change forms

If it becomes necessary for a member to change their address, phone number, their plan choice at re-enrollment or any other information about their status, the IH Member Change form is now available online!

### Inclusive Health State Option

<https://www.benefitinfocenter.com/nchirp/changeform.aspx>

### Inclusive Health Federal Option

<https://www.benefitinfocenter.com/ncnrp/changeform.aspx>

There is also a form that can be downloaded and filled out in the "Forms section" on the IH website ([www.InclusiveHealth.org](http://www.InclusiveHealth.org)).

IH Members can only change their plan choice one time per year at re-enrollment.

## Deductible for IH Members

Deductibles for Inclusive Health policies are based on the CALENDAR year — not the member's benefit year — so deductibles will reset for all Inclusive Health members on Jan. 1 of each year.



See MESSAGE, from page 1



"A policy that was offered to me for \$2,000 a month did not cover pre-existing conditions at all. The what-ifs became dominant in my life."

Guillermo, Asheville  
IH member  
IH Commercial Spokesman

As agents, we encourage you to join our Facebook page — it's a great tool for seeing what members and potential members think about Inclusive Health and what type of interest the public has about our program.

A final part in our Federal Option campaign is a full facelift to our web site, [www.InclusiveHealth.org](http://www.InclusiveHealth.org). The newly designed site will feature an updated Rate Quote, simpler navigation and quicker access to the info our Internet users need.

## IH Assist Update

The federal grant which funds the IH Assist program and the premium subsidy discounts for the Inclusive Health members has been renewed for 2012. The grant funding is limited and members must apply for and renew the subsidy each year. Even Inclusive Health members who are already participate in the IH Assist program must reapply each year to continue to receive the monthly premium discounts. The re-enrollment for the IH Assist program began in mid-November and if eligible, the discounts will be effective beginning in January.

- Each IH Member currently receiving a discount that is set to expire on Dec. 31, 2011, MUST reapply
- Each member MUST fill out an IH Assist application and send us current their current household size, household income and a copy of their 2010 tax return
- IH Assist funding is limited and each member must reapply and be approved to receive continued monthly premium discounts
- The funding is on a first come, first served basis
- IH Assist members will be notified by Inclusive Health if they need to reapply at this time
- Some members became eligible for the IH Assist program in 2011 in August, September, etc. It is NOT necessary at this time for these individuals to reapply. They will be eligible for the assistance until next July, and they will need to reapply at that time. We will also notify these individuals when they need to reapply
- The IH Assist Program is also open to new members and existing members that are eligible
- There is more information and you can download an application on the IH website at: [www.inclusivehealth.org](http://www.inclusivehealth.org) under the IH Assist Tab

The \$2.4 million funding for 2011 helped approximately 1,000 IH Assist members who qualified to receive a discount in their monthly premiums!

## Johnny Dawkins Moves On From Successful Tenure on Inclusive Health Board

Johnny Dawkins of EbenConcepts, Inc., announced his intent to move off the Inclusive Health Board following the end of his term in August. Johnny was recommended by the N.C. Association of Health Underwriters to replace Terri Pritchard in August 2008. His seat will be filled by Hughes Warren (see page 2).

As an early proponent of the state high risk pool, Johnny proudly represented the North Carolina broker community on the Inclusive Health board. His contributions were felt on the Finance Committee and Board where he contributed to rate setting discussions, and advocated for the engagement of the broker community in promoting Inclusive Health. Johnny promoted the pool's interests within the broker community as well where he worked to support Inclusive Health's legislative strategies.

Inclusive Health has a true working board and Johnny contributed generously of his time over his three year term despite his many professional and other responsibilities. His wise counsel and good humor helped make Inclusive Health one of the best run and fastest growing risk pools in the country. We wish him well in his future endeavors and are grateful for his service to Inclusive Health and to the needs of North Carolinians with pre-existing conditions for decent and affordable health coverage.

*IH Profile: Elizabeth Page, Inclusive Health's New Board Chair*

## As a Consumer, Leading the IH Charge

By Mollie Doll, Inclusive Health Communications

From patient to leader advocating for consumer rights in health care, Elizabeth Page has lived both sides. Elizabeth was diagnosed with Multiple Sclerosis in 1995; but she considers herself fortunate due to the timing.

"Prior to '95, all you could do was treat the symptoms – now we have medications that alter the course of the disease," she explains. Elizabeth is very active in the National MS Society's North Carolina chapters – but knowing her, you would assume her dedication was in honor of a loved one affected by the disease and not guess that she herself has lived with MS for years.

"That's so much of why I was involved with the creation of the pool," Elizabeth says. "I think it's representative of all we do, and the focus needs to be on the consumer."

The National MS Society has a strong advocacy program and worked diligently through Elizabeth as a volunteer and their dedicated staff to push the North Carolina legislature to study and ultimately create Inclusive Health. Elizabeth was sworn into the first Inclusive Health Board of Directors as the consumer representative. She was recently named Chair of the Inclusive Health Board where she will continue to represent consumers.

She has been extraordinarily active in helping grow Inclusive Health with a focus on the relationships between Health Charities and the high risk pool. As the new Inclusive Health Board Chair, she wants to "continue to foster and grow the relationships with Health Charities."

"It's a totally synergetic relationship – together, we can really work to increase access to health care with people who have chronic health issues and disabilities."

"We need (Health Charities) to help get the word out. We really want them to see the benefit of promoting Inclusive Health to their clients," she says emphatically.

And spending so much of her adult life with a pre-existing medical condition, the time is right for Elizabeth to take the lead for others in need of Inclusive Health.

Because so often, timing is everything.



Executive Director Michael Keough addresses the Inclusive Health Board at a recent luncheon. Michael is toasting several changes to the board including Elizabeth Page (third from left) becoming the board's chair.

## How Many North Carolinians?

As of November 2011, we had enrollment of 2,890 federal members and 8,189 state members!

That's over 11,000 individuals with pre-existing medical conditions who have health insurance today.



## The Leaders of the IH Pack

An enormous thanks to our top producing agents. The following lists those who have brought in at least 25 members this year. This list is based on referral payments for policies through November.

Number of Policies	Agent	Agency
144	Steve Holtzer	Steven Holtzer
86	Michael Osborne	Osborne Insurance Service Inc.
84	Grady A. Crouse	Grady Aldean Crouse
58	Stephen J. Flynn	Blue Moon Benefits Group
49	Phyllis Sweezy	BLACK & ASSOCIATES LLC
49	David Scott Worley	WIA & Associates Inc.
48	Greg Perkins	Perkins & Associates Financial Group
43	Judy Fourie	J Fourie & Company Inc.
42	T. Michele Smith	A & M Benefits Group
40	Lori Lambert	Advanced Benefit Plans
39	Jody Fortune	IBD Insurance Services Inc.
38	Kimberly Ferrell	Godwin & Reese Insurance Agency
37	Randy Beasley	R M Beasley & Associates Inc.
34	Constance Talford	The Outsource Resources LLC.
32	Bryan H. Buck	Buck Insurance Agency Inc.
32	James R. Mozingo	Indeppendent Insurance Group Inc.
32	Kipling Godwin	Kip Godwin
31	Mitchell D. Savin	Mitchell D. Savin
31	William H. Pennington Jr.	Pennington Associates Inc.
30	Leslie McMillan	Leslie S. McMillan
30	John A. Whichard	Nuttall Financial Services
30	Wanda F. Stephens	Wanda Faye Stephens
30	William J. Benfield	Wililam J. Benfield
29	Rebecca E. Poteat	Premier Insurance Services
28	Angela D. McClure	Insurance Service of Asheville Inc.
28	Ken Ubertini	Jerry Ballard & Associates Inc.
28	Danny J. Keel	Lee Moore Insurance Agency
28	Marc D. Hampton	Marc D. Hampton
27	Drew E. Partridge	CAPBENEFITS Inc.
27	Janet M. Taranto	Janet M. Hatcher-Taranto
26	Robert H. Ferguson Jr.	HBUS Inc.
26	Mark Thacker	Insurance Answers Inc.
26	Joyce Britt	Joyce Britt
25	David R. Moore	David R. Moore



## IH Agent Referral Fees

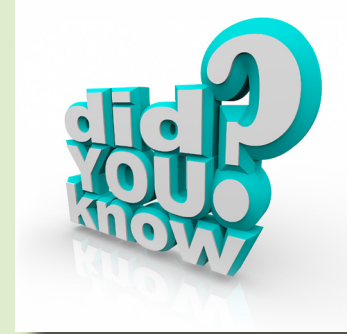
The Agent Referral fees will reset in January. This means beginning Jan. 1, you're application count will start over. Your referral fee will increase to \$200 when you reach five newly approved members in both the State Option and the Federal Option.

The referral fee will be as follows:

**For APPROVED and ACTIVE Policies 1 - 4: \$ 150**

**For APPROVED and ACTIVE Policies 5 or more: \$ 200**

Payment will only be made for applicants upon approval for eligibility in Inclusive Health. The referral will be paid on either the 15th or the 30th of the month following the effective date of the policy for each applicant.



## Inclusive Health's Agents in the Field



On Nov. 2, more than 1,500 participants descended upon Charlotte for the annual North Carolina Governor's Conference for Women. The sold-out event's mission is to provide a platform for women of all ages and backgrounds across North Carolina to network with peers and become informed on timely issues that are of value to today's women.

Inclusive Health was one of the exhibitors at the conference — with Charlotte agent Constance Talford (pictured) and Inclusive Health's Lisa Gibson speaking with women about the high risk pool.



**For more on the Conference for Women,  
visit [www.ncwomensconference.com](http://www.ncwomensconference.com)**

## 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.