



***Phil Bobadilla,
President***

Employee Benefit
Exchange, Corp.

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expectations!***

The President's Corner

Healthcare Reform. What shape will it take?

The new Committee that is working on Healthcare Reform is called, the Health, Education, Labor, and Pensions Committee or the HELP Committee. (bad start already).

This Committee is chaired by Senator Edward Kennedy and has released a draft of a health reform bill. Key components of the HELP Committee draft proposals include:

- **Individual and Group Insurance Market Reforms?** Proposed; Health Plans may not impose pre-existing condition exclusions, must accept all individuals and employers that apply for coverage, and may



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not base premiums on health status, gender, class of business, or previous claims experience. Premium rates may only vary by rating area, family structure, actuarial amounts of benefits, and age. Health Plans must establish reimbursement incentives for quality, provide coverage for preventive care, provide dependent coverage for children through age 26 and will be prohibited from establishing annual or lifetime benefit limits.

Comment: I believe in guarantee issue with no pre-existing exclusions. I also believe we should have a mandatory base medical plan that individual and employer should enroll in. We now have Workers Compensation, auto insurance and homeowners insurance. Why can't we combine workers compensation, medical, dental, vision and a base amount of life insurance into one plan? Why are we talking just healthcare reform instead of insurance coverage reform?

Some people will say, "This is great because I have not been able to get medical insurance for years. I have a current condition that causes me to get rejected from getting a medical policy right now. Also my current condition is excluded for 12 months because of the pre-existing clause" Some will say, "My rates are very low because I signed up for a plan I had to qualify for medically and I do not have any pre-existing claims that need to be paid right now. I just need catastrophic coverage. Now, because everyone pays the same premium, my rates will go up to take care of the previously non-insured and those who will have their claims paid immediately.

- **American Health Benefit Gateways:** Sounds like a door to a new beginning. Really it is an office of State workers who do exactly what your insurance agent does right now. It is an "Insurance Exchange" who will help you to compare and enroll you in health insurance coverage. This will therefore save premiums (they think) by eliminating commissioned sales agents. It will, though, add State paid individuals who will have full state benefits and pay in an office building with rent due, who will eventually after years of learning their business be able assist you in enrolling in Medicaid, CHIP and other federal health programs. They will not be paid to service your plans and help you with claims as your current insurance provider does. They will not compete for your business by providing on site service or employee education seminars. They will simply be a "Gateway" for the Medical Advisory Council.
- **Affordability:** Three different levels of cost sharing are to be established for qualified health plans offered in this Gateway. Premium credits for the purchase of qualified health plans will be

Why call Employee Benefit Exchange?

We offer over 30 years of experience in designing programs and retaining clients. We do this by offering innovative solutions to business owners.

provided on a sliding scale for individuals and families with income up to 500% of the federal poverty level. Medicaid eligibility is to be expanded to 150% of the federal poverty level. A health insurance subsidy or credit will be available to small employers with fewer than 50 full time employees who have an average wage of \$50,000 or less. **Comment:** Ultimately this means mandatory health insurance at the employer level. Again, this is not a bad idea, but there should be some effort to combine plans into a 24 hr. medical coverage, on or off the job.

- **Shared Responsibility:** Individuals will be required to have health insurance coverage and will be assessed a “shared responsibility payment” through the tax system for every month they are without coverage. An exemption will be available for individuals without access to affordable coverage. At this point it looks like small employers will be exempt from having a mandate to provide coverage.
- **Government Sponsored Plan:** A public plan will be created to compete with private insurer in the “Gateway”. The committee summary discusses that under the public plan, reimbursement rates for providers would be set at Medicare rates plus 10%. Currently private plans are reimbursed at provider negotiated rates.

What is your feeling? What would you like to see happen? Myself, I would like to see the Private Insurance Carriers have plans that are guaranteed issue, without pre-existing limits, portable if you leave your employer, and rated the same for each state. Maternity should be covered after 9 months from the effective date as well. You should be allowed to continue to be serviced by the agent that has spent many years educating themselves to provide good service to their customers. Agents and Brokers are on a month to month satisfaction basis with their clients and can be changed and hired at will by the client. A “Gateway” system means state hired workers without your personal choice.

It seems to me that, lately, what we are continuing to give up in all these hard times is the freedom of personal choice. Agree, disagree, my email is info@ebxaz.com.

Regards,

Phil Bobadilla, President

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**Constance
Lemere, V.P.**

Employee Benefit
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**Katelyn Sandoval,
Admin Assistant**
Employee Benefit
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You Can't Afford Not to Attend!!!

If you own a business, are a Human Resource professional or are the key decision maker for your company, you do not want to miss out on this FREE educational seminar that EBX is offering on Chamber Member Discounts.

On Tuesday, August 11th, EBX will be hosting an informational meeting pertaining to Chamber Member discounts as they apply to Healthcare. If your company offers medical, dental or vision insurance or you are thinking about offering these benefits, you can not afford to not attend this meeting. Especially now with the rising cost of healthcare, who wouldn't be interested in trying to save money on monthly premiums. The discounts that are available help you reduce your insurance costs without having to reduce the benefit designs offered to your employees. Many employers are not aware that if you are a Chamber member you can receive anywhere from 3% to 20% off your total premiums with a few of the carriers. A few of the carriers that are participating in the Chamber programs are Blue Cross Blue Shield, Humana, Total Dental Administrators and Sightcare.

Please join EBX for FREE Lunch and Information

Where: Jimmy's of Chicago
3107 S. Gilbert RD
Gilbert, AZ 85296

When: Tuesday, August 11th
11:30 a.m. to 1:00 p.m.

RSVP: Katelyn at EBX 480-839-6100 or Katelyn@ebxaz.com

Constance Lemere, Vice President
Employee Benefit Exchange, Corp.

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Preferred Vendor Spotlight ***National Bank of Arizona***

Partnering with our customers to achieve their goals.

National Bank of Arizona mission is to help grow Arizona businesses and through them the Arizona Economy. We do this by providing our customers with the information and resources they need to grow. Is it any surprise that thousands of businesses across Arizona choose National Bank of Arizona as a key resource in their success strategy? Since 1984, National Bank of Arizona has been working hand-in-hand with Arizona businesses to help them achieve results that exceed expectations.

Last year the Small Business Administration honored National Bank of Arizona with the Lender Advocacy Award as the top lender that, in the eyes of SBA, strengthens Arizona's economy by aiding, counseling, assisting, or otherwise acting as a small business advocate either through its lending programs or support for Arizona small business as a voice. And now National Bank of Arizona is a proud member of the Arizona Small Business Association.

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Written by:
Jon Newman
Marketing and Communications Manager
National Bank of Arizona



The Gift of Blood

The person who gives blood and the patient who receives it are linked together in a special bond of concern and need. For the donor, giving blood is a unique way of caring about another human being. For the patient who needs blood to recover, a donation can literally be a gift of life. On its route from donor to patient, blood passes through many stages. Each step ensures that every donation serves the greatest number of needs in the safest and most efficient manner possible.

Put the Red Back in Red, White and Blue!

Donate Blood

Why is it important to donate blood?

Every two seconds, someone in the United States needs blood. That's a lot of blood. But only five percent of the eligible US population donates blood in any given year—currently there is no substitute.

Blood is needed for emergencies and for people who have cancer, blood disorders, sickle cell, anemia and other illnesses. Some people need regular blood transfusions to live. If not for the ready availability of blood components, life-saving medical treatments, such as the treatment of serious injuries, organ transplants, bone marrow transplants, complicated surgical procedures and cancer treatment, would not be possible. It is estimated that 5 million recipients are transfused with blood components, including red blood cells, platelets and plasma, in the U.S. annually.

To ensure an adequate blood supply to meet patient need, it is important that all healthy, eligible people donate blood regularly.

Who is eligible to donate blood?

You must be in good health, be at least 17 years old, and weigh at least 110 pounds. You will also need to pass physical and health history reviews prior to donating. There is no upper age limit on your ability to donate. Conditions that require a temporary deferral are pregnancy, travel to certain parts of the world, inoculations, some health conditions and certain medications.

What can I do if I am not eligible to donate?

While you may be unable to donate blood, there are other ways you can help. You can help organize a blood drive, recruit other suitable donors, or volunteer at fixed sites or mobile blood drives to help make donors' experience a positive one. Monetary donations are another way to help ensure that safe blood can be provided to those who are in need.

Is it safe to give blood?

You cannot contract any infectious disease, including AIDS, by donating blood. The needle and supplies are sterile, used only once and are then safely discarded, so there is NO chance of infection.



After a blood donation, it takes just a few hours for the body to replace the volume of plasma lost. Platelets are restored in a few days, and the body compensates by increasing red cell production until normal levels return in a few weeks.

What will happen to my blood after I donate?

Each blood donation is assigned a unique computer barcode number, which will identify it throughout its path from the donor to a hospital patient. Immediately after the blood donation, the blood is placed in transport containers designed to keep it at a safe temperature until it reaches a Red Cross component laboratory. Samples of the blood donation are simultaneously sent to one of nine Red Cross National Testing Laboratories to be tested for transmissible diseases. In the component lab, the blood is separated into its components: red blood cells, platelets and plasma. The products are then placed in quarantined, temperature-controlled refrigeration units until the test results are received (usually 12-16 hours later) and the blood can be released for distribution or destroyed. From local distribution centers, the blood is transported to hospitals based on patient need. Hospital personnel then transfuse the blood or blood products to a patient in need.

To find out where the closest blood donation center is for you, visit <http://www.unitedbloodservices.org/donatelocations/az.html> to find out!

Resources:

www.givelife.org

www.redcross.org

**How to
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“My job is giving me migraines, high blood pressure, chest pains, and bleeding ulcers. I’d quit, but I like their health plan.”

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www.ebxaz.com

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