



**Phil Bobadilla,  
President**

Employee Benefit  
Exchange, Corp.

**Employee  
Benefit  
Exchange,  
Corp.**

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your  
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



**Marisa Bobadilla,**  
**Account Manager**  
Employee Benefit  
Exchange, Corp.



**Jason Holmes,**  
**Broker Consultant**  
Employee Benefit  
Exchange, Corp.

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 a 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



**Jill Prepelica,**  
**Account Manager**

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.



**Constance  
Lemere, V.P.**

Employee Benefit  
Exchange, Corp.

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](mailto:info@ebxaz.com).

Regards,

*Phil Bobadilla, President*

*We Go Beyond Your EXpectations.*





**Katelyn Sandoval,**  
**Admin Assistant**  
Employee Benefit  
Exchange, Corp.

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

## **June Has Been a Memorable Month for EBX**

Employee Benefit Exchange has been awarded the Family Business of the Year by the Gilbert Chamber of Commerce. This is a great honor for EBX to receive this award. We want to extend our sincere thanks to all of you who nominated us for this award. We are truly blessed to have the honor of working with such wonderful clients. Thank you again and we consider all of you part of the EBX family.

We have also been very busy setting EBX up in the world of Social Media. We want to expand our Internet reach and have been busy setting EBX up on Facebook, Twitter and Linked In. We encourage all of our clients to visit one or all of our social media outlets. The purpose of the links is to keep us more in touch with our clients by only being a "click" away. These sites will keep you in touch with special events that EBX is holding throughout the year, allow you to leave reviews on our service, and share any additional comments that you think could help us to better serve our customers. Your feedback is very important to us and we look forward to reading and responding to your thoughts and requests.

To become a "Fan" on the EBX Facebook page please visit us at the following link <http://tinyurl.com/ebxfacebook>. If you would like to Tweet to us you may Twitter on <http://twitter.com/EBXAZ>. And finally, you can link in to us at Linked In <http://www.linkedin.com/companies/employee-benefit-exchange-corp>.

We look forward to seeing you on one of our social media outlets. Have fun facebooking, tweeting and linking!

Constance Lemere, Vice President  
Employee Benefit Exchange, Corp.



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## Preferred Vendor Spotlight *National Bank of Arizona*

### ***Banks are still a safe bet.***

Hearing stories of foreclosures, people being laid off and the federal budget, have people wondering what will come next. President Obama recently set in motion a foreclosure prevention plan, which would allow bankruptcy judges to modify mortgages on primary residences, provide legal protection to mortgage servicers who work out loan modifications, and reform the FDIC insurance fund. FDIC – short for the Federal Deposit Insurance Corporation– is an independent agency of the United States government. The FDIC protects depositors against the loss of their insured deposits if an FDIC-insured bank or savings association fails. On May 20, 2009, President Barack Obama signed the Helping Families Save Their Homes Act, which extended the temporary increase in the standard maximum deposit insurance amount (SMDIA) to \$250,000 per depositor through December 31, 2013. The legislation provides that the SMDIA will return to \$100,000 on January 1, 2014. FDIC insurance is backed by the full faith and credit of the United States government. The FDIC does not insure U.S. Treasury bills, bonds, or notes. These are backed by the full faith and credit of the United States government. National Bank of Arizona. Partnering with customers to achieve their goals—today, tomorrow, together. Member FDIC.

***National Bank of Arizona, partnering with customers to achieve their goals—today, tomorrow, together. Member of FDIC.***

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

## Stay Safe While in the Sun this Summer!

### Understanding Skin Cancer

Skin cancer begins in cells, the building blocks that make up the skin. Normally, skin cells grow and divide to form new cells. Every day skin cells grow old and die, and new cells take their place.

Sometimes, this orderly process goes wrong. New cells form when the skin does not need them, and old cells do not die when they should. These extra cells can form a mass of tissue called a growth or tumor.

Growths or tumors can be benign or malignant.

- Benign growths are not cancer:
  - Benign growths are rarely life-threatening.
  - Generally, benign growths can be removed. They usually do not grow back.
  - Cells from benign growths do not invade the tissues around them.
  - Cells from benign growths do not spread to other parts of the body.
- Malignant growths are cancer:
  - Malignant growths are generally more serious than benign growths. They may be life-threatening. However, the two most common types of skin cancer cause only about one out of every thousand deaths from cancer.
  - Malignant growths often can be removed. But sometimes they grow back.
  - Cells from malignant growths can invade and damage nearby tissues and organs.
  - Cells from some malignant growths can spread to other parts of the body. The spread of cancer is called metastasis.

### Types of Skin Cancer

Skin cancers are named for the type of cells that become cancerous.

The two most common types of skin cancer are basal cell cancer and squamous cell cancer. These cancers usually form on the head, face, neck, hands, and arms. These areas are exposed to the sun. But skin cancer can occur anywhere.

- Basal cell skin cancer grows slowly. It usually occurs on areas of the



skin that have been in the sun. It is most common on the face. Basal cell cancer rarely spreads to other parts of the body.

- Squamous cell skin cancer also occurs on parts of the skin that have been in the sun. But it also may be in places that are not in the sun. Squamous cell cancer sometimes spreads to lymph nodes and organs inside the body.

If skin cancer spreads from its original place to another part of the body, the new growth has the same kind of abnormal cells and the same name as the primary growth. It is still called skin cancer.

### **Prevention**

The best way to prevent skin cancer is to protect yourself from the sun. Also, protect children from an early age. Doctors suggest that people of all ages limit their time in the sun and avoid other sources of UV radiation:

- It is best to stay out of the midday sun (from mid-morning to late afternoon) whenever you can. You also should protect yourself from UV radiation reflected by sand, water, snow, and ice. UV radiation can go through light clothing, windshields, windows, and clouds.
- Wear long sleeves and long pants of tightly woven fabrics, a hat with a wide brim, and sunglasses that absorb UV.
- Use sunscreen lotions. Sunscreen may help prevent skin cancer, especially broad-spectrum sunscreen (to filter UVB and UVA rays) with a sun protection factor (SPF) of at least 15. But you still need to avoid the sun and wear clothing to protect your skin.
- Stay away from sunlamps and tanning booths.

Resources:

National Cancer Institute: [www.cancer.gov](http://www.cancer.gov)

***How to  
Contact Us:***

*Phil Bobadilla, President*

**[phil@ebxaz.com](mailto:phil@ebxaz.com)**

*Constance Lemere, VP*

**[constance@ebxaz.com](mailto:constance@ebxaz.com)**

*Katelyn Sandoval,*

*Administrative Assistant*

**[Katelyn@ebxaz.com](mailto:Katelyn@ebxaz.com)**

*Jason Holmes, Broker*

**[Jason@ebxaz.com](mailto:Jason@ebxaz.com)**

*Marisa Bobadilla,  
Account Manager*

**[Marisa@ebxaz.com](mailto:Marisa@ebxaz.com)**

*Jill Prepelica, Account  
Manager*

**[jill@ebxaz.com](mailto:jill@ebxaz.com)**

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**“We have a new healthcare plan. If someone gets sick, we all sign a Get Well card. If that doesn’t work, we sue the greeting card company to pay for your treatment.”**

We're on the Web  
**[www.ebxaz.com](http://www.ebxaz.com)**

Employee Benefit Exchange, Corp.  
1745 S. Alma School Rd., Ste 210  
Mesa, AZ 85210

Phone: (480) 839-6100 Fax: (480) 839-6109 eFax: (480) 907-1987  
Email: **[info@ebxaz.com](mailto:info@ebxaz.com)**

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