



Update

January 1996
Volume 4, Number 1

President's message

Gary V. Cupo, CLU, ChFC

Beginning Jan. 1, 1996, the SEH plans are subject to a 2:1 rating ratio. Effective March 1, 1996, all non-reform plans would begin to convert to standardized plans on their anniversaries. Was it such a big surprise to learn of massive efforts to amend the process? Legislators respond to their constituency, and we are part of this constituency. The question is to what extent our voice is being heard.

The NJAHU caught the tail end of former Governor Jim Florio's sweeping health reform in November 1992. And to be quite honest, we were caught off guard. Since then five new chapters were formed. Volunteers like Bob Gada, Dutch Vanderhoof and Harry Witsen established a presence at the IHC and SEH board meetings in Trenton. And we haven't left since.

Darrel Farkus, our president-elect, and Dutch Vanderhoof, state legislative chair, have worked very closely together to state the opinions of our membership to our Legislature. I would personally like to thank Assemblyman Scott Garrett for his attentive ear. On page 7, Dutch elaborates on the outcome of the recent reform changes. For those members who are unclear of the SEH and IHC reforms, Kevin O'Leary, executive director of the IHC and SEH Boards, and Dutch, who also serves as an

insurance representative on the SEH Board, have agreed to answer your specific questions in future newsletters.

Our association is built on our volunteers — or I should say volunTIERS. There are many TIERS of people's time to make our association a continued recognized voice of the health insurance professional. Our board of directors, chapter officers, committee chairs and commit-

**Mark your calendars for
March 10 - 12. If you want to see the
political process in action, meet us
in Washington, D.C.
for the Capital Conference.**

tee members all contribute different TIERS of time, ranging from as many as one, two or three days each week to one hour per day, per week or per month. I would like each and every one of you to take an inventory of your time to determine if you can belong to one of these TIERS. Certainly we all can contribute one hour per month to ensure the role of our profession.

Capitol Conference is right around the corner: one day devoted to updating us on the latest federal legislative movements and another to meeting with our representatives' offices at the Capitol. Mark your calendars for March 10 - 12. If you want to see the political process in action, meet us in Washington, D.C. for the Capital Conference.

Also, if you want to become active in our chapter but don't know what committees are available, here's a listing with the state chairs' names:

Legislative	Darrel Farkus and Dutch Vanderhoof
Membership	Frank Ruggiero
Education	Denise Mineo
State Conference	Charles Felts and Jack Kalosy
Fund raising	George Poppe
Public speaking	Ron Snider
Awards	Mike Martin
Newsletter	Dick Roy

In this issue...

President-Elect Message

Chapter News

One Million Covered by New Jersey's Individual Health Coverage Programs

Small Group Health Reform is Here Again

Please turn to page 2