



Northern NJ Chapter

# American Society of CLU & ChFC

A National Organization of Insurance and Financial Service Professionals

551 Valley Road, Ste. # 378  
Upper Montclair, NJ 07043  
(888) 305-2211 ♦ Fax: (800) 435-9202

## SMALL EMPLOYER HEALTH REFORM "UPDATE" SEMINAR

**SPEAKER:** Gary V. Cupo, CLU, ChFC  
President - Benefit Solutions, Wayne, NJ



**DATE:** Tuesday, March 10, 1998  
**TIME:** 8:30 A.M. Continental Breakfast  
9-12:00 P.M. Meeting

**LOCATION:** Board Room-Saddle Brook

**STATE CREDITS:** 5

**P.A.C.E. CREDITS:** 3

**LEVEL:** Advanced

The purpose of this course is to update the licensed health insurance agent regarding the New Jersey Small Employer Health (SEH) Benefits Act (P.L. 1992, c.162) signed by Past Governor Jim Florio on November 30, 1992. Since the initial enactment of the law, a number of legislative changes have been made both locally and federally. This course will update you on these changes bringing you to the current status of the SEH Benefits Act in New Jersey. Governor

Christine Todd-Whitman signed P.L. 1997c. 146, conforming the markets with the requirements of HIPAA and maintained the 2:1 modified community rating permanently and P.L. 1997c. 192, also known as the Health Care Quality Act.

### MEET THE SPEAKER

**Gary V. Cupo, CLU, ChFC, President of Benefit Solutions, Wayne, NJ,** is one of New Jersey's leading authorities on Small Employer Health and Individual Health Reform. Representing health insurance professionals and consumers concerning health care legislative reforms in Trenton and Washington, D.C, Gary has served in the following positions: State Chair Legislative/Law Committee NJAHU (New Jersey Association of Health Underwriters) 1993/1995, State President of NJAHU 1995/1996, panel member for the Dept. Of Banking & Insurance - Individual Health Insurance Summit Meetings 1996, Advisor to Allegro New Media CD ROM Version-The Clinton Health Security Plan-What it Means, What it Costs. He is a recipient of two National awards from the National Association of Health Underwriters. The first is the National Merit Award in 1996. The second is the American Enterprise Award, in recognition of leadership in defense of the membership of NAHU throughout the historic health care debate 1993-94 and with full acknowledgment that the direct participation was essential to the favorable outcome of the Health Security Act.

American Society of CLU & ChFC  
Northern NJ Chapter

### MARCH MEETING REGISTRATION FORM

Reservation Deadline: March 6, 1998

No Cost for Chapter Members—\$35 for Others

NO. NJ MEMBER

NON-MEMBER

Please Print Legibly

FULL NAME \_\_\_\_\_

COMPANY \_\_\_\_\_

ADDRESS \_\_\_\_\_

Street

City & State

Zip

PHONE # ( ) \_\_\_\_\_

FAX# ( ) \_\_\_\_\_

NJ LICENSE# \_\_\_\_\_

SS# \_\_\_\_\_

DATE OF BIRTH \_\_\_\_\_

Please mail your Reservation Form to:  
551 Valley Road, Ste. 378, Upper Montclair, NJ  
07043 ATT: Maria Eckert or fax (800) 435-9202.

Please make your check payable to  
Northern NJ ASCLU.