



## Membership Meeting & Installation of Officers

Wednesday, June 17, 2009

8:30am - 11am (Breakfast will be served)

Hilton Concord

**Speaker Sponsor:** BenefitMall

**Display Table Sponsors:** Aetna, Aflac, BenefitMall, Hill Physicians Medical Group and Word & Brown

**Also featuring the Aflac show car!**



### "Health Reform"

Within the first month of his Administration, President Obama committed hundreds of billions of dollars to health reform – yet he wasn't even able to nominate a tolerable Secretary of Health & Human Services. This degree of initiative suggests that vague talk of "change" will result in real action on health reform. The direction is clear: President Obama wants Americans to depend on the federal government to a far greater degree than they have in the past. Regulation of health insurance is squarely in the cross-hairs.

How will the role of insurance professionals change? Will there even be a role for insurance professionals? John R. Graham, Director of Health Care Studies at the Pacific Research Institute in San Francisco, will assess the costs and consequences of President Obama's health reforms and propose alternatives to achieve affordable and accessible health care for all Americans.

### "All About COBRA" 1 hour CE course #22063

The Consolidated Omnibus Budget Reconciliation Act (COBRA) gives workers and their families who lose their health benefits the right to choose to continue group health benefits provided by their group health plan for limited periods of time under certain circumstances such as voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce, and other life events.

In this seminar we will help brokers understand this national and state-based regulation, how individuals qualify, and help them relate conditions for COBRA to the newest employer sponsored consumer directed health plans. We will also enable brokers to gain full understanding of compliance issues so they can adequately advise their employers as to what to avoid in potential COBRA mistakes.



#### John R. Graham, Director of Health Care Studies, Pacific Research Institute

He is the author of the [U.S. Index of Health Ownership](#), the only project to rank all 50 states' health laws and regulations according to free-market principles; and the editor of a book addressing [What States Can Do to Reform Health Care: A Free Market Primer](#), to which he contributed a chapter on pharmaceutical cost containment.

He is also the primary author of the monthly [Health Policy Prescriptions](#) series, which addresses national health reform, and contributes to PRI's [Capital Ideas](#) series of short articles on public policy in California. He has written numerous articles covering diverse topics within health policy for periodicals including the Wall Street Journal and the Washington Post. He blogs frequently at [Free American Health Care](#) and [State House Call](#).



#### Karli Dunkelberger, Vice President, National Consultant Sales, OptumHealth Financial Services/ARC

Karli's goal, with her entertaining presentation style, is to share her experience and industry knowledge on the topic of COBRA to help you help your clients. COBRA can be "very expensive" if an employer misses any of the requirements. And, as a broker or consultant, you could be putting your business at risk, if you and your associates provide inaccurate COBRA information to any one at anytime.

Karli and her company are focused on COBRA administration. OptumHealth Financial Services/ARC also offers stand alone benefit administration solutions that include: FSAs, HRAs, HSAs, retiree billing and more. From Minnesota, to Florida, to California and now Texas. Karli travels the country to work with consultants and brokers to help you serve your clients. Karli delivers an entertaining education forum on COBRA and welcomes your questions during this session.

**Paid Registration (By June. 10th)** • \$45 Members • \$55 Non-Members      **Paid at the Door:** • \$55 Members • \$65 Non-Members

Mail check registrations to: P.O. Box 1071, Fresno, CA 93714 For more information call: (800) 488-2506 or e-mail: [news@ggahu.org](mailto:news@ggahu.org)

**Register NOW by visiting [www.mymemberlink.com/ggahu](http://www.mymemberlink.com/ggahu)**

**Register online to pay by credit card or RSVP to pay at the door**