



Your General Agency Benefits Department

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Health Care Reform—

Does anyone really know what will happen, when reform will take place, or what it will involve? We do not think anyone has a crystal ball to predict this. We know we certainly don't. However, since this is very complex and has many tentacles, we are keeping our eyes and ears open. This is the current status:

With Congress in recess, the activity on health reform is taking place in the home districts of the members and in the media. Technically, things are no different than they were two weeks ago.

The three committees with jurisdiction in the House have passed their reform bills. All are different and will need to be reconciled into one bill before the floor vote. In addition, the Energy & Commerce Committee still has to hold a second mark-up to consider 50+ amendments which were not dealt with prior to recess.

In the Senate, two committees have jurisdiction over reform: the HELP (Health Labor Education and Pension) Committee and the Finance Committee. HELP has passed its health reform bill however, the Finance Committee has not. The six Senators (3 Democrats and 3 Republicans) that make up the Finance Committee continue to work on a bipartisan solution. There is much speculation surrounding the process of this "gang of six" and also about the process that Congress may ultimately use to pass reform.

C o n t i n u e d ...



Spotlight Employee Julie McNeal

Our spotlight employee for this quarter is Julie McNeal. Julie has been with the General Agency since 2006 as a customer service representative for the life and health department and a licensed agent for five years. She assists groups with their employee benefits and is also the individual health agent. Julie promises to provide her excellent service to all her clients in any situation. She guides them with the professionalism, dedication, and experience to meet all their needs. Providing superior service is Julie's number one priority. Julie currently resides in Mount Pleasant, with her husband John and son Parker. The family is expecting another addition to her family to arrive this January. In her spare time she enjoys spending time with her family, attending sporting events, going to the movies and shopping.



Health Care Continued:

The debate over health care will resume in Washington after Labor Day, just two weeks after the White House budget officials projected that deficits would total a staggering \$9 trillion over the next 10 years. Though President Barack Obama has said he wants the total health care bill paid for without adding to the deficit, congressional budget officials have estimated that the House health care proposals would cost the government too much and this type of thinking is unrealistic.

The talk in Washington is that Senate Democrats are preparing to push through health care reforms using parliamentary procedures that will allow a simple majority vote to prevail in their chamber, as it does in the House, instead of the 60 votes needed to overcome the filibuster that Senate Republicans are sure to mount. We say this with considerable regret because a bipartisan compromise would be the surest way to achieve comprehensive reforms with broad public support. But the ideological split between the parties is too wide (and the animosities too deep) for that to be possible.

Few will debate that there are a lot of uninsured people in this country. We think the unofficial/official total is something like 46 million. This is a lot of potential consumers of health care services. That is about the population of Spain and comfortably more than the population of Canada. It doesn't matter why they are not insured; that is a lot of people. Too many, literally and figuratively.

What happens when Washington flips a switch and everyone automatically has health care insurance as though overnight? Sure, the headlines will be grand and politicians will pat themselves on the back to the point of bruising. It is truly a noble aim. However, wittingly or not, Washington will have unleashed an additional 46 million people onto a health care system already struggling with capacity issues in a lot of specialty areas. After all, if you don't have insurance or you have a high deductible or co-pay, how often do you go to the doctor's office? Each time you catch the sniffles or feel bad? Probably not. You probably don't go very often; only when you feel as though you have no other choice. However, if the government makes health care available to everyone in some form or fashion, what do you think the demand for health care will be? Higher or lower? I think you get the picture. If the government ensures and insures medical care, the demand for it will go through the roof.

What happens when consumer demand increases faster than the available supply? We imagine Washington is planning on implementing this sooner than it takes to train a nurse or doctor. What happens when the demand for anything goes up faster than the supply? It doesn't have to be health care; the price goes up. At least it does in a market economy and in our observations of the world. That is why there are ticket scalpers at football games and why they can sometimes get well above face value.

Right now we have a lot more questions than answers. Will reform take place this fall? Next year? What will reform look like? Who will pay for it and how? Where does this leave us? No one knows. However, we will stay knowledgeable as to the many aspects of this important legislation and keep our valued customers informed. Let's just hope that our legislatures take their time and pass something that we can ALL live with.

7 Questions to ask when you get a new prescription

- 1) What is the name of the medicine and what is it supposed to do? Is this the brand or generic name?
- 2) How, when and for how long do I need to take this medication?
- 3) Are there any foods, drinks, other medicines/supplements or activities I need to avoid while taking this medicine?
- 4) How and when will I know if the medicine is working?
- 5) What are the possible side effects and what should I do if they occur?
- 6) Will any tests or monitoring be required while I am taking this medicine?
- 7) Can I get a refill? If so, when?



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"We don't have a company health plan, but we do have a secretary in accounting who claims to be a faith healer."

MENTAL HEALTH PARITY

This new law becomes effective 10/3/09 and affects groups of 51 or more employees. Your health insurance benefits will need to be updated to comply with the current law at your first renewal following this law's effective date. This law states that a health plan's mental-health and substance-use-disorder benefits cannot be more restrictive than the plan's predominant medical and surgical benefits.

Looking for Individual Health Coverage?



Did you know that you can purchase individual health insurance on your own? Whether you are losing coverage through an employer or don't have insurance at all, an individual health care plan could be just the coverage you are looking for.

Blue Cross Blue Shield of Michigan has the coverage you want from the company you can trust. When you log on to our website at www.ga-ins.com you have easy access to the tools you need to find the health plan for you. The plans available include office visits, prescription drug coverage, dental and maternity coverage. This quick and easy process saves you time by enabling you to view benefits, rates, and even submit an application all online!

Medicare Part D Prescription Creditable Coverage Reminder

This is a reminder regarding the yearly Part D Creditable Coverage filing requirements. You are required to provide a written disclosure notice to all covered Medicare eligible individuals enrolled in your prescription drug plan annually prior to November 15th of each year and if your prescription drug coverage changes throughout the year. You must go on-line and complete the on-line disclosure form to CMS on an annual basis. This is required no later than 60 days after the beginning date of your plan year and upon change of your plans creditable coverage status. For more information contact our office or to help you comply with these requirements go to https://www.cms.hhs.gov/CreditableCoverage/45_CCDisclosureForm.asp.

The General Agency Company was established in 1915 and is one of the area's oldest continuous businesses. We work diligently to assist our clients in meeting the challenges of an ever-changing world of employee benefits. With over 120 years of experience in our Employee Benefit Division, we have gained the experience required to professionally develop imaginative programs.

Our agency provides a thorough review of your current program and will help establish a well-designed benefit program. We assist in the implementation of any plan changes through effective communication methods such as employee meetings, payroll stuffers, memos, on-line benefit management and specially designed benefit booklets.

"We don't work for one company, we work for you."

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