"May You Live in Interesting Times...Blessing?"

"May You Live in Interesting Times" is no longer just a wish, it is our reality. Our purpose at SDAHU is to give you a head start in helping you build a bright future. This is the future for those of us committed to this business and to serving the best interests of our clients. Knowledge is everything. Your expertise and experience has never been needed more or more important than today.

Our new President has promised change. Things will change in our industry for sure, as will you. With the help of your SDAHU chapter, CAHU and NAHU all our efforts will be to keep you, the agent, in mind as we do our best to influence the changes that are coming for the better. There has never been a more important time to belong to the San Diego Association of Health Underwriters (SDAHU). There has never been a better time to be involved and contribute to your industry. With your help and the involvement of our Health Underwriter’s Association the changes we help steer will work to your benefit, the public’s benefit, the consumers benefit and the Country’s benefit.

SUCCESS!

**In California:**

**Bills that We Supported and Signed into Law**

**AB 72**
Balance Billing: This bill now protects consumers from the surprise medical bills they receive and that we found ourselves explaining to our upset clients. Aren’t you pleased this is something you will not have to apologize and explain over and over again?

**AB 1822**
This bill establishes the privately funded California Cancer Clinical Trials Program overseen by the University of California. This program will enable cancer patients to find and participate in cancer clinical trials more easily than occurs today.

**Bills Opposed and Failed or Held in Assembly**

**SB 1445**
Proposed to impose taxes on all services unless amended to protect agents. Current law does not tax services, such as those provided by a dentist, lawyer, or plumber. SB 1445 proposes to impose a sales tax on the purchase of a service

**AB 2436**
A bill that sought to seek to add new, unnecessary paperwork mandates to prescription process that requires consumers be notified of wholesale cost of drug at point of sale, among other provisions

**On the Federal Level:**

Issues that are now being presented and discussed by the key members of the transition teams, even as I write:

- Fixing the individual marketplace to make it work
- Keeping/not revoking the guaranteed issue
- Eliminating Federal and State exchanges
• Providing tax credits directly to carriers
• Repairing the 3-1 age ratio
• Removing commission payments from MLR

Hold onto your hats. We are in for an exciting ride!

Enjoy!