

**Producers Advisory Council  
Minutes  
April 15, 2009**

**Attendance:**

Cindy Ward	DOI	Tammy Sullivan	LTC Forum
Hart Axley	NAIFA-CO	Liz Tredennick	Senior Health
Marcy Morrison	DOI	Aaron Eisenach	LTC Forum
Gary Frisch	PIIAC	Mike McBride	LTAC
Doris Stipech	State Farm	Coleen Love	NAIFA-CO
Gerry Rising	Self-fund Coal	Jo Donlin	DOI
Carol Walker	RMIA	Carol Walker	RMIA
Janet Van Dorn	SFSP	Dorothy Marshall	CSAHU

The meeting was called to order by Chair Hart Axley. Minutes of the meeting of March 18, 2009, were approved as distributed. It was agreed that there will be no meeting in July, 2009.

Jo Donlin discussed the introduction of a late bill concerning a special election period, back to September 2008, for state continuation. The notification will be employer responsibility; collection of the premium reduction will be the responsibility of the carrier. Additionally, update of legislative bills were discussed (see handout). Noted was the failure of HB 1273 regarding Health Care Authority. Also noted SB 273 and 281, regarding Pinnacle, are still being considered. Comments should be e-mailed to Jo.

Liz Tredennick, supervisor of the Senior Health section was introduced. Medicare Advantage plans vis a vis Medicare Supplement plans was discussed. Supplement plans are regulated by the State. If actively employed, Part B may not be necessary. When one retires, COBRA is not considered creditable coverage. After loss of employment, an open enrollment is available. Private fee for service is available throughout the State. Medicare parts D and C are the most confusing for persons. It was noted that, in the future, Medicare Advantage co-pays may exceed out-of-pocket expenses of a Medicare Supplement. Kaiser Senior Advantage is moving into other counties of the State. Senior Advantage, during open enrollment of January to March, is guaranteed issue. Effective July 2010, plans E H I J K will be discontinued and plans M and N will be added. The federal government will be establishing provider networks. It was noted that Advantage plans are more costly to the government than fee for service plans. There continue to be complaints of agents selling advantage plans using the term "supplement". Liz will be invited to attend next months meeting to continue this presentation.

There will not be a new regulation on rebating. The publication of a bulletin is being considered by Division staff.

The AG is currently reviewing the regulation on senior designations.

The meeting adjourned.

Respectfully submitted, Coleen Love