

**SUPPORTING**

**American Cancer Society**

For 10 years, through our Charitable Contributions Committee, INTEGRA has supported the American Cancer Society. This year during the ACS Campaign, Daffodil Days, INTEGRA's donation was rewarded with exclusive limited-edition



Boyd's Bears, embroidered with the American Cancer Society logo and a daffodil on each paw. The staff at INTEGRA chose to re-gift their reward by donating their bears to local groups. The organizations that profited from this second-giving were Nanticoke Memorial Hospital, Methodist Manor House, Laurel Volunteer Fire Department, and Seaford Volunteer Fire Department. "We felt this was a wonderful way to let our donation benefit as many people as possible," said an INTEGRA employee.

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*Pleasant words  
are as a honeycomb,  
sweet to the soul and  
health to the bones.*

*Proverbs 16:24*

**Group Anniversaries**

Recognizing clients who are celebrating milestone years with INTEGRA.

**15 years:**

- Bank of Delmarva
- Barr International

**10 years:**

- Delaware Elevator
- East Coast Property
- Go-Glass Corporation
- Town of Georgetown

**5 years:**

- Caroline County, MD Retirees
- Florida Bank Group
- Harley Davidson of Seaford



**Chuck Landon**

*receives the 2009 Douglas F. Bennetti Award*

This May INTEGRA's Executive Vice President, Chuck Landon, was presented the 2009 Douglas F. Bennetti Award for Outstanding Leadership and Commitment by the National Association of Insurance and Financial Advisors (NAIFA- Delaware). Chuck has been a member of NAIFA for over 20 years and is currently Delaware's Government Relations Committee Vice Chair. The managerial staff of INTEGRA attended the award ceremony during this year's NAIFA-Delaware Career Conference at Dover Downs Hotel & Convention Center. Congratulations Chuck! Chuck is pictured with INTEGRA's President, Dave Smith.



## President's Corner

*Dave Smith*

Dave Smith, President

Like it or not...

# HEALTH CARE REFORM IS IMMINENT

...under PRESIDENT OBAMA!

Whether you are Republican, Democrat or Independent in your political persuasion, the provision and procurement of health care insurance for Americans is changing, and changing so rapidly that it will take most of us by surprise and require dramatic adjustments to the way we currently live and do business. President Obama wants his Health Care Bill presented to Congress by July 1 so it can be acted on by both the House and Senate and passed before the end of 2009.

Paul Keckley, Executive Director, Deloitte Center for Health Solutions, Deloitte LLP has written the following synopsis of the first 100 days of Health Reform under the Obama Administration and his projections for the next 100 days. I think it is the most concise account that I have read so I am including it in its entirety.

Paul Keckley April 29 marked the end of the first 100 days of the Obama Administration. In the period since the January 20 inauguration, major results relative to health reform include:

**February 4:** President Barack Obama signs the State Children's Health Insurance Program (SCHIP) re-authorization bill expanding coverage to four million additional children including children of immigrants. Passed by a vote of 290-135 in the House, the same bill was vetoed by President Bush.

**February 13:** Stimulus bill – America's Recovery and Reconstruction Act (ARRA) – passes both Houses of Congress; includes \$144 billion funding for health care. Special task forces on comparative

effectiveness and health information technology are authorized to begin work with deadlines in June for recommendations.

**February 24:** Presidential address to Joint Session of Congress: "We will pass a bill this year to reform health care." President establishes two goals of reform: cut costs and insure everyone.

**February 26:** White House health reform reserve fund (\$634 billion) proposed: includes major cuts in payment to Medicare Advantage Plans, savings from hospital expenditures for improved quality and avoidance of "never events."

**March 5:** White House Summit on Health Reform draws 150 trade and professional association leaders along with 50 members of Congress; ailing Senator Ted Kennedy puts in appearance at capstone session to punctuate his support for health reform.

**April 28:** Pennsylvania Senator Arlen Specter changes parties and is now a Senate Democrat. With Al Franken (D-MN), the Democrats achieve 60 votes—filibuster-proof and likely to accelerate health reform bill passage.

**April 30:** Congress approves FY10 \$3.4 trillion budget including \$1.2 trillion deficit. Included in the budget is a powerful procedural mechanism – reconciliation – that will assure Democrats they can deliver on the President's demand for universal health coverage by reducing the Senate vote required for health reform passage from 60 votes to 51.

What's ahead for the next 100 days? The pace of health reform and its attention in the media will increase...

**June - July 2009:** Legislation may be reported by various key committees of the House and Senate and will be finalized, as will the work of special task forces designated in the stimulus package:

- Five major committees continue work toward reform bills: Senate Health, Education, Labor and Pensions; Senate Finance; House Energy and Commerce; House Ways and Means; and House Education and Labor.
- 20 member Health Information Technology Policy Committee, under the guidance of the Office of the National Coordinator (ONC) Director David Blumenthal and Special Assistant John Glaser, makes recommendations about electronic health record (EHR) rollout – definition of meaningful use, incremental vs. aggressive rollout of program, Certification Commission for Healthcare Information Technology (CCHIT) certification criteria and more.
- 15 member Council on Comparative Effectiveness Research led by Agency for Healthcare Research and Quality (AHRQ) Director Carolyn Clancy makes recommendations about infrastructure and timing for the development of the national comparative effectiveness program.

INTEGRA is preparing for change and watching closely to see how change in our healthcare system could impact our clients and their brokers. We will keep you informed of any developments that could affect your self-funded plan as they become available to us. We will use our website for special postings as well as email and/or fax communication to get information to you. I encourage you to also watch your trade journals as pertinent information relating to your industry and healthcare will be forthcoming.

I recently read a book in which the author was talking about corporate change. He indicated that change will not take place until the pain of change is less than the pain of continuing in the status quo. Could we be in that place with healthcare in America? **I leave you to ponder that question.**

# Gardening!

...beneficial to your health

**Growing your own fruit or vegetable garden is beneficial to your health, and in more than one way.**

The National Gardening Association's new survey, *The Impact of Home and Community Gardening in America*, shows an estimated 36 million households participated in food gardening in 2008. This year 43 million U.S. households are planning to grow their own fruit or vegetables. The reasons for the increase, gardeners say, are to save money, for better quality/tasting food, and for reassurance that the food they consume is safe.

Vine ripened fruits and vegetables would, logically, be of higher nutritional value and acquire a better taste as well. When produce is harvested before peak maturity, the fruit or vegetable will no longer receive nutrients and minerals from the plant which add to its nutritional content. Home gardeners can make sure their crop is at its ripened state before

picking. Also when growing your own, you have authority over the amount/type of soil, fertilizer, and bug control used on your crops.

The NGA's poll illustrates the average home garden size is 600sq.ft. With an average initial investment of \$70, and an estimated 300lbs of produce worth about \$2/lb, a home gardener will gain a return of \$530!

Taking care of the earth, growing crops, and working hand in hand with nature, satisfies our charge to be responsible for this earth. For many, gardening is a way to unwind and relax. Optimistically, you can also burn over 200 calories an hour. Working for a longer period, your body will produce endorphins, which work as "natural pain relievers." Maintaining a garden encourages outside time, which will also provide you with "the sun vitamin," Vitamin D.

Saving money, eating healthier, finding escape; these are only few of the reasons why you should start a garden of your own!



B E N E F I T I N G

**the wellness community**  
cancer support, education and hope

Team members are, from left; Chuck Landon, Dave Smith, Kris Smith and Dan Short.

June 8<sup>th</sup>, INTEGRA senior management, with the help of State Representative Dan Short, participated in the *1<sup>st</sup> Annual Walt Wagamon Golf Classic to benefit The Wellness Community- Delaware*, at the Kings Creek Golf & Country Club in Rehoboth Beach. The Wellness Community-Delaware is part of an international nonprofit organization that provides free support services and education to people with cancer and their families.

# HIPAA

**Privacy and Security regulations grow with signing of the ARRA and HITECH Act.**

President Obama signed the <sup>1</sup>ARRA on February 17, 2009. Within this; Title XIII of ARRA the <sup>2</sup>HITECH Act significantly broadens portions of <sup>3</sup>HIPAA. The HITECH Act will become effective February 2010.

Among these changes are new Federal requirements, in addition to any State requirement, for notification of the breach or theft of Protected Health Information. Individuals must be informed within 60 days of a breach or theft and should more than 500 individuals be effected; the Secretary of Health and Human Services must be notified and even potentially the press.

Penalties may now extend to Business Associates and individual employees as well as the organizations they represent. A new attitude of enforcement has been adopted to include the expansion of powers to the State Attorney Generals. These are examples of how HIPAA regulations have become stronger and the suggestion is of more aggressive enforcement.

INTEGRA will continue to provide additional information via direct communications, helpful tools and website postings.

<sup>1</sup>ARRA: American Recovery and Reinvestment Act

<sup>2</sup>HITECH: Health Information Technology for Economic and Clinical Health Act

<sup>3</sup>HIPAA: Health Insurance Portability and Accountability Act