

Five Companies Ordered To Stop Selling Illegal Health Coverage

OLYMPIA — Insurance Commissioner Mike Kreidler has ordered five companies and seven individuals to stop selling unauthorized health insurance and discount plans in Washington state.

The entities include Serve America Assurance, Ltd. and American Trade Association. Both have been the subject of state consumer protection orders and warnings in other states, including Oklahoma, North Carolina, Indiana, Connecticut, Arkansas and Michigan.

"These companies are not playing by the rules that our state set up to protect consumers," said Kreidler, who heads the agency that regulates insurance in Washington state. "With authorized companies, we review their policies and finances to make sure that they'll be able to make good on their promises. With these companies, consumers have no such assurances."

The order includes Serve America Assurance, Ltd., Beema-Pakistan Company, Ltd., American Trade Association, Smart Data Solutions, and Real Benefits Association. The individuals named in the order include Bart Posey, Colin Youell, William Worthy II, Obed Kirkpatrick, Richard Backman, David Clark, and Saifuddin Ahmed. None are properly licensed to sell health insurance or discount plan products.

Kreidler is ordering the companies and individuals to: turn over a list of all their Washington insurance-related customers, report all premiums paid by those

consumers, inform their Washington customers about the cease-and-desist order, and, upon request by the consumer, to replace any improperly sold insurance with a policy from an authorized insurer.

"In many of these cases, the folks who are buying these bargain-basement products are the people who can least afford to be taken advantage of," said Kreidler.

The Insurance Commissioner's office knows of more than 70 Washingtonians who purchased coverage from the companies named in the order. Some have reported problems with delayed or unpaid claims.

Nationwide, more than 10,000 consumers are believed to have purchased this coverage at a cost last year of more than \$14 million. The respondents "have acted in concert" to sell Washingtonians a product that consists of a mix of insurance and medical care discounts according to a cease and desist order issued by Kreidler's office. But this product is not authorized in the state, and the sellers are misrepresenting it as comprehensive health coverage.

Based on faxed solicitations and the statements of telemarketers selling the coverage, the order states, "consumers are led to believe that the product offered constitutes comprehensive health insurance, and the bank and credit card accounts of consumers who agree to purchase the product...are immediately debited."

The plans being sold cost at least \$199 a month for individuals and \$369 for families. A typical

faxed sales pitch offered "hospitalization," primary, specialist, or chiropractic care for just "\$25 at time of visit," "huge savings on name brand and generic drugs," "up to 60% savings" on vision and hearing care, and coverage of root canals, X-rays, MRIs, EKGs, CT scans, intensive care stays and more. It even promises "pre existing conditions OK... You will be enrolled!"

To protect consumers, Washington law requires people selling insurance to be licensed. Insurance must also be authorized by the insurance commissioner's office, which looks at policy language, financial stability and other factors to make sure that companies can make good on their promises.

"The whole point of regulating the industry is to ensure that consumers are not left holding the bag when they have a claim," said Kreidler. Licensed sellers and authorized insurers are required to comply with laws designed to protect consumers.

In this case, the sellers were not licensed, the product being offered was not authorized, and it was falsely advertised as comprehensive coverage, among multiple other violations.

The five companies and seven individuals have been ordered to immediately stop engaging in the unauthorized business of insurance in the state of Washington, or soliciting Washingtonians to buy the coverage by e-mail, fax, phone, mail or website.

Normal Solid Waste Collections For MLK Holiday

Recycle Your Unwanted Electronics

Seattle garbage, food and yard waste and recycling collections will be on normal schedule for the Martin Luther King Jr. Day Holiday, Monday, January 18. Seattle Public Utilities customers should place their containers out for collection by 7 a.m. to ensure collection.

The City of Seattle's North Recycling and Disposal Station in the Fremont/Wallingford area and the South Recycling and Disposal Station in the South Park area will be open on Monday, January 18,

during their regular business hours: 8:00 a.m. to 5:30 p.m.

Customers can report a missed garbage, yard waste or recycling collection after 6 PM on the day it was missed by calling (206) 684-3000 or by visiting the On-line Missed Collection form available on SPU's web site.

Holidays left you with old electronics? Seattle Public Utilities will pick up and recycle TVs, computers and other electronic items from your curb for a \$20 fee.

Call (206) 684-3000 to request an electronics collection. Apartment residents should contact their building manager to arrange for electronics collection.

Looking for a free option? Contact www.ecyclewashington.org or 1-800-RECYCLE for computer and TV drop-off locations.

Also visit www.takeitbacknetwork.org for cell phone and fluorescent bulb drop-off locations. Some locations charge a fee.

Get Answers To Your Healthcare Questions At The Seattle Public Library

The Seattle Public Library will offer free healthcare counseling sessions from noon to 1:30 p.m. on the first Thursday of each month at The Seattle Public Library, Beacon Hill Branch, 2821 Beacon Ave. S. The next session is scheduled for Thursday, Feb. 4.

The program is free and open to

the public. No registration is required. Free parking is available at the branch.

A volunteer counselor will provide one-on-one counseling sessions on healthcare topics such as healthcare options, medical billing and Medicare. The counselor speaks Mandarin,

Cantonese and English.

The sessions are provided in partnership with the Chinese Information Services Center and the Washington Statewide Health Insurance Benefits Advisors (SHIBA).

For more information, call the branch at (206) 84-4711.

Sen. Jacobsen Introduces Bill To Create Washington Food Policy Council

OLYMPIA —Citing concerns with the safety and sustainability of our food chain, **Sen. Ken Jacobsen (D-Seattle)** introduced legislation today to create the Washington Food Policy Council.

"There is no single entity tasked with monitoring our food system; it falls to different federal, state and local agencies. This results in an inefficient and

ineffective regulatory mess for our farmers and an unsafe food chain for our consumers," Jacobsen said.

Jacobsen's legislation would establish a Washington Food Policy Center tasked with working across all sectors of Washington's food system to coordinate the expansion of production, consumption and access to Washington grown food.

"Washington spends \$2 billion

annually on obesity-related, preventable illnesses because many lack access to nutritious and affordable food. Our state is facing a record budget deficit. It's time we take a look at solutions that will create long-term solutions," Jacobsen said. "Promoting a healthy, sustainable food supply is good for the farmer, the consumer and the state's budget coffers."

Get the best protection against swine flu – for FREE!

Swine flu, also called H1N1 influenza, may continue to spread for many weeks. But H1N1 vaccine can protect you and your family. It's especially important for people who are most likely to get very sick or even hospitalized if they get the flu:

- Pregnant women
- Babies and young children
- People with chronic health conditions such as diabetes, asthma, and heart disease

Anyone over 6 months of age can get a free H1N1 vaccination at a clinic listed below. You will not be asked for proof of health insurance or citizenship. Interpretation is available.



"We got the H1N1 vaccine. It's good to know that I'm protecting myself, my child and the baby I'm expecting."

Free H1N1 Vaccination Clinics

Auburn

HealthPoint Auburn (126 Auburn Avenue, Suite 400)

- Saturdays, January 9, 16, 23, 30; 8:30 – 11:30 am

Bellevue/Factoria

Eastgate Public Health Center (14350 SE Eastgate Way)

- Saturdays, January 9, 16, 23, 30; 10 am – 4 pm

Sea Mar (1811 156th Ave NE, Suite #2)

- Monday, January 11th, 9 am – 4 pm
- Saturday, January 16th, 9 am – 4 pm

Burien

Sea Mar (14434 Ambaum Blvd SW, Suite 5)

- Friday, January 8th, 1 pm – 8 pm

Federal Way

Federal Way Public Health Center (33431 13th Place S)

- Saturdays, January 9, 16, 23, 30; 10 am – 4 pm
- Wednesdays, January 13, 20, 27; 4 pm – 8 pm

Kent

HealthPoint Kent (403 E Meeker)

- Saturday, January 9, 16, 23, 30; 9 am – 12 pm

Redmond

HealthPoint Redmond (16315 NE 87th St, Suite B6)

- Saturday, January 9, 16, 23, 30; 9 am – 12 pm

Renton

Renton Public Health Center (3001 NE 4th St)

- Saturdays, January 9, 16, 23, 30; 10 am – 4 pm
- Wednesdays, January 13, 20, 27; 4 pm – 8 pm

Seattle – 4 locations

North Public Health Center (10501 Meridian Ave N)

Columbia Public Health Center (4400 37th Ave S)

- Saturdays, January 9, 16, 23, 30; 10 am – 4 pm
- Wednesday, January 13, 20, 27; 4 pm – 8 pm

Sea Mar - South Park (8720 14th Ave S)

- Saturday, January 9th; 9 am – 5 pm
- Tuesday, January 12th; 1 pm – 8 pm

Sea Mar – White Center (9650 15th Ave. S.W. #100))

- Thursday, January 14th; 1 pm – 8 pm

For more information, go to www.kingcounty.gov/health/H1N1 or call the Flu Hotline at 877-903-5464

Public Health
Seattle & King County



Make Your Voice Heard: ADVOCACY TRAINING FOR REAL PEOPLE

ENGAGE YOUR STATE LEGISLATORS
UNDERSTAND YOUR LOCAL SCHOOL BOARD
HOW STATEWIDE EDUCATION POLICY TOUCHES YOUR CHILD

**Saturday
January 23rd**

9:30 Registration
10:00 a.m. – 4:00 p.m.

Triton Tower #1- Room 301
City University in Renton
555 S Renton Village Place

**Saturday
January 30th**

9:30 Registration
10:00 a.m. – 4:00 p.m.

Northwest African American
Museum in Seattle
2300 S. Massachusetts

Lunch Served At Noon • Free Starbucks Coffee & Snacks • Free Parking

Register online at www.caa.wa.gov
or call 360-725-5663.

