

WOMEN'S BUSINESS NETWORK OF SOUTHEASTERN MASSACHUSETTS

Minutes: February 9, 2010 9:30 to 11:30 AM

Location: Mansfield Town Hall, 6 Park Row, Rooms 3A/B, Mansfield, MA 02048

Moderator: [Susan Finn](#), Director

9:30 to 9:45 – Informal Networking

9:45 – Introduction

- Susan opened the meeting, welcomed all attendees, reviewed the mission of WBN and introduced the [Leading Ladies](#) for 2009-2010, who help to run the WBN.
- She also explained that we have formed a Charity Committee, whose first meeting is today, and will be responsible for developing criteria for and recommending some charities to which WBN can give donations at the end of our membership year.

News and Announcements

Speakers:

- Janine Cavanaugh announced that our outside speaker for the March 2010 meeting will be Neil Rhein from **Constant Contact University**, who will be speaking about "*The Power of Email Marketing*" – [see agenda](#).
- She also took a poll on whether we should spend WBN funds on a "fun", social event or on further educational events; the majority voted for the latter, and we would be targeting May to get a speaker.
- Betty Kushner of Panache Creations will be a 10-minute speaker at the June meeting.

Idea for WBN Referral Activity:

- Susan would like feedback from members on this idea: having each member provide gift certificates, gifts or discounted products/services; these would be packaged and given to each WBN member; then, over a period of time, each WBN member would give out the items as she has the opportunity to do so (for example – "You need an interior designer? Here's a 10% discount from a fellow WBN member I know." Fran will circulate this idea among members and get their feedback.

Announcement:

- Robin Clapp announced [Tri-Town Chamber of Commerce's](#) upcoming "Home Show" on 2/28 at the Mansfield Holiday Inn. Booths are \$300 for members, \$400 for non-members, and they are looking for interior designers, tradespeople, real estate salespeople and anyone else providing services to homeowners.

Sixty-Second Spots

- All attendees spoke for sixty seconds each about their businesses, and mentioned their special offers and upcoming events.
- Welcome to our new members and guests who attended.

Acknowledgements

- Members acknowledged the excellent services of several of the WBN members/guests and their businesses.

Member Spotlight

Robin Smith, [Robin G. Smith Consulting](#)

Robin does advocacy for seniors in the area of insurance and financial eligibility and benefits. A typical client would be an adult child of a senior, who wants to find out what his/her parents are eligible for in terms of services.

For example, Robin can help individuals file claims for Long Term Care Insurance (note that 4 out of 5 claims are denied the first time they are submitted).

She is a member of the Medical Billing Advocates of America and can negotiate to correct medical billing errors, or negotiate a medical bill to be paid back at a lower rate if it is not covered by insurance. She is an expert on what Medicare does and does not cover, and what to do to about coverage for services that fall in the “gap”.

Robin frequently gets involved with a case after something devastating has already occurred. Therefore, one of the most important questions you can ask your parents, *before* something happens, is what policies they already have and where you can find copies of them— e.g., life insurance, LTCI, health care proxies, etc., and to make sure that you understand and can help them to get coverage *in advance* of an emergency situation.

As an alternative to Long Term Care Insurance, Robin discussed whole life or an annuity that has long-term care benefits built into it. These alternatives do not involve premiums but rather require a large sum of money up front to purchase them; they then pay interest on that sum of money and allow you to recoup it when needed, as well as providing long term care benefits. Some plans may allow for purchase over a short period of time, eg. 10 years, if you are younger in age. Benefits for long term care are triggered by ADL's (activities of daily living, such as bathing, dressing, preparing meals, etc.). If you are unable to perform 2 out of 5 ADL's, you normally qualify for long term care benefits. Most policies now provide the alternative of home care instead of nursing home care, and some policies cover spouses.

- **Next Meeting:** The next meeting will be **Tuesday, March 9, 2010** at Mansfield Town Hall, 6 Park Row, Rooms 3A/B, Mansfield, MA 02048 [see agenda](#).

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