

in the news

A newsletter for the clients and family of the Cambridge Group

The Cambridge Group

May 2017

Happy Memorial Day

Honoring and Remembering All Who Served.

THE CURRENT STATE OF MEDICAL INSURANCE

My Opinion:

Medical Insurance has been both a cost and concern affecting everyone. Historically medical care costs have risen over the past decade at an alarming rate. This has been driven by drug costs, hospital and physician charges, and not to forget the profits of greedy insurance companies. The advent of Obamacare was supposed to control some of these actions. We forget that 20 million of uninsured folks now have the benefit of medical care coverage at no cost to them

President Trump has pledged to abolish Obamacare and replace it with comprehensive coverage for all. His plan will apparently have limitations not specifically spelled out. At the end of the day, I do not see congress agreeing to a complete overhaul of Obamacare. I do see small changes and a market driven product based on competition amongst insurance carriers. Those of you under Medicare should not be affected by any medical changes to current coverage. I have been using Anthem Blue Cross and Kaiser for both individual and group medical insurance. These carriers appear to be the most stable, and competitive in today's market place. I'd be happy to assist you with any of your health insurance concerns. Please, don't hesitate to call.

Thanks,

Fred Fanning

DAVE'S CORNER

Q What is Identity Theft Insurance?

A Identity theft insurance can be purchased as a stand-alone policy or added as endorsement to your existing homeowners or automobile insurance coverage. Though identity theft insurance does not protect against the cost of the actual theft, it is a relatively inexpensive insurance option that reimburses for the cost of reclaiming your identity. This includes the following:

- Phone call charges.
- Photocopying costs and postage.
- Salary loss due to missed work.
- Legal fees.

Additionally, you will gain access to a fraud specialist who can assist you in restoring your good name and protecting your identity. This service accompanies reimbursement for expenses associated with credit restoration, as noted above.

Below are some suggestions to protect yourself:

- Carry only the necessary amount of personal information in your wallet.
- Shield yourself when using an ATM or credit card purchase.
- Do not throw credit card or ATM receipts away in public trash receptacles.
- Monitor your accounts regularly by checking statements to make sure that all documented transactions are justified. If you suspect a problem, contact the company or bank.
- Create passwords that do not use easily obtainable information.

A VERY WARM WELCOME TO OUR NEW CLIENTS!

Lotus Holistic Spa & Salon	Shantel Jackson
Yea Al Fish Corporation	Catrina Gerwe
Kevin Reinschmidt	Juan & Donna Cordona
Kristine Farnsworth	Mary Elmarsi
Douglas Allen	JB Handyman Service
Akshey Maheshwari	Constructive Solutions
Bryce Guibor	Mandylynne Foster
Anthony Salustri	Katherine O'Connell
Michael Jackson	Bill Denny
EZ Nails	Toni Wegener & Harvey Haverkate
JRM Holding, LLC	Denver Handmade Homemade
Leo's Flooring	Happy Tree Investment
Pamela Abercrombie	CD & B Classy Detail
Graciela Miranda	Sasha Okoniewski
Diane Boor	Major White
Claudia Dennen	Richard Housh
Wildcat Nails	Diane Payne

**BUSINESS INSURANCE****Property & Casualty**

- General Liability
- Property
- Workers' Compensation Coverage
- Automobile/Commercial Vehicle Fleet Insurance
- Umbrella/Excess Liability Insurance
- Inland Marine/Equipment Coverage
- Business Income/Extra Expense
- Boiler & Machinery/Equipment Breakdown
- Owner's and Contractor's Protective Liability
- Builder's Risk
- Surety/Bonding

Specialty Products

- Pollution Liability/ Environmental
- Professional Liability/Errors & Omissions
- Crime (Fidelity) Insurance
- Cyber Liability
- Director's & Officer's/Management Liability (D&O)
- Employment Practices Liability
- Fiduciary Liability
- Business Travel Accident/Kidnap & Ransom Insurance

EMPLOYEE BENEFITS

- Medical Insurance
- Prescription Drug Plans
- Medical Captive Programs
- Dental & Vision Benefits
- Group Life Insurance
- Short-term Disability Insurance
- Long-term Disability Insurance
- Voluntary Insurance
- Executive Benefits
- Retirement Planning & 401K Administration
- Underwriting & Reporting
- Compliance
- Wellness Programs
- Pet Insurance

INDUSTRY SPECIALTIES/PRACTICE GROUPS

- Affordable Housing Insurance
- Construction Insurance
- Car Dealer Insurance
- Healthcare Facility Insurance
- Manufacturing Insurance
- Non-profit Insurance
- Farms
- Municipalities & Schools Insurance

PERSONAL INSURANCE

- Automobile Insurance
- Homeowners Insurance
- Vacation or Secondary Home Insurance
- Jewelry, Fine Arts & Collectibles Insurance
- Renters Insurance
- Condominium Insurance
- Landlord (Rental Properties) Insurance
- Excess/Personal Umbrella Liability
- Flood Coverage, Primary & Excess
- Life Insurance
- Motorcycles
- Recreational Vehicles
- Watercraft Insurance
- Condo Insurance
- Identity Theft Insurance
- Trip/Travel/International Medical Evacuation Coverage
- Workers' Compensation (Domestic Help)

FRED'S CORNER**HOW TO SAFEGUARD YOUR VALUABLES**

You may have little or no time to protect your valuables in a flood, earthquake or other disaster. By taking simple steps now, you can safeguard your treasured belongings and information from damage or loss. The first step is to identify what you have. Go through your home to find your treasures. Use the list below to begin taking stock of your valuables.

- Vital records and certificates (birth, marriage, divorce, adoption, child custody, death)
- Passport, driver's license, Social Security card and other identification documents
- Property leases, deeds, mortgages, titles (auto, home) and other legal records
- Financial records, including recent tax returns, copies of pay stubs and bank account statements, and debit card numbers
- Insurance policies
- Wills, living wills and powers of attorney
- Medical records, including prescription medicines, medical conditions, medical provider contact information and copies of health insurance cards
- Safe deposit box information and keys
- Records of passwords and personal identification numbers (PINs)
- Family photos, keepsakes, jewelry or other mementos
- Photographic or data inventory of valuables (photos, videos, CD/flash drive)

How To Protect Your Valuables

Once you complete your checklist, there are a number of simple no-cost or low-cost steps you can take to protect your valuables:

- Create a photographic record or inventory of your valuables and store it in a safe deposit box or other off-site location. Consider keeping a copy on a CD or flash drive in your disaster kit, so you can provide it to your insurance company to start recovery process more quickly.
- Scan important records, and save the files on flash drives. You may want to password-protect the data in case of loss or theft.
- If you have too many records or no way to scan them, store in a flood/fireproof home safe or a safe deposit box. Consider giving backup copies to family members to store.
- If you have valuable items stored in a basement, move them to a higher location to avoid water damage.
- In some cases, you may be able to protect valuables in waterproof containers available in sporting good or hardware stores. For smaller items, a flood/fireproof safe may provide temporary protection.



A BREAKTHROUGH BIOPSY

With a simple blood draw, tissue samples may not be needed...

In the near future, a vial of blood may be all that's needed to track cancers and make important decisions about chemotherapy and other treatments - without the need for risky and potentially uncomfortable biopsies.

LATEST DEVELOPMENT: Blood tests known as "liquid biopsies" are already used routinely for certain lung cancer patients. The genetic information of other cancers, including melanoma and malignancies of the breast and pancreas, can also be found in a vial of blood.

AN EASIER TEST

Traditional biopsies, known as *tissue biopsies*, are a standard part of cancer care. They are done to confirm or rule out a cancer diagnosis... to identify and characterize different types of cancer... and to track cancer changes over time.

With tissue biopsies, small portions of tissue are surgically removed or extracted with a needle and sent to a laboratory for analysis. The procedure comes with the risk for tissue damage, infection or other complications. It's also highly stressful for patients who are already dealing with the challenges of having cancer.

ANOTHER DRAWBACK: Up to 20% of tumors can't be biopsied at all. They may be located in an inaccessible part of the body or too close to a vital structure (such as an important blood vessel). Or the procedure might be too risky for a patient who's already seriously ill.

With liquid biopsies, all the doctor needs is a blood sample. What information can be gleaned from a vial of blood? When tumor cells die, they cast off small amounts of DNA into the bloodstream. A blood test can analyze the DNA and map genetic abnormalities that may affect subsequent treatments. The tests can also detect whole tumor cells that malignancies sometimes shed. The cancer cells themselves can be analyzed for important

abnormalities that may guide treatment decisions.

WEALTH OF INFORMATION

The genetic information provided by image-guided tissue biopsies and liquid biopsies can be used to tailor treatments for specific cancer patients. Genetic alterations that drive certain cancers can be detected before cancer treatment begins, or they can emerge during therapy or at some time in the future. Examples of genes that could be detected with either a liquid or tissue biopsy and potentially affect cancer care for certain malignancies...

- Breast cancer. About 20% of breast cancer patients have genetic factors that cause them to produce high levels of the HER2 protein. Standard chemotherapy drugs don't work well for these patients, but they often respond to targeted therapy drugs such as trastuzumab (Herceptin).

- Melanoma. For the 40% to 60% of melanoma patients with a specific mutation of the BRAF gene, targeted therapy drugs such as vemurafenib (Zelboraf) are a good choice.

- Lung cancer. About 5% of lung cancer patients have a mutation in the ALK gene and may not respond (or may stop responding) to standard chemotherapy. However, these patients often do respond when they are given targeted drugs such as ceritinib (Zykadia).

PROMISING RESEARCH: Scientists recently used liquid biopsies to identify genetic mutations in patients with colorectal, biliary (related to the bile duct) and other gastrointestinal cancers. They found that nearly 80% of patients who had become resistant to drug therapy had a specific genetic alteration... about half had multiple genetic mutations. With this information, oncologists will know what treatments to start - or when it's time to switch treatment strategies.

THE RESEARCH: Liquid biopsies are still so new that there's no definitive research on their reliability.

THE LARGEST STUDY DONE SO FAR:

Research presented at the 2016 annual meeting of the American Society of Clinical Oncology looked at 15,000 blood samples taken from patients with a variety of cancers. For several hundred of the patients, tissue biopsies were also available. In a head-to-head comparison, the same genetic mutations that appeared on tissue biopsies were also found to be present in the liquid biopsies between 94% and 100% of the time.

MORE GOOD NEWS: In the same study, the genetic changes were detected in nearly two-thirds of patients and provided critical information for oncologists - when to choose certain drugs, for example or when to encourage patients to enroll in a genetic abnormality - directed clinical trial.

WHAT COMES NEXT?

It is too soon to conclude that liquid biopsies will become the new gold standard for identifying and tracking cancer-related gene abnormalities.

The current testes have inherent limitations. Some cancers, particularly those that are small and early stage, don't shed detectable levels of DNA into the blood. A blood test would miss these cancers, but an image-guided tissue biopsy may not.

Expense is another factor. A liquid biopsy can cost more than \$5,000. It's covered by some, but not all, insurers. While the test isn't cheap, it might be a bargain compared with some traditional biopsies. A lung cancer tissue biopsy usually costs about \$14,000 and has a known rate of complications, including pneumothorax (air in the chest cavity), bleeding and infection. A blood "stick" is much easier - and safer.

GETTING TESTED:

T G

at 73 different genes that could be tied to melanoma as well as lung, breast, colorectal and pancreatic cancers. Since the testing can be

you will be spared the discomfort of a traditional biopsy.

Thank You! Thank You! Thank You!

We would like to express our sincerest gratitude to all the people who entrusted their friends and family to us. We appreciate your business and generous referrals!

Nina Sokol
Michael Roberts
Paula Dennen
John Champion
David Housh
Gordon Quinton
David Robb
John Apodaca
Brian Sawyer

Every time you refer someone to Cambridge Group, in addition to sending you a gift card and making a **\$10 donation to St. Jude's Children's Hospital**, your name is entered into a monthly drawing for a prize.

FIRST PRIZE: \$250 GIFT CARD

SECOND PRIZE: \$150 GIFT CARD

THIRD PRIZE: \$150 GIFT CARD

PLUS! **\$15** GIFT CARD FOR
A FREE EVERY REFERRAL!

