



# Cunix Insurance Services

An Ohio Health Insurance Partners Agency 

December 2018

Dear Clients:

Do you know where you were forty years ago? I do. I made a life-changing decision in December 1978 to become an insurance agent. The process included a number of interviews, a little pre-contract training, a three day classroom experience, and finally a licensing exam that allowed me to begin my career. My six years at Prudential, including three as a manager, gave me a proper foundation in both the inner workings of insurance and a true appreciation for the value of our services and products. After another couple of years of running someone else's office I was ready to go off on my own. That was, appropriately, Thanksgiving weekend 1987. Forty years!

It is funny how little has changed in forty years. The fundamentals are the same – pooled risk, shared responsibility, and customer service. The classroom experience has become a number of days per year. Our delivery systems have evolved with the times. This annual letter, my opportunity to talk with each and every one of you, may date back to 1980, but nearly half of you will ignore the paper copy in favor of the online version on my website [www.cunixinsurance.com](http://www.cunixinsurance.com). My blog, [Health Insurance Issues with Dave](#), will celebrate its tenth anniversary this February. My Client Updates, an email targeted specifically to clients under age 65, is read by hundreds. The process may change. My commitment to communication remains the same.

It does seem to be a little odd to discuss sameness and stability when the main thrust of my business is health insurance. Insurance year 2019 marks the fifth year of the Patient Protection and Affordable Care Act. Healthcare.gov has shown consistent improvement. Many of my clients are in and out of the annual process in less than 30 minutes. This seems more than reasonable when you realize that we are talking about \$400, \$500, or more of a monthly subsidy to help a family pay for access to health care. Other aspects of the law have had mixed results.

What we know, what the most recent elections clearly stated, is that the American public won't allow our political representatives to replace something with nothing. We are tired of the meaningless politics of repeal and are eagerly awaiting the plans to IMPROVE Obamacare. We don't want to return to medical underwriting. And 60+ million Americans don't want to be denied coverage due to their preexisting conditions. My job is to make the law work for you and to be part of the team, through my efforts in Washington and Columbus, that makes it better for all of us.

We still have brave men and women in uniform stationed in harm's way throughout the world. We continue to pray for their safe return. And, as always, I thank you for your support, your friendship, and your continued confidence.

I truly appreciate our first forty years together.

David L Cunix

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