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## Terri B. Pritchard Appointed to the New NC Health Insurance Risk Pool Board

GREENSBORO – Terri B. Pritchard of Lexington, NC, has been appointed to the Board of Directors governing the newly legislated North Carolina Health Insurance Risk Pool (NCHIRP) [www.nchirp.org](http://www.nchirp.org). The pool, established during the 2007 NC legislative session, is intended to provide health insurance to individuals who do not have access to group health insurance and whose health or medical history prevents traditional insurance companies from covering them at all or from providing coverage at an affordable rate.

“I am honored to have been nominated and appointed to the North Carolina Health Insurance Risk Pool Board of Directors, and I consider it a privilege to be a part of an organization intent on providing access to health insurance to the fine citizens of our state,” Pritchard said.

NCHIRP is a nonprofit organization not affiliated with any state agency. Members of its board are appointed by the Governor, the President Pro Tem of the Senate, the Speaker of the House of Representatives and the NC Insurance Commissioner. As public servants bound by the State Ethics Act, all appointments to the board are subject to NC Ethics Commission approval.

Pritchard holds a Certified Senior Advisor (CSA) designation and is a licensed life, health & Medicare supplement agent with more than 30 years experience in the health insurance industry. She is president and owner of IBSi Holdings and Third Party Marketers of America, Inc., two health industry-based organizations headquartered in Winston Salem, NC. Pritchard is also past president of the North Carolina Association of Health Underwriters (NCAHU).

Beginning January 1, 2009, the high-risk pool will provide individual health insurance to those who either cannot afford coverage in the traditional market or who have health conditions that render them uninsurable. The pool's coverage will mean hospitals and other health care providers will see more paying patients, thus decreasing the cost-shifting that occurs when care is delivered and no payment is made. North Carolina joins at least 32 other states that have initiated high-risk pools.

NCAHU, with nearly 1,000 insurance professionals as members throughout the state, is a chapter of the National Association of Health Underwriters, which represents more than 20,000 health insurance agents, brokers, consultants and professionals. Its members serve employers and individual consumers in accessing and purchasing affordable health insurance and related products. For more information, please contact Liz Gutierrez at (919) 847-6353 or [Liz@ibs4me.com](mailto:Liz@ibs4me.com).

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