



SWIAHU

SW Indiana Association of Health Underwriters

FEBRUARY 2006

Vol. VIII Number 6

NEXT MEETING ...

**Thursday
February 9, 2006
11:30 AM
Kipplees' Party House**

KIM B. STONEKING, CAE Lobbyist, Indiana AHU

Kim B. Stoneking serves the Indiana State Association of Health Underwriters (ISAHU) and the Indiana Association of Insurance and Financial Advisors (IAIFA) as a Registered Lobbyist to the Indiana General Assembly.

As a Lobbyist, he has assisted ISAHU in the passage of both the precicensing and continuing education laws, legislation prohibiting the solicitation of insurance by unlicensed personnel, various small group health insurance reform measures, was instrumental in the passage of a law to put in place consumer safeguards as to the sale of insurance, helped exempt insurance producers from the "no call" legislation passed in 2001, and worked extensively to amend Indiana's law limited riders on individual health insurance policies.

Kim is a graduate of Ball State University with a BS in Instrumental Music. A native of Kokomo, Kim and his wife Charla make their home in Sheridan, IN.

A Special Thanks To This Month's Sponsor...



For more than 65 years, American Community has provided consistent value and solid protection to individuals and families in all walks of life.

American Community's mission is to be a secure and reliable market leader, providing products that empower consumers to make enlightened decisions leading to affordable, quality health care.

MEMBERSHIP CONTEST ANNOUNCED

During the months of February, March and April, for each new member that you recruit, you will receive a \$10 gift certificate to Longhorn's. Also, for each new member that you recruit, your name will be entered into a drawing for a "crisp" \$100 dollar bill at the end of the 3 months.

HAVE YOU SUPPORTED YOUR PAC TODAY?

Our Association is gaining tremendous influence in the Statehouse, and continues to gain influence in Congress. However, we cannot continue without your help. NAHU and ISAHU need to restock their war chests for the upcoming elections. We need to help politicians sympathetic to our industry remain in, or be elected to, office.

Because we are in critical times, each month we will list all SWIAHU members that have contributed to either HUPAC or ISAHU-PAC.

A big thank you to these members who are supporting our efforts to ensure the continued role of the agent in the private market based health insurance industry!

**Marlene H. Bowen
Steven B. Theising
Dennis Woehler**

If you would like to join us in our fight, PAC applications are on pages 4 & 5 of this newsletter.

ISAHU CHAPTERS SUPPORT TORNADO RELIEF

Vanderburgh and Warrick Counties in Southwestern Indiana were hit by an F3 tornado on November 6, 2005. Due to this natural disaster in our own back yard, Southwestern Indiana Association of Health Underwriters (SWIAHU) made the decision to deliver a check for \$500 to the Warrick County Habitat for Humanity, which was used in their November 12 blitz to make enough repairs to the homes of uninsured residents so they could be re-inhabited.

In addition to SWIAHU's effort, several other NAHU locals in Indiana donated to the Evansville, IN Red Cross to assist in the disaster relief: South Central, \$500 Indianapolis \$500, Greater Northern \$500, and Bloomington \$150.



**LIFE • HEALTH
DISABILITY • RETIREMENT
INDIVIDUAL & GROUP COVERAGE
Brokerage Available**

475-0100

101 PLAZA EAST BLVD • SUITE 102 • EXECUTIVE PARK EAST Building

Roger D. Garrett, CLU, ChFC, CSS

For Your Brokerage Needs!

Offering Individual and Group Products Through:

American Community	Anthem	Central Reserve Life	MedBen
American Republic	CBSA	Continental General	Ohio National

Insurance & Business Planning, Inc.

Executive Park East	812 477-7100
101 Plaza East Blvd., Ste 201	800 877-6570
Evansville, IN 47715	Fax 812 479-9024

r.garrett@insbusplan.com

NEW BOARD CHAIRS ANNOUNCED

Due to the resignation of Tom Goergen, our long-time Legislative Chair, the following chairs have been filled:

Marlene H. Bowen, RHU of MEHRINGER & ASSOCIATES has accepted responsibility for the Legislative Chair. Marlene has played a vital role in our organization since it's inception by publishing our monthly newsletter. As Legislative Chair, Marlene will keep members updated on State and National issues that affect our industry.

Chad Decker of HEALTH RESOURCES, INC. has accepted responsibility for the Media Relations Chair. Chad's background in Marketing will be extremely useful in communicating to the media details on SWIAHU's activities, community involvement, and positions on industry issues.

A Special Thanks to Tom for his years of hard work and dedication!

ISAHU LEGISLATIVE RECEPTION SUCCESSFUL

Marlene Bowen and Dennis Woehler attended ISAHU's Legislative Reception in Indianapolis on Wednesday, January 24th. 62 ISAHU members and 15 Legislators, including Rep. Suzanne Crouch were in attendance.

Marlene also met with Rep. Trent VanHaaften and Sen. Richard Young (Senate Minority Leader) on Thursday, January 25, to discuss legislation pending this session that may affect our industry.

For more information on this legislation, please go the *Legislatively Speaking* column on page 3 of this newsletter.

JANUARY MEETING RECAP

The January meeting provided an in-depth look at Business Uses of Long Term Care Insurance, including Executive Carve-Out and a detailed explanation of the deductibility of premiums for each type of business organization. In addition, members received 2 hour Continuing Education credit for attending the presentation.

Guests at the meeting were:

Paula Beck
Patti Pierson
Tina Hazelip

LPRT AWARD DEADLINE MARCH 31

Are you one of our industry's premier professionals? The best of the best? If you are, then we want to showcase your accomplishments. I'd like to talk to you today about a unique NAHU program that is available to special members. The Leading Producers Round Table (LPRT) is a premier group of health insurance professionals (including agents as well as insurance company employees) who demonstrate exceptional industry knowledge, strict ethical conduct and outstanding client service -- and who meet certain production levels. LPRT encourages excellence among health and benefit insurance professionals by recognizing their sales achievements.

Those members who qualify are entitled to myriad exclusive benefits, including educational opportunities that are only available to qualifiers. During our annual convention in San Francisco, LPRT qualifiers will enjoy preferred seating, special discounts and a one-of-a-kind, unbelievable cruise on the bay. Qualifiers will also receive a LPRT pin and a very handsome certificate.

For those of you who have never applied for LPRT, you're probably already eligible. To see if you are, go to www.nahu.org/about/LPRT.htm. This website has information about qualification levels, how to apply and member benefits. For those of you who are already members of the distinct group of insurance professionals, when you reapply for LPRT status, you will notice that the application process has been made simpler. Members of LPRT are the pride of NAHU because these leaders are the ultimate examples of what association is all about - improving our members' ability to meet the health, financial, retirement and security needs of all Americans.

LEGISLATIVELY SPEAKING..

INDIANA...

Regulation of Health Care Discount Card Providers: HB 1091 - Author Rep. Frizzell: This bill would require providers of health care discount cards to register with the Department of Insurance and to have all advertising and marketing materials approved. SUPPORT

Credit for Ethics Courses: This bill will provide producers taking an approved continuing education course on the subject of ethics with an additional credit of up to 2-hours for completing the course. The bill also adds 2 members of the Indiana State Association of Health Underwriters to the Insurance Producers Continuing Education Advisory Council. SUPPORT

Assignment of Benefits: SB 140 - Author Sen. Lawson: SB 140 permits, under certain circumstances, that if a health benefit contract provides that benefits under the health benefit contract are payable to a provider that has entered into an agreement with an insurer for health care services rendered by the provider, benefits may be payable under the contract to a similarly licensed provider. OPPOSE

Employee Health Coverage Through The State: HB 1270 This bill would require certain government units and small employers to provide health insurance to employees through the state employee health plan. OPPOSE

NATIONALLY:

Flexible Spending Rollover: S. 309 would allow up to \$500 of unused benefits to rollover from year-to-year into a new FSA or health savings account (HSA) without affecting the tax-exempt status of the plan. SUPPORT

Long-Term Care and Retirement Security Act of 2005: HR2682 and S1244 These companion bills authorize the Tax favorable provisions to encourage the purchase of long-term care insurance. SUPPORT

Health Coverage for the Uninsured Act of 2005 (HR1872)/ Health Care Tax Relief for the Uninsured Act of 2005 (S978). These companion bills incorporate a large portion of President Bush's health care agenda and aim to make health care more affordable by offering deductions and tax credits. SUPPORT

If you haven't yet contacted your legislators regarding these issues, it's quick and easy! Just go to Operation Shout on NAHU's website (www.nahu.org) and please respond to emails we receive from Indiana's Operation Shout. Two minutes of your time to could help save our industry!



**A HEALTH CARE PLAN THAT
ACTUALLY THINKS ABOUT YOU.**

Kelly Padgett
5401 Vogel Road
Evansville, IN 47715

Business Development Executive
800-225-7673 or 812-479-7902
www.sagamorehn.com

WHERE ARE THEY NOW???

Kelly Padgett
Business Development Executive
Sagamore Health Network
5401 Vogel Road
Evansville, IN 47715
(812) 479-7902 X26
Kelly@Sagamorehn.com

*If you have any changes to your position,
company affiliation, location or designations,
please email to: swiahu@aol.com*

Upcoming Events...

*Thursday Meetings
11:30 a.m. - 1:00 p.m.*

**KIPLEE'S PARTY HOUSE
1 block West of Boeke at Lloyd**

February 9, 2006

*Kim Stoneking
IN Legislative Issues*

March 6, 2006

*Brian Nelson
Reverse Mortgages*

April 13, 2006

*Scott Nichols
Insurance Fraud*

May 11, 2006

*Disability, 2 hour CE
Dan Dietrich*

The 2005/2006 Board

President Tami Tenbarge
(812) 402-2377
Ttenbarge@sigecom.net

Treasurer Chris Barthel, CFP
(812) 386-7727
Chris@thebarthelagency.com

Member Retention.... Roger Garrett
(812) 474-1218 ext. 219
R_Garrett@insbusplan.com

President Elect....Dennis Woehler
(812)465-0642
Dennis_woehler@onbinsurance.com

LegislativeMarlene Bowen
(812) 449-9782
mmehring@aol.com

Communications.....Chad Decker
(812) 433-3152 x34
Cdecker@hri-dho.com

Secretary Jane Baxter
(812) 490-7262
Jbaxter@tbsllc.net

MembershipKevin Brewer
(812) 469-7571
kevin.brewer@anthem.com

Awards..... Carolyn Beck
(812) 485-7931
cjbeck@stmarys.org



**INDIANA STATE ASSOCIATION
OF HEALTH UNDERWRITERS
POLITICAL ACTION COMMITTEE**

ISAHU – PAC

**I want to support the legislative activities of the
Indiana State Association of Health Underwriters!**

My personal contribution to ISAHU – PAC is enclosed:
 \$1000 \$500 \$200 \$100 \$50 other

Our corporate contribution to ISAHU – PAC is enclosed for \$ _____.

Contact name _____

***** HOME ADDRESS – needed for legislative districting *****

Name _____

Address _____

City/State/Zip _____

Business Phone _____

E-Mail _____

Personal relationship w/legislator? _____

Local Chapter _____

**Please forward check, made out to ISAHU – PAC,
with this completed contribution form to:**

**Nicole Fairbairn, ISAHU – PAC Treasurer
14701 Cumberland Road, Suite 180
Noblesville, Indiana 46060**

**Please Note: Contributions to ISAHU – PAC are strictly voluntary and not a prerequisite
for membership in your Health Underwriters Association. Contributions are not
deductible as charitable contributions for state or federal income tax purposes.**



**National Association of Health Underwriters
Political Action Committee**

2000 North 14th Street Suite 450, Arlington, VA 22201
Mailing address: HUPAC, P.O. Box 7135 Washington DC 20044-7135

HUPAC CONTRIBUTION FORM

FIRST NAME MIDDLE INITIAL LAST NAME NAHU MEMBERSHIP NO.

OCCUPATION * EMPLOYER *

ADDRESS

CITY, STATE, ZIP () ()
PHONE FAX

EMAIL REGION STATE CHAPTER

* A contribution to a Political Action Committee is not deductible as a charitable contribution for federal income tax purposes. Only NAHU members, their immediate families, and NAHU Staff may contribute. All contributors must be citizens or persons lawfully admitted for permanent U. S. residence under applicable federal law. Federal law requires PACs to report the name, mailing address, occupation, and name of employer for individuals whose donations exceed \$200 in a calendar year.

Suggested Contribution Levels **

Levels	Onetime	Monthly Draft	Capitol Club	Onetime	Monthly Draft
Supporter	\$150	\$10.00	Level 1	\$1,000	\$85.00
"365 Club"	\$365	\$30.00	Level 2	\$2,000	\$170.00
Congressional	\$600	\$50.00	Level 3	\$3,000	\$250.00
Senatorial	\$900	\$75.00	Level 4	\$4,000	\$340.00
			Level 5	\$5,000	\$410.00

**These guidelines for contributions are merely suggestions. You may contribute more or less than the guidelines suggest, and the National Association of Health Underwriters (NAHU) will not favor nor disadvantage you by reason of the amount of your contribution or your decision not to contribute.

PAYMENT METHODS

Personal Check attached Amount \$ _____

Please make payable to HUPAC

- MasterCard Visa Discover American Express
 Auto Debit Bank withdrawal (attach voided check)

Card Number Expiration Date

I authorize HUPAC to initiate charges to my bank account or credit card as shown above.

Signed: _____ Date _____

Mail to: HUPAC, P.O. Box 7135, Washington DC 20044-7135