



SWIAHU

SW Indiana Association of Health Underwriters

MARCH 2006

Vol. VIII Number 7

NEXT MEETING ...

Thursday
April 13, 2006
11:30 AM
Kipplees' Party House

Scott A. Nichols

Scott graduated the University of Cincinnati in 1983 with a B.S. Communication. He entered Insurance in 1984 with Allstate as a retail agent, ranking in the top 3% nationally. In 1992, Scott formed S.A. Nichols Brokerage. His company is a Health Insurance Marketer for Individual and Group Health Insurance plans, as well as, Health Administration and tax relief programs through 125, 105, HRA and Cobra Administration programs in 5 states.

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



United Security Life and Health Insurance Company is a "boutique" or specialty company focusing on health insurance for individuals and families. This concentration on health insurance allows USL&H to operate with significant competitive advantages including access to administrative efficiencies, to lower medical costs via managed care and the ability to offer varied health systems including PPO's and managed indemnity programs.

INDIANA ALLOWS BONUS CREDITS FOR ETHICS CE

With the passage of HB 1097, which allows the Department of Insurance to regulate Health Care Discount Cards, an amendment allowing bonus credit for Ethics courses was also passed.

Effective July 1, 2006, any Indiana insurance agent that takes two hours of Ethics will receive four hours of CE credit per license period. To help our members take advantage of this opportunity, SWIAHU will be offering a two hour Ethics course during the summer. The course will also be filed for CFP certification credit.

Watch your May newsletter for further details!

LTC SEMINAR SCHEDULED

A 5 hour Long Term Care seminar has been scheduled in Evansville from 11:00 a.m. - 4:30 p.m. on Tuesday, April 18, at Kipplees' (back room). The seminar, Long Term Care Planning, addresses the need for a LTC plan, the steps required to set up a LTC plan, and the financing options available for the plan, including Indiana's LTCI Partnership. The course includes the latest federal legislation affecting LTC planning, and qualifies for Indiana's bi-annual LTC CE requirement.

A registration form is included on page 4 of this newsletter. Seating is limited, and the registration deadline is Friday, April 14.

For more information, contact Marlene Bowen at 449-9782 or mmehring@aol.com



SAVE THE DATE!

SWIAHU Golf Outing
Thursday
September 14, 2006
Eagle Valley G.C.

MEMBERSHIP CONTEST ENDS SOON

Don't forget about the membership contest! During the months of February, March and April, if you recruit a new member, you will receive a \$10 gift certificate to Longhorn. You will also have your name entered into a drawing for a \$100 bill!



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MARCH MEETING RECAP

The March meeting provided an informative presentation on Reverse Mortgages. The presentation included how these mortgages work and the clients for whom they may be appropriate. The presentation dispelled many of the myths surrounding Reverse Mortgages.

HAVE YOU SUPPORTED YOUR PAC TODAY?

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**
- Tom Goergen**
- Steven B. Theising**
- Dennis Woehler**

LEGISLATIVELY SPEAKING..

INDIANA

- SB 266** Obesity Coverage: Shortens the time for non-surgical treatment of obesity before surgical treatment must be covered from 18 months to six months. *Unfortunately, we were not informed of this bill until after it passed.*
- HB 1097** Discount medical card programs: Provides bonus CE credit for Ethics, adds two members to the insurance producer CE advisory council, and provides for registration of discount medical cards. **PASSED**
- HB 1239** Applies the preexisting conditions laws to coverage issued under certain Association policies. **PASSED**
- HB 1420 & SB0117** Employee tobacco use: Allows an employer to implement financial incentives related to employer provided health benefits to reduce employee tobacco use. **PASSED**
- SB 0229** Independent college self-insurance program: Allows independent colleges and universities to establish a trust to jointly self-insure retained risks under certain circumstances. **PASSED**
- HB 1280** Unsolicited Fax Advertising: Makes it a deceptive consumer sale if an unsolicited fax advertisement is sent. The bill does have an exemption for those with an established business relationship. **PASSED**

NATIONAL

Please visit www.nahu.org and encourage your legislators to support these bills:

- HR 2089 & S 160** would help reduce the uninsured by helping people purchase private coverage.
- HR 2682, S 1244, S 1602 & HR 976:** Improve the affordability and flexibility of LTCI
- S. 1955** Uniformity in state rating laws.
- HR 2830** Transparency Act: Allows FSARollovers and LTC plans in Section 125s.

The 2005/2006 Board

President Dennis Woehler (812)465-0642 Dennis_woehler@onbinsurance.com	Legislative Marlene Bowen (812) 449-9782 mmehring@aol.com	Media Relations >..... Chad Decker (812) 433-3152 x34 Cdecker@hri-dho.com
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Upcoming Events...

Thursday Meetings
11:30 a.m. - 1:00 p.m.
KIPLEE'S PARTY HOUSE
1 block West of Boeke at Lloyd

April 13, 2006	Scott Nichols <i>Insurance Fraud</i>
April 18, 2006	LTC 5 hr. CE <i>Kiplees</i>
May 11, 2006	Dan Dietrich <i>Disability, 2 hour CE</i>
Summer 2006	Ethics 2 hr CE <i>TBD</i>
September 14, 2006	Golf Outing <i>Eagle Valley G.C.</i>



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WHERE ARE THEY NOW???

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



April 24 - 27, 2006

**Renaissance Nashville Hotel
Nashville, TN 1.877.603.2771
info@ltciconference.com**

Finally, a long-term care insurance industry show that focuses on long-term care insurance sales training. Featuring the LTCI Industry's two most effective and well-respected sales trainers...

The National LTCI Sales Training Conference will help you raise level of sales success. You will learn how to prospect and get referrals, how to open and close, how to sell to the wealthy and how to approach the worksite market. There has never been a more complete approach offered on how to market and sell long-term care insurance.

Goal: The Goal of the National LTCI Sales Training Conference is to help sales professionals develop and enhance their LTCI sales skills and to provide the tools necessary to accomplish suitable sales for their clients. We are committed to ***Raising the Level of Your LTCI Sales Success™***.

Who: **Phyllis Shelton**, President of LTC Consultants and **Phillip W. Sullivan**, President of SellingLTC.com, LLC, are two of the most well-respected and dynamic trainers in the LTCI industry. These exceptional trainers have trained over 60,000 sales professionals. Each has enjoyed much success as personal producers and as sales trainers who both have the unique ability to transfer concepts and sales ideas that work into an easy-to-understand format which can quickly be put into action. Also included will be a special session on getting referrals which will be presented by America's Referral Coach, **Bill Cates**.

What: The National LTCI Sales Training Conference is the first long-term care insurance industry show that focuses exclusively on how to sell long-term care insurance. There will be 2½ days of intense sales training designed to cover everything from Warm-Up to Close, including Prospecting, Building Rapport, Overcoming Objections, Closing the Sale, Getting Referrals and more. Producers will leave with everything needed to present and close long-term care insurance more effectively regardless of whether he or she is a beginner or a seasoned veteran.

Producers will learn more about selling during this conference than most salespeople learn in a career.

For more information, visit www.nahu.org and click on Education Events under the Meetings tab.

MEHRINGER
& ASSOCIATES

Continuing Education Series:

LONG TERM CARE

**DISCOUNT FOR
SWIAHU/ SWIAIFA
MEMBERS**

**\$35 SWIAHU/SWIAIFA
MEMBERS**

\$50 NON-MEMBER

WHEN:

**11:30 AM
Tuesday
April 18, 2006
(lunch included)**

WHERE:

**Kipplees'
(back room)
2322 Division St.
Evansville, IN**

Presented by:

**Marlene H. Bowen
LUTCF, RHU
IN Provider # 73201**

Seating is limited.

Registration Deadline: Friday April 14, 2006

- **11:00 am
Registration & Lunch**
- **11:30 am
LONG TERM CARE
(5 Hours CE Credit;
Course #10984)**
- **4:30 pm
Class Concludes**

***This course
satisfies
Indiana's LTC
CE requirement
of 5 hours every
two years.***

**FOR MORE INFORMATION
CONTACT:**

RESERVE MY SPACE FOR APRIL 18th

**MEHRINGER
&
ASSOCIATES**

**Marlene H. Bowen
812-449-9782**

marlene@mehringerasociates.com

Name _____

License Number _____

Business Address _____

City, St. Zip _____

Email address _____

Phone _____

Register me for: Non-
Member Member

<input type="checkbox"/> Long Term Care Planning (5 hrs)	\$50.00	\$35.00
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Total Enclosed: \$ _____

NAHU or NAIFA

MEMBER# _____

Please make check payable to **SWIAHU**, and mail to:
Marlene Bowen, 8245 Woodbriar Drive, Evansville, IN 47715