



SWIAHU

SW Indiana Association of Health Underwriters

MAY 2006

Vol. VIII Number 8

NEXT MEETING ...

Thursday
May 11, 2006
11:30 AM
Kipplees' Party House
2 hrs. CE on DI

Daniel T. Dietrich FLMI

Dan Dietrich is the Director of Sales for Group Non-medical Benefits with Principal Financial Group.

Dan graduated from Michigan State in 1988 with a BA in Finance. He worked with Guardian life from 1988 from 2001, and has been with Principal Financial Group since 2001.

Dan coaches youth soccer, youth basketball, Is an asst. Scoutmaster, an asst. jr high youth adult leader, and is active in his church. He has been an member of Health Undwriters since 1988.

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BONUS CE CREDITS IN JULY

Due to the sell-out crowd for the Long Term Care CE Seminar, SWIAHU will be offering a 2 hour Ethics class in July. Due to passage of HB 1097, effective July 1, 2006, any Indiana insurance agent who takes two hours of Ethics will receive four hours of CE credit per license period. SWIAHU wants to help our members take advantage of this opportunity. The course is also being filed for CFP certification credit. Details will be distributed via email by the end of June.

FALL PROGRAMS BEING SCHEDULED

The SWIAHU Board has been hard at work scheduling programs beginning in August. We expect to announce an August meeting with Rep. Suzanne Crouch as soon as the date is confirmed. We also have the golf outing in September, additional CE in October, and a visit from Carol Cutter, Deputy of Health Issues with the Department of Insurance.

If you have any ideas for topics or speakers for our meetings, the Board would love your input! Please contact any Board member listed on page 2 of the newsletter, or send your ideas to swiahu@aol.com.

The Board is also looking for members to help on a variety of committees. If you have any interest in learning more, please attend our next Board meeting at 8:15 a.m., Tuesday, May 16th in Anthem's conference room (7501 Eagle Crest Blvd).



SWIAHU Golf Outing

Thursday
September 14, 2006
Eagle Valley G.C.

Details on page 4

MEMBERSHIP CONTEST DRAWING AT MAY MEETING

During the months of February, March and April, anyone who recruited a new member received a \$10 gift certificate to Longhorn. The drawing for the \$100 bill will be held at the May Meeting!



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LEGISLATIVELY SPEAKING...

Small Business Health Reform

The Health Insurance Marketplace Modernization and Affordability Act of 2005 (S. 1955) will attempt to improve health insurance markets across the country by creating new ways to access coverage. It would create some level of uniformity among states with respect to small-group rating laws and mandated benefits requirements. A few changes have been made to the bill that will increase its likelihood of passage, and it will go to the Senate floor during Senate Health Week. Watch your email for more information on this legislation and action that you can take.

Senate Health Week

The week of May 8th has been designated as Senate Health Week. A number of health issues will be addressed, including a return to the medical liability issue. New legislation has been introduced (S. 22) that will address medical liability reform in a new way, modeled after successful reforms enacted in Texas.

The proposal aims to improve access to health care by implementing comprehensive and effective liability reforms. This would be accomplished by limiting a health care provider's civil liability for non-economic damages (pain and suffering) to \$250,000, limiting a health care institution's civil liability to \$250,000, and placing a cap on the liability for non-economic damages (when a judgment is rendered against more than one health care institution to \$250,000 for each, or \$500,000 for all institutions). The Senate proposal will also preserve a state's right to maintain its own medical liability laws and allow future state laws to supersede federal damage award limits.

A second bill, S. 23, will also be introduced. It is almost identical to S.22 but limits its scope strictly to providers in the OB/GYN practice area, one of the hardest hit specialty areas on this issue. NAHU continues to support medical liability reform efforts in Congress. Frivolous lawsuits and the practice of defensive medicine have driven up the cost of health care and the cost of health and malpractice insurance, and have reduced access to care in some areas to dangerous levels. Watch for more information on important action needed in this area in the next few days.

Our Grassroots Efforts

With over 20,000 members -- and growing -- legislators at the federal and state level are listening to NAHU. As Senate Health Week begins, we may call on you to respond to legislative action alerts or be available for other grassroots efforts. *Please watch for alerts heading into your inbox and take a minute or two to respond.* We appreciate all your efforts as members of the association as we continue to work to bring more affordable, quality health care to consumers across the country.

The 2005/2006 Board

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Treasurer Chris Barthel, CFP (812) 386-7727 Chris@thebarthelagency.com	Member Retention Roger Garrett (812) 474-1218 ext. 219 R_Garrett@insbusplan.com	

Upcoming Events...

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

May 11, 2006	Dan Dietrich <i>Disability, 2 hour CE</i>
July 2006	Ethics 2 hr CE <i>TBD</i>
August 2006	Rep. Suzanne Crouch <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*

MEDICARE PART D UPDATE

As you all know, the new Medicare Part D prescription drug program and other new plan options began on January 1. As with any new insurance program, there have been some initial bumps in the road. However, both from the official reports we've seen as well as the majority of responses we've received from you, beneficiaries are becoming more familiar with the plan options and are signing up for the program at the rate it was expected they would. There are now 24 million Medicare beneficiaries enrolled for coverage, and over 1 million prescriptions are being filled each day. Hundreds of thousands more enroll each week, and it is expected that the goal of 28-30 million enrollees (out of a possible 40 million) will enroll before the end of the year.

As authorities on the health insurance industry, NAHU members are in a unique position to help beneficiaries comprehend the importance of these monumental changes and help them find the right coverage for their particular needs. Even if they are not actively selling Part D solutions, NAHU members are seen as opinion leaders who are often called upon by family, friends and clients for support and advice.

To assist with this process, we have developed a special arrangement with CARxE, a non-profit coalition with a gateway that is powered by technology from Destination RX, the same company that designed and hosts the Medicare.gov website. The CARxE site has CMS approval and can be used the same way the Medicare.gov site is used. This prescription drug plan comparison tool is identical to the resources and content on www.medicare.gov, with the additional feature of saving all entered information. This added feature allows seniors and others who advise them to save prescription drug plan searches they have created, so they don't have to re-enter the information every time they visit the website. Experience shows that seniors are careful decision makers and, on average, fill out enrollment forms four times before making a decision. The CARxE tool was designed to combine the resources of Medicare.gov with a functionality that matches the way seniors prefer to make decisions. Because seniors can save their searches, it makes it easier for them to share the decision process with friends, family, health insurance professionals, etc.

As a NAHU member, you can access the CARxE Benefit Gateway at no charge. Simply go to www.carxe.org. When you get there, you'll see an orange banner that directs you to their gateway. The next screen will ask for your username and passcode. In these fields, enter the e-mail address NAHU has on file for you as your username and your last name as the passcode, and you'll be able to easily enter the site without any further registration. One other Medicare update: March 31 is the deadline for employers and health plans to notify CMS about their creditable coverage status for Medicare Part D purposes. The notification can be done entirely online here. For more information about employer health plan creditable coverage status, visit the NAHU website.



Lunch at 11:00
 Tee Time at 12:00
 Shotgun Start

Please register me for the following:

- Hole in One Sponsor (golfer not included) \$500
- Hole Sponsor Plus Foursome \$350
- Cart Sponsor \$250
- Hole Sponsor (Golfer not included): \$200
- Individual Golfer: \$50/ea
- Event Volunteer

 Name

 Phone

 Golfer #1

 Golfer #2

 Golfer #3

 Golfer #4

Please Mail **Check Payable to SWIAHU** to:

Chris S. Barthel, CFP, ChFC
 1105 S. Main Street
 Princeton, IN 47670

Any questions, please call Chris at (812) 386-7727

6th Annual SWIAHU Golf Scramble
September 14, 2005
 Eagle Valley Golf Course
 10350 Petersburg Road
4-person best ball scramble

Tournament Sponsored By:



Beverages Sponsored By:



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East Brothers Lighthouse is a fully restored Victorian bed & breakfast located on an island in San Francisco Bay. Go to www.ebls.org for more information and pictures!

NAHU Annual Convention Travel Raffle

Raffle Package Includes:

- ◆ Roundtrip Airfare to/from San Francisco for One Person on American Airlines
- ◆ Complimentary Registration for Annual Convention
- ◆ Room at Hyatt Regency San Francisco During Convention
- ◆ One Night (6/29) at East Brothers Lighthouse B&B
- ◆ Transportation from Hyatt Regency to B&B
- ◆ Transportation to the Airport upon Departure

Suggested donation:
8 tickets for \$100
3 tickets for \$50
1 ticket for \$20

The raffle is open to all NAHU members. You do not have to contribute to HUPAC to be eligible. Personal contributions only. Winner will be announced in May.

Detach here and mail to: HUPAC, P.O. Box 7135, Washington, D.C. 20044-7135. Make checks payable to HUPAC.

Check One: 8 for \$100 3 for \$50 1 for \$20 ___ for \$ ___

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