



SWIAHU

SW Indiana Association of Health Underwriters

JUNE 2006

Vol. VIII Number 9

SPECIAL MEETING ...

Thursday, 11:30 a.m.
June 15, 2006
Kipplees' Party House

Brad Ellsworth
Candidate for U.S. 8th Congressional District
Federal HealthCare Issues

Brad Ellsworth has spent his entire adult life protecting the rights and lives of the people of Southwest Indiana. As the 8th District's next Congressman, Brad will continue his lifelong commitment of putting people and their interests first.

After graduation from Evansville's Harrison High School in 1976, Brad attended University of Southern Indiana where he received a Bachelor's Degree in Sociology. He worked in the paint and hardware department at Sears while in school to pay for his education. Brad later received a Masters Degree in Criminology from Indiana State University.

In 1982, Brad began a career in the Vanderburgh County Sheriff's office. Over the next 23 years, he held every merit rank, and was twice decorated for heroism in the line of duty. While serving in the Department, Brad instituted the first Drug Abuse Resistance Education (DARE) program in the Evansville - Vanderburgh School Corporation. He later attended and graduated from the FBI National Academy.

In 1998 Brad ran as a Democrat candidate for Sheriff and won in a landslide victory. He was unopposed running for a second term. As Sheriff, Brad has been a leader in the war on methamphetamine and started the state's most comprehensive website to track and monitor sexual offenders. Brad has also worked hard to expand jail facilities in order to keep criminals behind bars.

Brad is 47 years old and has been married for 23 years to his college sweetheart, Beth. They have a daughter, Andrea who is a sophomore at Indiana University.

Brad has served as President of the Indiana Sheriff's Association and was named Outstanding Alumni by University of Southern Indiana.

He and his family attend St. Agnes Catholic Church.

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



Nancy Sweazey
Vice President
18 NW 4th St.
Evansville, IN 47708
812-424-0921, Ext. 2225

United Bank operates four full-service banking centers in Evansville and one in Newburgh. United is a community bank dedicated to building long term relationships with our customers. Each banking center offers a complete range of financial products and an unsurpassed level of customer service. United's online banking, Ultimate Access Business Banking and Access Anytime Personal Banking at www.unitedfidelity.com, allows our customers to bank 24/7. United Bank is affiliated with the Alliance One™ ATM network providing surcharge-free service at any ATM displaying the Alliance One™ logo; over 39 ATMs located in the Evansville area, and 3,100 nationwide.



Deaconess Health Plans (DHP) is a managed care network of providers and services in the Tri-State. Our network is the local delivery system for many regional and national PPO networks, third-party administrators and insurance companies. DHP is committed to providing first-rate service. We know that your time is valuable. To learn more about what we can do for you, call our Evansville-based staff at 812-450-7265 or toll free at 1-800-374-8993.

Upcoming Events...

June 15, 2006	Brad Ellsworth
	<i>Federal Health Care Issues</i>
July 19, 2006	Ethics 2 hr CE
	<i>St. Mary's Auditorium</i>
August 10, 2006	Rep. Suzanne Crouch
	<i>Indiana Health Care Issues</i>
September 14, 2006	Golf Outing
	<i>Eagle Valley G.C.</i>

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	r_garrett@insbusplan.com Fax 812 479-9024

THE INSURANCE SHOPPE INC.

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

475-0100

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



SAGAMORE.

**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

LEGISLATIVELY SPEAKING...

Medicare Hospital Payment Information

The Department of Health and Human Services recently announced that the Centers for Medicaid and Medicare Services will post payment information for 30 common elective procedures under Medicare. This move is a step in the right direction towards transparency in health care costs to assist patients with making appropriate and more informed health care decisions. New information can be found on this website. Information on quality measures is also being reported and information is available at www.HospitalCompare.hhs.gov. This information is timely as Congress continues discussing cost transparency legislation and additional changes to Health Savings Accounts.

Market Reforms

Last month the Senate failed to garner enough votes to move S. 1955, Senator Enzi's Health Insurance Marketplace Modernization and Affordability Act, forward for a full vote. It is unlikely that the legislation will be brought up again this year. Campaign season for the November elections is underway and Congress will adjourn its 109th session in December. The House-passed AHP legislation, H.R. 525, remains pending though it is unclear whether the Senate will take up discussion on the bill or its Senate companion, S. 406.

Health Savings Accounts

Last month Congressman Eric Cantor (R-VA) introduced H.R. 5262, the Tax-Free Health Savings Act. The bill would increase contribution limits to HSAs, make premiums for HSA-compatible insurance tax-deductible, provide a tax credit for low-income individuals to purchase a high-deductible health plan, allow employers to make greater contributions to employees with chronic health conditions and allow early retirees to use HSA funds to pay for insurance coverage premiums. NAHU supports Cantor's bill and believes that it will help make health insurance coverage more affordable for low-income individuals and small businesses.

Anti-Money Laundering

The Treasury Department Financial Crimes Enforcement Network released its final rule and information on its anti-money-laundering program. The program was established to protect the country's financial system and ensure that the provisions of both the Bank Secrecy Act and the Patriot Act are applied appropriately. The final rule does not require agents and brokers to have separate anti-money-laundering programs, however insurance agents and brokers play an integral role due to their contact with customers. Each insurance company that issues and underwrites covered products must develop and implement a written anti-money-laundering program. According to the rule, covered products are defined as a permanent life insurance policy other than a group life insurance policy, an annuity contract other than a group annuity contract, and any other insurance product with case value or investment features. Insurance agents and brokers are not required to have separate anti-money-laundering programs.

House Action

The U.S. House of Representatives is planning a Health Week some time in June or early July. It may include items that are health-related but not health insurance-related, but the agenda is not clear at this point. More likely, pending HSA legislation will be the subject of a hearing in July, followed by a possible float on the floor. We will keep you informed as the plans for action in the House are finalized.

The 2005/2006 Board

PresidentDennis 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
Secretary Jane Baxter (812) 490-7262 Jbaxter@tbsllc.net	Membership Kevin Brewer (812) 469-7571 kevin.brewer@anthem.com	Awards..... Carolyn Beck (812) 485-7931 Cjbeck@stmarys.org
Treasurer Chris Barthel, CFP (812) 386-7727 Chris@thebarthelagency.com	Member Retention.... Roger Garrett (812) 474-1218 ext. 219 R_Garrett@insbusplan.com	Communication..... Marlene Bowen (812) 449-9782 mmehring@aol.com



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

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

Tournament Sponsored By:



Beverages Sponsored By:



Lunch Sponsored By:



Closest to the Pins Sponsored By:

