



# SWIAHU

SW Indiana Association of Health Underwriters

AUGUST 2006

Vol. IX Number 1

## AUGUST MEETING ...

Thursday, 11:30 a.m.  
August 10, 2006  
Kipplees' Party House

**Richard Mourdock**  
Candidate for IN Treasurer  
*Uninsured Hoosiers*



*Richard Mourdock has graciously agreed to try to "fill the shoes" for Rep. Suzanne Crouch who was called to Health Finance Committee meetings in Indianapolis.*

Mr. Mourdock, as Principal of R.E. Mourdock and Associates, is a private consultant in the environmental and energy businesses. He was formerly Vice President of Business Development for Koester Companies, Inc., And he is a licensed professional geologist (#2106).

Mr. Mourdock was Twice Elected as Vanderburgh County Commissioner, (1994 & 1998), served as the President of the Commission in 1997 and was Secretary of the Vanderburgh County Republican Central Committee, (1993-1994).

Ricahrd Mourdock has held several positions in the community, including serving on the Steering Committee & Founding Member of IMPACT Ministries, Member of Board of Directors of Vanderburgh County Welfare-to-Work Planning Council, a Board Member of the Southwestern Indiana Mental Health Board, ARK Crisis Nursery, Evansville Area Retarded Citizens, and the Christian Fellowship Church Bolivian "Berlin District" Ministry.

Mr. Mourdock received his BS in Natural Systems from Defiance College, Defiance, Ohio, in 1973 and his Masters of Science in Geology from Ball State University, Muncie, Indiana, in 1975

Mr. Mourdock has been a private pilot since 1979, has run in 4 Chicago Marathons and 2 Marine Corps Marathons (Washington, DC), and has been married to the former Marilyn O'Brien since 1976.

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



### St. Mary's Health System, Evansville, Indiana

St. Mary's, a member of Ascension Health, is a faith-based health ministry serving communities in Indiana, Illinois and Kentucky. With a medical staff of more than 650 physicians, St. Mary's specializes in cardiac, surgical, orthopedic, rehabilitation, neurosciences, oncology/hematology, women's and children's, and emergency and trauma services. For more than 130 years, St. Mary's has been guided by its mission of serving all persons, with special attention to those who are poor and vulnerable.

### Upcoming Events...

August 10, 2006	Richard Mourdock <i>Uninsured Hoosiers</i>
September 14, 2006	Golf Outing <i>Eagle Valley G.C.</i>
October 12, 2006	Chad Decker <i>VSP - 2 hr. Vision CE</i>
November 9, 2006	Carol Cutter <i>DOI Health Issues</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

## NEW FINAL HSA REGS ISSUED

The IRS Issued Final HSA Regulations on employer contributions, which become effective for employer contributions made on or after January 1, 2007. In general, these rules represent good news for employers who are seeking more flexibility in encouraging greater employee participation and investment in HSAs. A few of the changes include:

>The subdivision of family coverage into additional categories of family HDHP coverage. An employer may contribute different amounts for each of these new categories of coverage, but its contribution for the self plus one category and its contribution with respect to self plus three or more category may not be less than its contribution with respect to the self plus two category.

>Comparability rules apply separately to groups of collectively bargained employees

>If an employer is making contributions to former employees, it must take reasonable actions to locate any missing comparable former employees, including the use of certified mail, the IRS Letter Forwarding Program or the SSA Letter Forwarding Service.

>Contributions made through a cafeteria plan will not be subject to the comparability rules if such contributions are made under a written cafeteria plan and the employees have the right to receive cash or other taxable benefits in lieu of all or a portion of an HSA contribution.

>The IRS has removed and reserved the rule that required an employee to establish an HSA account by December 31 to receive an employer contribution.

## OPERATION SHOUT COULD BUY YOUR LUNCH

Thanks to all members who responded to the Operation Shout request regarding health IT legislation. H.R. 4157 passed the House by a vote of 270-148. The bill will now be "conferenced" with the Senate IT bill (S.1418) that was passed in November 2005.

*At several meetings this year, SWIAHU will award a gift certificate to one of the members who respond to Operation Shout. In order to be eligible for the drawing, you need to bring your email confirmation to the meeting.*

## JULY TOUR & ETHICS PROGRAM A HUGE SUCCESS



*Kelly Padget, Jana Hobbs, Susan Goodan, Jill Ross, and Mary Beth Hurst tour St. Mary's Women & Children's Hospital.*

The July Ethics program was a huge success with over 45 attendees. All who attended the program received four hours CE credit for two hours in the class room, thanks to the new Indiana "Bonus CE" law which was effective July 1, 2006.

25 of the participants toured St. Mary's Women & Children's Hospital. They enjoyed an informative tour of the facilities, including birthing rooms and playrooms, and a view of how St. Mary's makes the patients' experience as relaxing and positive as possible.

## WELCOME NEW MEMBERS...

Frances "Eileen" Peacock  
Account Manager  
St. Marys  
812-485-7931  
girlgonjee@n@aol.com  
*Sponsored by: Marlene Bowen*

David G. Sherfick  
David G. Sherfick Insurance  
P O Box 682  
Newburgh IN 47629-0682  
(812) 319-1179  
(866) 879-4907 FAX  
dsherfick@gmail.com

## WHERE ARE THEY NOW?

Carolyn Beck  
Director, Evansville Operations  
SIHO Insurance Services  
812.759.7413  
812.759.7433 (fax)  
Carolyn.Beck@siho.org

## JUST FOR FUN...

I recently picked a new primary care doctor. After two visits and exhaustive lab tests, he said I was doing "fairly well" for my age. A little concerned about that comment, I couldn't resist asking him, "Do you think I'll live to be 80?"

He asked, "Do you smoke tobacco or drink beer or wine?" "Oh no," I replied. "I'm not doing drugs, either."

Then he asked, "Do you eat rib-eye steaks and barbecued ribs?" I said, "No, my other doctor said that all red meat is very unhealthy!"

"Do you spend a lot of time in the sun, like playing golf, sailing, hiking, or bicycling?" "No, I don't," I said.

He asked, "Do you gamble, drive fast cars, or have a lot of sex?" "No," I said. "I don't do any of those things."

He looked at me and said, "Then why do you care?"



*Participants at the Ethics Seminar received Fours hours credit for two hours of CE.*

**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



**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](http://www.sagamorehn.com)

**LEGISLATIVELY SPEAKING...**

**Pension Reform Legislation** With H.R. 2830 bogged down in a conference committee between the House and the Senate, the U.S. House of Representatives passed revised pension legislation known as H.R. 4 early in the morning of July 29 prior to adjourning for summer recess. Following a defeat of the "the Trifecta tax package" that would have repealed the estate tax, extended many expiring tax breaks and increased the minimum wage, the Senate also passed the revised pension legislation 93-5. While H.R. 4 is substantially very similar to H.R. 2830, unfortunately the newly passed legislation does not contain two provisions NAHU considers to be key: Flexible Spending Account roll-over and the inclusion of long-term care insurance provisions in Section 125 cafeteria plans. A provision to allow FSA account holders to roll over up to \$500 of unused account funds annually to the next calendar year was included in the original pension legislation, and NAHU and its coalition partners were working diligently to have the long-term care Section 125 language included in the H.R. 2830 conference report. H.R. 4 does include language to remove tax barriers to create new combinations of long-term care, life insurance and annuities products and allow the cash value of life insurance or annuity contracts to be used to pay for long-term care benefits without tax penalty.

**Small Business** A U.S. District Court judge struck down the so called "Wal-Mart Bill" on July 19, on the grounds that the legislation, which was passed by the Maryland Legislature in December 2005 and required all Maryland employers of more than 10,000 individuals to spend at least eight percent of their payroll on health insurance benefits for workers or pay into a state pool for the uninsured, violated the federal Employee Retirement Income Security Act (ERISA). The decision noted that ERISA prevails when determining the types of health and pension plans that companies can offer employees, and also allows employers to create a uniform system of benefits for employees in different states. According to the court decision, the Maryland law "violates ERISA's fundamental purpose of permitting multi-state employers to maintain nationwide health and welfare plans, providing uniform nationwide benefits and permitting uniform national administration."

**Universal Access Initiatives** Universal access to health insurance is now being addressed at the local level of government with two major U.S. cities passing such measures in July. A San Francisco ordinance creates a "pay or play" system in the city. It would require all employers with more than 20 employees to provide coverage to a set standard or pay the difference into a public fund. Employers with 20 to 99 workers will have to pay the equivalent of \$1.06 per hour per worker on health coverage, and employers with more than 100 workers will have to pay the coverage equivalent of \$1.60 per hour per worker. Employers that do not provide coverage would be required to pay into the public fund on a graduated basis beginning in 2007. In Chicago, the measure was focused on retailers and would require companies with more than 90,000 square feet to provide a "living wage" of least \$10 an hour and \$3 in benefits by 2010. The health care ordinance was opposed by Mayor Daly but passed by a veto-proof margin of 35-14.

**Citizens' Health Care Working Group** The Citizens' Health Care Working Group is still accepting comments on its interim recommendations to improve the American health care system. NAHU is very concerned about the content of the six interim recommendations and urges our members to share your opinions at:

<http://www.citizenshealthcare.gov/recommendations/cmtvid/emailvideo.php>

**The 2006/2007 Board**

<b>President</b> ..... .Dennis Woehler (812)465-0642 Dennis_woehler@onbinsurance.com	<b>Legislative</b> .....Marlene Bowen (812) 449-9782 mmehring@aol.com	<b>Media Relations</b> .....Chad Decker (812) 433-3152 x34 Cdecker@hri-dho.com
<b>Secretary</b> ..... Jane Baxter (812) 490-7262 Jbaxter@tbsllc.net	<b>Membership</b> .....Kevin Brewer (812) 469-7571 kevin.brewer@anthem.com	<b>Awards</b> ..... Carolyn Beck (812) 485-7931 Cjbeck@stmarys.org
<b>Treasurer</b> ..... Chris Barthel, CFP (812) 386-7727 Chris@thebarthelagency.com	<b>Member Retention</b> .... Roger Garrett (812) 474-1218 ext. 219 R_Garrett@insbusplan.com	<b>Communication</b> .....Marlene Bowen (812) 449-9782 mmehring@aol.com



**6th Annual SWIAHU Golf Scramble**  
**September 14, 2006**  
 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:*





# The President's 2006 Triple Crown Program

NAHU has 20,000 members across the country; you are the reason we exist. Your participation in lobbying and advocacy are the reason we've become a force in Washington and in statehouses across the country; your recruitment efforts are why membership is up 33% over the past five years; your contribution of your time and talents is why we have over 200 chapters across the country.

We never want to take these efforts for granted because, without you, we would suffer the fate experienced by countless other nonprofit associations: declining members, shaky finances and a demoralized membership.

NAHU created the President's Triple Crown Program to recognize those members whose individual contributions to NAHU help advance the association's mission. Like baseball's Triple Crown, it recognizes accomplishment in three key areas. However, while baseball's Triple Crown hasn't been won since 1967, NAHU's Triple Crown can be won every year by hundreds of our members.

## Criteria

To qualify for the Triple Crown, within the calendar year, a member must:

**HUPAC:** Participate in the \$10 x 12 draft program or contribute \$150 total

**Membership:** Recruit at least two new members

**Advocacy:** Use *Operation Shout* to send at least three messages

One, two, three—it's that simple!

## Recognition

Members who meet these criteria will be recognized in a variety of ways, including a unique "President's Triple Crown" lapel pin to be presented at a local chapter meeting, special ribbons at the Capital Conference and Annual Convention, and recognition in *HIU* magazine, on NAHU's website and through press releases sent to qualifiers' local newspapers.

Individually, the Triple Crown accomplishments are not difficult to do, but together they help reinforce NAHU's position as America's premier association for health and employee benefits professionals. Many NAHU members qualified for this award last year, and we look forward to recognizing many more in 2006.

**Claim the Crown!**

Address your questions to: [Triplecrown@nahu.org](mailto:Triplecrown@nahu.org)