



SWIAHU

SW Indiana Association of Health Underwriters

DECEMBER 2006

Vol. IX Number 4

OUR HOLIDAY PARTY...

Thursday
December 14, 2006
Kipplees' Party House

**OPEN HOUSE &
SILENT AUCTION
3:00 - 6:00 PM**



**JOIN US FOR GOOD FRIENDS, GOOD
FOOD, GOOD CHEER AND A GOOD
CAUSE...
IMPACT CHRISTAIN HEALTH CENTER!**



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HOLIDAY GIFTS MADE EASY!

Need that special gift for your co-workers, clients, friends or family members? You have several opportunities to purchase great holiday gifts while contributing to a great cause! At our annual Holiday Party, we will be "silently" auctioning a number of great items for charity that SWIAHU members have donated, including gift certificates to your favorite restaurants, tickets to the hit show *Mamma Mia!*, golf balls and many others.

And for your clients, why not give them a gift that keeps on giving -- a two hour educational program on COBRA that they will be able to use all year long? SWIAHU members may bring their clients/HR guests to the January 10th COBRA class at the member price! And if you register your clients by December 18, you will receive a **Holiday Registration Ticket** to distribute before Christmas! If your clients are members of the Society of HR Management (SHRM) they will receive an outline to submit to SHRM for educational credit! *See page 3 for details and a registration form.*

Roger D. Garrett, CLU, ChFC, CSS

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LEGISLATIVELY SPEAKING...

Medicare Part D Open Enrollment

Medicare Part D annual enrollment for 2007 began on November 15, so please encourage your Medicare beneficiary clients to take the Rx Enrollment check-up to compare their current health and prescription drug coverage and other options available for 2007. People who decide to stay with their current plan don't need to re-enroll. However, if you have clients who decide to Change plans or are joining a plan for the first time, these individuals have until December 31 to enroll. Even though new applicants and people making changes technically have until December 31 to complete the process, CMS strongly encourages people to enroll by December 8 to be sure they can get their prescriptions filled without delay on January 1. CMS also specifically asked NAHU members for help with any of their clients who might be eligible for subsidized prescription drug coverage, to make sure that all beneficiaries who qualify for purchasing assistance receive it. Of particular concern to CMS are the 632,000 beneficiaries who automatically were subsidized last year but will lose their automatic subsidy for Part D this coming year. Many of these individuals could still get help by applying for the Low-Income Subsidy because there are a number of levels of subsidy. In those states with pharmacy assistance programs, seniors who are losing their automatic subsidy may be able to get help from their state program too. Beneficiaries who will lose their automatic subsidy have received written materials from CMS alerting them of the change and of their options, but CMS is concerned about additional outreach to this vulnerable population and asked for assistance from the producer community. Please talk to your clients about the subsidy programs and encourage them to apply if you think they could be eligible.

AHIP Releases Proposal to Cover Uninsured Americans On November 13, America's Health Insurance Plans released a reform proposal designed to expand access to health insurance coverage to all children within three years and 95% of adults within 10 years. The plan would expand eligibility for public programs, enable all consumers to purchase health insurance with pre-tax dollars, provide financial assistance to help working families afford coverage, and encourage states to develop and implement access proposals. AHIP estimates that full implementation of this proposal would cost the federal government approximately \$300 billion over a 10-year period.

The AHIP plan calls for enactment of federal legislation that provides significant financial incentives to states and makes changes to federal tax policy to make health coverage more affordable. Key elements of the AHIP plan include:

" Expanding the State Children's Health Insurance Program to make eligible all uninsured children from families with incomes under 200% of the Federal Poverty Level (FPL).

" Improving and expanding Medicaid to make eligible all uninsured adults, including single adults, with incomes under 100% of the FPL.

" Establishing a Universal Health Account (UHA) to allow all individuals to purchase any type of health care coverage and pay for qualified medical expenses with pre-tax dollars, with federal matching grants for contributions made by working families to the UHA.

" Establishing a health tax credit of up to \$500 for low-income families who secure health insurance for their children.

" Establishing a new \$50 billion Federal Performance Grant to assist states in expanding access to coverage.

Upcoming Events...

December 14, 2006
Open House

Christmas Party
3 - 6 PM

January 10, 2007
Deaconess Gateway

COBRA
2 hour CE

March 8, 2007

EPIC
2 hour CE

The 2006/2007 Board

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Indiana State Association of Health Underwriters' 2007 Legislative Reception

**Tuesday evening, January 23rd
5:30 – 8:00 pm**

**Skyline Club
One American Square
36th Floor
Downtown Indianapolis**

Please join us for the opportunity to discuss ISAHU's 2007 Legislative Agenda with our State's legislators in an intimate gathering. Cocktails and a wide array of delectable hors d'oeuvres will be provided.

Cost for ISAHU-PAC contributors is \$35; other ISAHU members are \$50.

RSVPs, completed registration form and payment must be received no later than 1/19/2007.

Reply to Angela Leddy at aleddy@ihnppo.com (317) 284-7663.

No walk-ins permitted.



Indiana State Association of Health Underwriters' 2007 Legislative Reception

Please send payment and completed registration form to:

Angela Leddy
ISAHU Legislative Reception
C/o Indiana Health Network
8330 Allison Pointe Trail
Indianapolis, Indiana 46250

Questions – call Angela at (317) 284-7663
Fax: 317-284-7080

NAME:

ADDRESS:

DAYTIME PHONE NUMBER:

EMAIL:

2006 ISAHU-PAC CONTRIBUTOR?

_____ YES _____ NO

NUMBER ATTENDING _____

PAYMENT ENCLOSED \$ _____

ADDITIONAL NAMES/INFORMATION:

*Indiana State Association
of Health Underwriters'
Continuing Education Session
January 23, 2007*

Cost:

FREE!

Times and Courses:

12:30pm Registration

1:00pm to 4:00pm - 2 courses to include:

- 2 hour Disability Insurance: Coverage in the New Era", course number 9099. Brian Case and Michelle Becker DIA will teach this course.
- 1 hour CE Retirement Services course

Location:

One American Square, Mini Auditorium, 2nd Floor

*A Special Thank You to our host,
AUL
For the course material, snacks and facility!!*



Registration Options:

Faxing this completed form to the attention of Sue Meyer at (317) 848-3444 or email a copy of this form to suemeyer@indy.rr.com

Please RSVP By January 17th!!

Full Name as it appears on License

License Number

Address and Phone Number: