



SWIAHU

SW Indiana Association of Health Underwriters



FEBRUARY 2008

Vol. X Number 5

OUR NEXT MEETING..

Thursday

February 14, 2008

11:30 AM

Black Buggy Restaurant

Lynch Rd., just east of Green River

The Risk Factors of Heart Disease

Julie Kemmeling, RN

St. Mary's Heart Institute

Julie Kemmeling first received her Registered Nursing license in 1987. She is an ANCC Board Certified Nurse in Cardio Vascular for over 10 years. Julie is the Coordinator of the Congestive Heart Failure (CHF) Disease Management Program as well as the Coordinator of the CHF Support Group at the St. Mary's Heart Institute.

Don't miss the blood pressure checks (courtesy of St. Mary's Heart Center) and the glucose screenings (courtesy of the Joslin Center) from 11:30 - 12:00.

This Month's Sponsor...



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SWIAHU NOW MEETING AT BLACK BUGGY

SWIAHU has scheduled all monthly meetings, beginning February 14 at our new home, the Black Buggy Restaurant on Lynch Road, just east of Green River. Members should advise the staff they are with SWIAHU, and feel free to get your drinks or load your plate on the way in to the "front room".

Even though many members responding to our recent survey were willing to contribute to the coat of lunch, due to reasonable prices at the Black Buggy, SWIAHU will continue to covering the cost of lunch with the monthly sponsorships.

Would You Like to Win a \$100 bill?

*See page four for details of the
New Membership Contest!*

ISAHU PRESENTS...

Another CDHC Certification Program

Tuesday

April 22, 2008

1—5 p.m.

Holiday Inn, Lakeview

505 Marriott Drive

(I-65, Exit# 2)

Clarksville, IN

Registration begins at 12:30 p.m.

For more information, contact:

Marlene Bowen

ISAHU Education Chair

(812) 449-9782

Marlene@MehringersAssociates.com

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For more information, contact Angela Leddy, Southern Indiana
Business Development Executive, 317-284-7663

Upcoming Events...

February 14, 2008 **Julie Kemmeling, R.N.**
Black Buggy *The Risk factors of Heart Disease*

March 13, 2008 Tom Whistler
CE *Asset Based LTC*

April 10, 2008 David Quandt
CE *Medicare*

April 22, 2008 *NAHU CDHC Certification Program*
Clarksville, IN

May 8, 2008 Dept of Insurance
TBA

June 12, 2008 Special Legislative Meeting
TBA

August 14, 2008 5 hr. LTC CE
TBA



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Legislatively Speaking...

Carolyn Beck and Marlene Bowen just returned from NAHU's Capital Conference in Washington, DC where they met with Rep. Brad Ellsworth's staff member to discuss NAHU's ideas on health care reform, mental parity and other issues. Also released at Capital Conference was *NAHU's Healthy Access Plan*, a PowerPoint presentation that offers a realistic approach to control costs and guarantee access. This presentation is a great educational tool that may be presented to clients, churches, and other organizations. Every NAHU member is encouraged to download this presentation at www.nahu.org

FEDERAL ISSUES

LTC S. 2337/ H.R. 3363 Amend the Internal Revenue Code of 1986 to allow long-term care insurance to be offered under cafeteria plans and flexible spending arrangements and to provide additional consumer protections for long-term care insurance.

Mental Health Parity

HR 1424 requires that health plan benefits for mental health be paid the same way that benefits are paid for medical conditions. Some of the bill language would go much too far in implementing these changes which is unacceptable. S. 558 provides financial parity on a much more reasonable basis.

Continued on page 3

The 2007/2008 Board

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Association financials available upon request; please contact our Treasurer, Kevin Brewer.

Continued from page 2

Mental Health Parity HR 1424 requires that health plan benefits for mental health be paid the same way that benefits are paid for medical conditions. Some of the bill language would go much too far in implementing these changes which is unacceptable. S. 558 provides financial parity on a much more reasonable basis.

SCHIP program NAHU is in favor of improving SCHIP's existing public/private partnership structure, and more cost-effectively cover more low-income uninsured children by removing some current restrictions that have hindered premium-subsidy efforts of private-market employer-sponsored coverage.

TAA Health Care Tax Credit NAHU is working on the Senate Finance Committee staff on their version of the bill, focusing on revising the purchasing options to allow eligible individuals to purchase coverage available and approved in their state and making the TAA guarantee issue requirements mirror HIPAA group-to-individual portability requirements in terms of timeframe AND purchasing option requirements.

INDIANA ISSUES

Assignment of Benefits HB 1055 Requires the insurance companies and TPA's pay non-network providers directly when a member receives services from a non-network provider; will remove a significant incentive for providers to join a PPO and offer meaningful discounts, driving up insurance costs for everyone. Status: Now before the Senate for consideration after passing the full House. Position: OPPOSE

Third Party Payor - HB 1097/SB 159 Third Party Payor bills mandate business relationship practices between doctors, PPO's and Payors. Status: Each bill has passed the House or Senate and is now in the other Legislative body for approval. Position: OPPOSE

Mandate for Prosthetic Devices - SB 269/HB 1140 - requires a state employee health benefit plan, a policy of accident and sickness insurance, and a HMO contract to provide coverage for prosthetic devices. Status: The Senate passed its version of the bill by a vote of 43-5. It now moves to the full Senate. HB 1140 passed the House by a vote of 83-14. Position: OPPOSE

Stranger-Owned-Life-Insurance - HB 1379 This bill would seek to discourage or prohibit the practice of STOLI when the intent of the parties is to transfer ownership of the policy to investors. Status: The House of Representatives passed the bill by a vote of 75-18



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SWIAHU



Membership Contest!

Refer a new member to SWIAHU during February, March or April and you will be entered for a chance to win a \$100 bill!

You will also receive a Longhorn Gift Card.

Please contact Tina Hazelip for details:

812- 450-2138 or Tina_Hazelip@deaconess.com



Leading Producers Round Table

Encouraging excellence among NAHU's health and benefit insurance professionals by recognizing their sales achievements.

Qualification Information

Personal Production:

Business written by a single producer

Carrier Representatives:

An employee of an insurance carrier working with producers

Agency:

Management of a general agency or agency

Carrier Management:

Carrier/home-office sales managers, directors of sales and vice presidents of sales

Levels of Membership

Qualifying:

This category is available to members applying for the first 9 consecutive years of qualification OR for the first 14 total years.

Lifetime:

This category is available to members applying and qualifying for 10+ consecutive years OR for 15+ total years for members who are no longer producing.

Lifetime & Qualifying:

This category is available to members who still generate production at qualifying level and have achieved lifetime membership.

Awards Categories

- Leading Producer Qualifier
- Presidents' Council
- Eagle
- Golden Eagle

** Please see the application on the NAHU website, for full qualification guidelines.*

Benefits

Web Seminars

The Leading Producers Round Table sponsors several Web seminars each year. The Web seminars will deal with advanced topics that are of interest to the top producers in the industry. The seminars will be open to the general public, but LPRT qualifiers will be able to attend these Web seminars free of charge.

LPRT Educational Track at the NAHU Annual Convention

There will be an LPRT-focused educational track at the NAHU Annual Convention. This educational track, like the LPRT Web seminars, will deal with advanced topics.

LPRT Qualifier Discounts

A 5% discount on all NAHU services and meetings, including Capitol Conference and the Annual Convention, will be given to qualifiers at the Leading Producers and Presidents' Council levels of production.

A 10% discount on all NAHU services and meetings, including Capitol Conference and the Annual Convention, will be given to qualifiers at the Eagle and Golden Eagle levels of production and Lifetime qualifiers.

LPRT Products

The Leading Producers Round Table will offer LPRT logo merchandise.

Recognition

The Leading Producers Round Table recognizes qualifiers in myriad ways for their outstanding achievements.

LPRT qualifiers receive a certificate with their name and level of qualification each year until they attain Lifetime status. Lifetime qualifiers receive a lifetime achievement plaque. Additionally, Golden Eagle qualifiers receive an eagle statue. Qualifiers also receive an LPRT pin, which is usually presented at local or regional leadership conferences.

Another great recognition for LPRT qualifiers is the LPRT event at the NAHU Annual Convention. Each year LPRT hosts an event to honor all LPRT qualifiers attending the convention. These events have ranged from exclusive breakfasts and luncheons with guest speakers to fabulous dinner cruises.



LPRT qualifiers enjoy a cruise of San Francisco Bay at NAHU's 2006 Annual Convention.

History

NAHU formed the Leading Producers Round Table in 1942 to recognize the successful underwriters of accident and health insurance. Today, the LPRT Committee is committed to making LPRT the premier program for top health, disability, long-term care and worksite marketing insurance producers, carrier representatives, carrier management, and general agency/agency managers. Through the hard work of the LPRT Committee members, LPRT will offer new membership benefits, exclusive LPRT events, and new categories and qualification requirements.

For more information about LPRT and to download the application, please go to www.nahu.org



Attention: Top Producers

The National Association of Health Underwriters 2008 Leading Producers Round Table

For January 1, 2007 – December 31, 2007 Sales Achievement

Qualification Guidelines

Carrier and General Agency use on behalf of their employee sales force

1. Only health, long-term care, life, AD&D or disability products are eligible (no annuities, P&C, etc.).
2. Self-funded, fee-based, consultants and fully insured business are all eligible.
3. Production:
 - a. New business is considered first year business OR business that you move to a new carrier.
 - b. Retention includes groups and individuals that renew with the same carrier (**subject to point maximum**).
4. Single or family coverage counts as one life.
5. One client with multiple lines of coverage can be counted for each line of coverage.
6. Qualification categories:
 - Carrier/Agency Representatives** — *An employee of an insurance carrier or general agency working with producers*
 - Agency Management** — *Management of a general agency or agency*
 - Carrier/Agency Management** — *Carrier/Home Office/General Agency sales managers, directors of sales & vice presidents of sales*
7. Awards Categories (see LPRT Certification Form, Step 2 for points required):

Leading Producer	Eagle
Presidents' Council	Golden Eagle
8. All applications are reviewed and verified by NAHU staff and held in the strictest confidence.

Instructions to Managers of Candidates

- A. PREREQUISITE FOR QUALIFICATION:** All candidates must be a member in good standing of the National Association of Health Underwriters. If a candidate is not a NAHU member, then a membership application must be completed and sent to NAHU along with the applicable dues for both LPRT® and NAHU. The national portion of dues is \$145 per member. Please call Brooke Willson at 703- 276-3812 to determine the correct amount for the state and local portions of the NAHU dues. To qualify for any sales production award, production for the applicant must be verified by superior or sales manager.
- B. APPLICATION PROCESS:** Complete the Carrier and General Agency LPRT Certification Form and the Agency Fee Schedule form. Include your LPRT membership dues: (See the Fee Schedule page for a Multi Award Discount.)
- | | |
|--|---------------------------------------|
| Leading Producer Qualifiers: \$50 | Eagle Qualifiers: \$100 |
| Presidents Council Qualifiers: \$75 | Golden Eagle Qualifiers: \$125 |
- INCOMPLETE OR INCORRECT FORMS WILL BE RETURNED*
- C.** All completed forms must be postmarked by March 31 of each year for recognition at the National Convention and participation in the annual event.



LPRT Carrier and General Agency POINT CALCULATOR WORK SHEET

To determine the Award level the candidate is eligible for, simply fill in the blanks below, calculate the total and then match that total with the appropriate category in Step 2 of the LPRT Certification form.

<u>Classifications</u>	<u>Points/Life x Total Lives</u>	<u>Carrier/Agency</u>	
		<u>Representative</u>	<u>Sales Manager</u>
Individual			
Disability	6 x _____ =	_____ Points	_____ Points
Long-Term Care,	6 x _____ =	_____ Points	_____ Points
Medical	4 x _____ =	_____ Points	_____ Points
Medicare Products (HMOs, PPOs, Supplements Medicare Part D)	2 x _____ =	_____ Points	_____ Points
Dental	2 x _____ =	_____ Points	_____ Points
Life Insurance	2 x _____ =	_____ Points	_____ Points
Vision	2 x _____ =	_____ Points	_____ Points
Critical Illness, Cancer, Accident	3 x _____ =	_____ Points	_____ Points
Group			
Disability (LTD & STD)	3 x _____ =	_____ Points	_____ Points
Long-Term	3 x _____ =	_____ Points	_____ Points
Medical Insured	4 x _____ =	_____ Points	_____ Points
Dental Insured	2 x _____ =	_____ Points	_____ Points
Life Insured	2 x _____ =	_____ Points	_____ Points
Vision Insured	2 x _____ =	_____ Points	_____ Points
Voluntary Worksite Marketing Products (LTC, Accident, Critical Illness, Cancer, Dental, Disability, Etc.)	3 x _____ =	_____ Points	_____ Points
Self-Insured TPA & Stop Loss	4 x _____ =	_____ Points	_____ Points
COBRA/HIPAA Administration	4 x _____ =	_____ Points	_____ Points
Retention			
Group Products	1 x _____ =	_____ Points*	_____ Points** ***
Individual Products	1 x _____ =	_____ Points*	_____ Points** ***
		_____ Total	_____ Total

* Maximum total retention points for Carrier Representative production is 2,000.

** Maximum total retention points for Agency Management 5,000.

*** Maximum total retention points for Carrier Management production is 15,000.

This worksheet does not need to be submitted to NAHU with the certification forms.



Carrier and General Agency LPRT Fee Schedule

FEE SCHEDULE

1. Please indicate the number of applications attached. _____
2. Please indicate the number of each type of award submitted and amount due.
3. Submit this form with your payment and the LPRT Certification Forms.

Award Selection

	<u>Number of Candidates</u>	<u>Fee</u>	<u>Total</u>
Golden Eagle	_____	x \$125	_____
Eagle	_____	x \$100	_____
Presidents' Council	_____	x \$ 75	_____
Leading Producer	_____	x \$ 50	_____
Total Awards:	_____		Sub Total: _____

Multi Award Discount

For at least 5 but not more than 9 candidates:	.95 x Sub Total	_____
If the number of candidates total 10 or more:	.90 x Sub Total	_____
Submit check or credit card information for the grand total of:		_____

Form of Payment Enclosed:

Check (Payable to NAHU)

Credit Card:

Name as it appears on credit card: _____

Account Number: _____ Exp. Date: _____

Type of Credit Card: Visa MC AMEX Discover

Signature for Credit Card: _____