



SWIAHU News

February, 2009



Southwest Indiana Association of Health Underwriters
www.swiahu.org



February guest speaker:

Randall Craig, Elder Law Attorney

Presenting: *A Will is not Enough in Indiana...and Neither is a Trust!*

Mr. Craig is a sole practitioner whose areas of practice emphasize elder law, wills, trusts, estates and estate planning and taxation. He received his B.S. degree, with distinction, from Indiana University in 1972, and his J.D. degree, cum laude, from Indiana School of Law in 1971. Mr. Craig served as an adjunct professor for several years in the University of Evansville College of Alternative Programs, having taught in the areas of estate planning, income taxation and real estate, and a licensing course for real estate salespersons. He has also taught a course on the law pertaining to savings accounts sponsored by the Indiana Savings and Loan League. Mr. Craig is co-author of Amelia E. Pohl of *A Will is Not Enough in Indiana* (Eagle Publishing Company of Boca, 2004) and *Guiding Those Left Behind in Indiana* (Eagle Publishing Company of Boca, 2006). He is current President and former Vice President and currently a member of the Board of Directors of Southwestern Indiana Regional Council of Aging, Inc., and former President, Vice President and Treasurer and member of the Board of Directors of Vanderburgh County Council on Aging, Inc.

Monthly meeting -
Thursday, Feb 12, 2009
11:30 a.m. registration
12:00 p.m. meeting begins

Black Buggy Restaurant –
Lynch & Green River Road

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THANK YOU to our February Sponsor!



- Group Health (Self Funded)
- Group Health (Fully-Insured)
- Medicare
- Individual Health...coming soon

Welborn Health Plans is a growing company staying in step with our broker community.

WHP is excited to explain why it is important to represent a regional plan in the Medicare Advantage market.

Special Meeting - SWIAHU Affinity Program

Introduction and education regarding this program will be presented following the member meeting on the February 12th—See page 6 for details

Message from Carolyn Beck, SWIAHU President

It is hard to believe that we are already approaching the middle of February, 2009. Time passes so fast these days. I have been remiss in informing our members about all the great achievements that were made by SWIAHU in 2008!

- A record year at the SWIAHU Holiday party, raising over \$1500!
- \$500 donation made to Impact Christian Health Ministries
- \$1000 donation made to HUPAC
- 8 hours of CE's offered in 2008
- 2nd annual Health Insurance Awareness Week
- Certified for the 2nd year with Silver Seal Certification
- Another Golf outing success with lots of great prizes awarded.
- Attendance at Capitol Conference in 2008
- Attendance at Region 3 meeting in 2008

I would like to thank everyone for their continued support of our organization throughout 2008 and hope it will continue in 2009 and beyond. As you know, the health insurance industry is changing. If we hope to continue in this industry we have to make our mark. Your support of NAHU is vital so they can continue to support us in Washington, D.C., making sure our voices are heard! A great way to learn about what NAHU is doing on your behalf is to attend Capitol Conference.

NAHU's 17th Annual Capitol Conference. "One Mission, One Voice; Working together for the Future of American Health Care," will be March 30-April 1, at the JW Marriott in Washington, D.C. Please make plans to attend. This year it couldn't be more important that we have as many NAHU members attend as possible to educate our lawmakers about the role of the agent in the healthcare delivery system.

NAHU will be sharing up the schedule a bit this year with a full day of just training and information sharing on Monday and exciting speakers and Capitol Hill visits Tuesday and Wednesday. With Congress and President Obama currently drafting broad-scale legislation to reforming our private market delivery system, we need as many NAHU members in Washing as we can to make our voices heard.

Registration Fee (valid until February 12th): \$360

You can register on-line at www.nahu.org or If you have questions, please contact Dianne Sautkullis, NAHU's director of corporate accounts, at dsautkulis@nahu.org or 703-276-3813

Dennis Whoehler, Legislative Chair

Thursday, Jan. 29, the Senate passed its version of legislation reauthorization the State Children's Health Insurance Program (SCHIP) by a vote of 66-32.

The legislation contains the premium assistance provisions long advocated by NAHU in title three of the legislation. NAHU believes these provisions will help mitigate private coverage crowd-out by allowing states to create, improve and expand premium assistance programs for employer-sponsored coverage. That way, if a child has access to employer-sponsored coverage (which the vast majority of children with higher levels of family income do) then instead of enrolling the children in the SCHIP program, those children can stay in the private market and the SCHIP dollars can flow to the employer-sponsored plans. Since we knew Congress would permit states to expand their SCHIP programs, it has been our goal to make sure any such expansion was done in partnership with the private market.

The House and Senate SCHIP bills are very similar; therefore, it is expected that they will be reconciled and sent to President Obama for signature within the week. NAHU's next step will be to develop model legislation and other tools for our state chapters so we can work on getting new premium assistance programs created in the states, as well as improve upon existing programs. Look for a session on this topic at Capitol Conference 2009.

Message from Tina Hazelip, Membership Chair

Membership Grace Period Changes

Effective 1/1/2009 the grace period for payment of NAHU membership dues will change from 90 to 60 days. This change to the bylaws was approved by the House of Delegates at NAHU's Annual Convention earlier this year.

Members will receive two paper invoices from NAHU. The first will be mailed approximately six weeks before the expiration date, and the second, within 30 days of the expiration. After 60 days, if the renewal hasn't been completed, the member will receive an e-mail alerting them that their membership is about to lapse.

On-line Membership Renewal

Renewing your membership can now be done through NAHU's website! For step-by-step instructions to renew your membership on-line, please visit http://www.nahu.org/members/renewmembonline_annual.pdf.



Update Your Membership Information On-line

Due to an effort by NAHU, our membership is being asked to update their information to include home address. The reasoning is that NAHU will be sending out information periodically to members regarding legislation based on county of residence. You may update your information by going to www.nahu.org; click on "My NAHU" and then click on "My Information".

Jill Ross Dear, Media Chair

NAHU's annual report is available on line for review. This report provides just a sample of activities that NAHU has undertaken, and the successes we have enjoyed during the past year. Please copy and past the link below in to your web browser to review the 14 page 2008 NAHU Annual Report.

As a member of NAHU, you should be informed of what NAHU is doing on your behalf!

www.nahu.org/media/AnnualReport2008.pdf

SWIAHU ATTENDANCE CONTEST:

SWIAHU is offering a new contest related to membership attendance. Here are details about the contest:

- For each member meeting, special meeting and special event such as the HIAW Education Event, Golf outing and Christmas Party you attend, your name will be entered in for a special prize drawing.
- The contest runs from 9/30/08 through 10/8/09.
- The grand prize to the winner of the contest will be.....

Overnight stay for you and a guest at the West Baden Resort, French Lick, IN. Also included a 100 gift certificate for dinner.



Remember, the more meetings you attend the more chances you will have to be entered for this exciting get-away package for you and a guest!

MARK YOUR CALENDARS!

**MARCH meeting MOVED to
March 19th, 2009**

Same Time & Location

11:30 @ Black Buggy Restaurant

Healthy Access—1 hour CE provided

Accept NAHU's President's Triple Crown Challenge!

NAHU President Scott Leavitt is asking every member of NAHU to take the challenge of achieving the Triple Crown award by May 31. In that four-month period of time, there are four steps you can take to meet that challenge:

1. Contribute \$150 or more to HUPAC. If every member contributes just \$150 to HUPAC we can have \$3 million dollars in HUPAC, allowing us to pool our dollars together in support of candidates who can support our causes.
2. Recruit two new members. That would bring us over 40,000 new members and would bring our membership to 60,000. There has never been a more important time for them to join NAHU and help us get our message across, and the more members we have, the more effectively we can do that.
3. Send three Operations Shouts! That would mean that members of Congress would receive 60,000 emails from NAHU members addressing issues that most concern our industry. Our legislative success is based heavily on our ability to show legislators how important issues are to our membership, and when health care issues come to the fore front of the political debate, it is vital to our legislative efforts that elected officials know where our members stand.

It has never been more important for all of us to do a little more than we have done before. Just imagine how much we can "Educate America" about our message by having all of us achieve the "Triple Crown" together. Visit the President's Triple Crown webpage at www.nahu.org/members/awards-tri.cfm or send an email to triplecrown@nahu.org for details.



Advertisement Opportunities!

Southwester Indiana Association of Health Underwriters is looking for E-Newsletter Advertisers!

Business Card Size Ad	3 1/2 x 1 1/2	\$100.00
Quarter Page Ad	5 x 3 3/4	\$300.00
Half Page Ad	10 x 3 3/4	\$600.00
Full Page	10 x 7 3/4	\$1200.00

Ads are full color and included in newsletter January - July and September —December (11 issues). Links will also be included on the SWIAHU website at www.swiahu.org

Please contact Carolyn Beck at Carolyn.beck@siho.org or 812-759-7413 if you would like to place an ad!

SWIAHU Affinity Program

The Southwest Indiana Association of Health Underwriters is Proud to
Announce Endorsement of Pre-Paid Legal Services, Inc.

Through arrangement with the Indiana State Association of Health Underwriters, SWIAHU has created an affinity partnership for the distribution of Pre-Paid Legal®, and the Identity Theft Shield®. This program helps agents and agencies get in front of more prospects, close more business, and help their association all at the same time!

The products work in both group and individual markets, and protect our insureds from the two biggest needs that have gone unaddressed until now: affordable legal assistance and true identity theft protection.

Program advantages include:

Generous annualized compensation	Use Does Not Impact Loss Ratio
Level 25% renewal option	No Additional Licensing Required
Immediate Vesture	No Extra Staff needed
Wholesale Opportunity	No Service Work
Guaranteed Issue	Rate Stable
No Claim Forms	

To learn more, simply contact one of the following individuals.

President - Carolyn Beck - 812.759.7413

Membership Retention and HUPAC Liaison - Roger Garrett - 812.477.7100

At Large - Jane Haag - 812.477.7100

OR

ISAHU Membership Retention Chair - Mike Tollar - 317.698.2918

ISAHU Communications Chair - Jake Stroup - 317.490.5603

Special informational and education meeting regarding this offering

Where: 101 Plaza Park Blvd., Suite 201, Evansville, IN.

When: February 12th, 2009

Time: 1:30 p.m.



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.

Calendar of Events:

By: Brenda Rehl, Program/Education Chair

NEW DATE March!
March 19, 2009
1 hour CE
 Topic: Healthy Access
 Presented by: Bill Robinson
 Location: Black Buggy Restaurant

April 9th, 2009
 Speaker—Carol Cutter, DOI
 Location: Black Buggy Restaurant

New members wanted!



Contact Tina Hazelip, Membership Chair, for information on membership or prospective members!
Tina_hazelip@deaconess.com

Indianapolis Sales Congress
 March 12th—13th, 2009
 Lucas Oil Stadium

To learn more go to www.indyahu.org

Early Bird registration extended to February 20th!

February 14th

Valentine's Day!

To learn more about the Leading Producers Round Table, go to:

www.nahu.org/awards-lprt.cfm

2008-2009 Board

President.....Carolyn Beck (812) 759-7413 Carolyn.beck@siho.org President- Elect,.. Kevin Brewer (812) 469-7571 Kevin.brewer@anthem.com Secretary...Jane Baxter (812) 490-7262 jbaxter@tbsllc.net Treasurer...Kevin Brewer (812) 469-7571 Kevin.brewer@anthem.com	Legislative....Dennis Woehler (812) 465-0642 dennis.woehler@oldnationalins.com Membership....Tina Hazelip (812) 450-2138 tina_hazelip@deaconnes.com Media Relations...Jill Ross (812) 759-7410 jill.ross@siho.org Programs/Education...Brenda Rehl (812)485-7365 bkrehl@stmarys.org	Membership Retention & PAC Roger Garrett (812) 474-1218 ext 219 r_garrett@insbusplan.com At-Large Elizabeth Trent (812) 471-4252 ext 10004 etrent@humana.com At-Large...Jane Haag (812) 477-7100 jhaag@evansville.net
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Association financials available upon request; please contact our Treasurer, Kevin Brewer



**National Association of Health Underwriters
Political Action Committee**

HUPAC • P.O. Box 20865 • Indianapolis, IN 46220-0865
Phone: (703) 276-0220 • Fax: (317) 253-9285

HUPAC CONTRIBUTION FORM

FIRST NAME	MIDDLE INITIAL	LAST NAME	
OCCUPATION *	EMPLOYER *	WORK EMAIL	
WORK ADDRESS			
	() -	() -	
WORK CITY, STATE, ZIP	WORK PHONE	WORK FAX	
HOME ADDRESS			
	() -	() -	
HOME CITY, STATE, ZIP	HOME PHONE	HOME FAX	
PERSONAL/HOME EMAIL	REGION	STATE	CHAPTER

*A contribution to a Political Action Committee is not deductible as a charitable contribution for federal income tax purposes. Only NAHU members, their immediate families, and NAHU Staff may contribute. All contributors must be citizens or persons lawfully admitted for permanent U. S. residence under applicable federal law. Federal law requires PACs to report the name, mailing address, occupation, and name of employer for individuals whose donations exceed \$200 in a calendar year.

Suggested Contribution Levels **

Levels	One-time	Monthly Draft	Capitol Club	One-time	Monthly Draft
Supporter	\$150	\$10.00	Gold	\$1,000	\$ 85.00
			Diamond	\$2,000	\$170.00
"365 Club"	\$365	\$30.00	2 Diamond	\$3,000	\$250.00
			3 Diamond	\$5,000	\$410.00

**These guidelines for contributions are merely suggestions. You may contribute more or less than the guidelines suggest, and the National Association of Health Underwriters (NAHU) will not favor nor disadvantage you by reason of the amount of your contribution or your decision not to contribute.

Candidate Fund ONLY Administrative Fund

PAYMENT METHODS

- One-Time Payment New Monthly Draft Increase to Monthly Draft Change of Information
- Personal Check Attached** Amount: \$ _____ MONTHLY or ONE-TIME
(Please make checks payable to HUPAC) (Please circle one: Monthly or One-Time)
- MasterCard Visa Discover American Express
- Credit Card Draft Bank Account Draft *(attach voided check)*

Card Number Expiration Date
I authorize HUPAC to initiate charges to my personal bank account or credit card as shown above.

Signed Date

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