



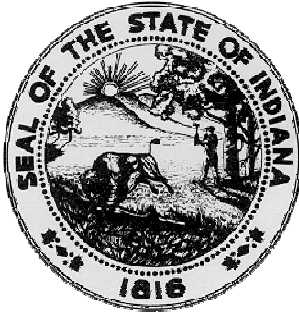
SWIAHU News

April, 2009



Southwest Indiana Association of Health Underwriters
www.swiahu.org

Guest Speaker: Carol Cutter, Chief Deputy Commissioner for Health & Legislative Affairs



Carol came to the Indiana Department of Insurance in the spring of 2005 having already spent over 30 years in the insurance industry. Her experience includes both property/casualty and life/health products. The first part of her career was spent underwriting property/casualty risks for both personal and commercial lines in a variety of agencies in Indianapolis.

She later moved into the life & health market and was contracted as a district sales manager with a worksite marketing company. Within that capacity she hired, trained, and managed agents while developing working relationships with health brokers to bring supplemental payroll-deducted products to their group clients.

Since 1993, Carol has also been an active participant in the Indianapolis Association of Health Underwriters trade association, and has served as the local chapter president, local chapter legislative chair, and state and regional legislative chair.

After Governor Daniels was elected in November 2004, he appointed Jim Atterholt to serve as Commissioner of Insurance for the State of Indiana in January, 2005. In April of that year the Commissioner asked Carol to serve as Deputy Commissioner for Health Issues. In July 2007 she was promoted to Chief Deputy Commissioner for Health and Legislative Affairs for the Department. Carol supervises the policy analysts who review and approve/disapprove any type of insurance product that is to be sold in Indiana. She also oversees the Indiana Long Term Care Partnership Program that was moved from the state Medicaid office to the Department of Insurance in 2006. The Indiana SHIP program (which serves all Medicare recipients in Indiana), the Indiana Small Employer Voluntary Reinsurance Pool program, and the Mandate Benefit Task Force are also under her purview.

Monthly meeting -
Thursday, April 9th, 2009
11:30 a.m. registration
12:00 p.m. meeting begins

Black Buggy Restaurant –
Lynch & Green River Road

INSIDE THIS ISSUE

1. Speaker/Sponsor
2. Message from Janet Trautwein and Brenda Rehl
3. Are NAHU dues tax deductible? Membership reminders
4. Membership Contest & Meeting date change
5. Triple Crown Challenge. Advertisement opportunities
6. Upcoming meetings
New members, Board contact info

Attachments:

- HUPAC donation form
- Membership Application

THANK YOU to our April Sponsor!



Deaconess Health Plans (DHP) is the local delivery system for many regional and national PPO networks, third-party administrators and insurance companies. We're dedicated to providing local care and local service, and we focus on the priorities of our local community by responding to the needs of both small and large employers.

812/450-7265 www.deaconesshealthplans.com

APRIL 15th Tax deadline!
Are NAHU dues tax deductible? See page 3 for details!

A message from Janet Trautwein, NAHU's Executive Vice President & CEO!

We are determined to be sure that private health insurance coverage will not only continue to be the primary means of coverage for health care, but also be improved upon and available to more people. We are determined to be absolutely certain that you will be able to continue to provide your clients with outstanding service they receive now in obtaining and maintaining their health plans.

Although we have a great deal of support from both sides of the aisle, it would help to have some more solid evidence that agents and brokers do more than just help with the initial sale. Here in Washington, DC, legislators want proof that what they're doing is right. We need some real stories, and we need them now. If you can tell your own story, that's great. If your client can tell it, that's even better. Either way, please tell us how you serve your clients. Email your stories to:

brokersmakingadifference@nahu.org.

A message from Brenda Rehl—SWIAHU Education and Programs Chair

As the SWIAHU Education and Programs Chair, it is my hope that the programs that are brought to the membership each month are of value. The Board strives to bring interesting topics that will apply to all in their various careers. Last month we were able to bring a very current topic "**COBRA Provisions in the ARRA and what they mean.**" In fact, I received a comment from a local member...

I thought the meeting was very beneficial and timely. I also thought the presenter was very knowledgeable and the slides did a very good job of taking a huge topic and condensing it to hit key points.

We encourage you to go out to the SWIAHU website and view the slides that were presented. Use this link below in your web browser and you will be directed to the presentation.

[Http://www.swiahu.org/images/PDF/Events/2009%20COBRA%20presentation.pdf](http://www.swiahu.org/images/PDF/Events/2009%20COBRA%20presentation.pdf)

For additional information on the ARRA COBRA provisions go to:

<http://www.dol.gov/ebsa/COBRA.html> or <http://www.dol.gov/ebsa/COBRAModelNotice.html>

The meeting this month features, Carol Cutter, Deputy Commission for Health Issues, who will bring about some wonderful discussions regarding recent insurance related matters.

Please mark your calendar for the May meeting where we will offer a one hour **free** CE presented by Bill Robinson, titled "Healthy Access".

I hope all members will plan to attend these meetings as they bring value to your membership! Feel free to bring a guest who you think would value from our meetings and membership.

Finally...contact me directly or any board member regarding topics you would like to see at our member meetings. Your opinion matters!

Thank you.

Brenda Rehl
Email: bkrehl@stmarys.org
Phone: 812-485-7998

NAHU Dues— REMINDER for April 15th

As our members begin to prepare their annual tax returns, the question comes up: "What portion of my NAHU dues can I deduct as a business expense?" IRS rules dictate that monies spent on lobbying costs cannot be deducted as a business expense.

For Southwest Indiana AHU members, here is the answer:

	Allocation of Dues	% to Lobbying Fees	Disallowed
SWIAHU Dues:	\$45.00	0%	0.00
ISAHU Dues:	\$40.00	35%	\$14.00
NAHU Dues:	<u>\$195.00</u>	25%	<u>\$48.75</u>
Total Dues:	\$280.00		\$62.75

Bottom line: **\$217.25** is the allowable deductible amount for business expenses on your 2008 tax return.

Message from Tina Hazelip, Membership Chair

New Member Application attached to back of newsletter! Contact your associates who are not members and ask them to join SWIAHU. Take NAHU President's challenge and win the **Triple Crown Award** (see page 5 for details)!

Membership Grace Period Changes—REMINDER

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.



REMINDER **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".

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 Holiday 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!

May 19th, 2009 SWIAHU Meeting

1 hour FREE CE!

Topic: Healthy Access

11:30 @ Black Buggy Restaurant

Please plan to attend!

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 forefront 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!

Southwestern 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!

Calendar of Events:

By: Brenda Rehl, Program/Education Chair

April 9th, 2009
 Speaker—Carol Cutter, DOI
 Location: Black Buggy Restaurant
 Sponsored by:
 Deaconess Health Plans

NEW DATE for May!
May 21, 2009
1 hour CE
 Topic: Healthy Access
 Presented by: Bill Robinson
 Location: Black Buggy Restaurant

June 16, 2009
After Hours Event!
 Location: Cheeseburger in Paradise!
 Time: 5:00—?????
FREE Appetizers

The more meetings and special events you attend the more times you are entered for the attendance prize!

New members wanted!



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



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)485-7998
bkrehl@stmarys.org

Membership Retention & PAC
 Roger Garrett
 (812) 474-1218 ext 219
r_garrett@insbusplan.com
 Awards...Elizabeth Trent
 (812) 471-4252 ext 10004
etrent@humana.com
 At-Large...Jane Haag
 (812) 477-7100
jhaag@evansville.net
 At-Large...Chris Barthel
 (812) 386-7727
chris@thebarthelagency.com

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

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



NAHU Membership Application



Last Name	First Name	Designation	
Company	Title	Referral/Sponsor	
Mailing Street Address	City	State	Zip
Telephone	Fax	E-Mail Address	
Home Street Address (for legislative purposes)	City	State	Zip
Southwestern Indiana AHU			
Local Association (see other side of this application)			

Form of Payment Enclosed:

Amount: \$280.00

- Monthly Draft (please select one) Checking Account Credit Card
 Check (payable to NAHU)
 Annual Credit Card (please select one) Visa MasterCard Am Ex Discover

Bankdraft / Credit Card Authorization Form:

I (we) hereby authorize NAHU to initiate debit entries to my (our) account as indicated.

- Monthly debits will equal one-twelfth of any current applicable national, state or local dues.
- (Please include a voided check from the account to be drafted, or write credit card number below)

Name (as it appears on the check or credit card)	Signature
Account Number	Expiration Date

Please Mark the Box or Boxes For The Areas of Your Practice:

<input type="checkbox"/> Long Term Care	<input type="checkbox"/> Disability	<input type="checkbox"/> Managed Care	<input type="checkbox"/> Retirement
<input type="checkbox"/> Individual	<input type="checkbox"/> Large Group	<input type="checkbox"/> Small Group	<input type="checkbox"/> Worksite Mktg.
<input type="checkbox"/> TPA	<input type="checkbox"/> Self Insured	<input type="checkbox"/> Medicare Supplement	<input type="checkbox"/> Dental

Mail To:

Tina Hazelip, SWIAHU Membership Chair, Deaconess Health Plans.
 350 W. Columbia #400, Evansville, IN 47710
 (812) 450-2138

**If you have questions, please contact Ilana Maze,
 NAHU VP of Membership, at 703-276-3810**