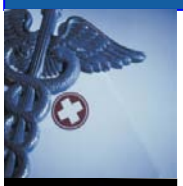
SWIAHU News

May 2009

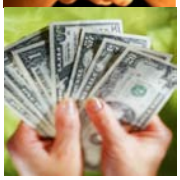
Southwest Indiana Association of Health Underwriters
www.swiahu.org

Upcoming monthly meeting - Thursday, May 21st , 2009 11:30 a.m. Black Buggy Restaurant – *Lynch & Green River Road*



I Constraining Medical Cost

II Access for All



III Financing Access

Inside This Issue

- NAHU's Healthy Access CE.
  Thank you Sagamore!
- Call to Action! HUPAC/ISAHUPAC donations.
- IMPACT Christian Health Center donation Membership.
- Triple Crown Challenge Advertisement Opportu nities
- Golf Outing Flyer
- Upcoming meetings, Board members
- NAHU State Legislative Action letter
- SWIAHU Slate of Board nominations
- Member of the year nomination

One hour FREE Continuing Education Credit

TOPIC: NAHU's Healthy Access Plan

Presenter: Bill Robinson

NAHU members realize there is no one solution to the problem of the uninsured or to the greater underlying problem of constraining the cost of medial care. We also know universal access to health insurance will not be achievable unless coverage is affordable.

NAHU's Health Access Plan provides a yardstick against which we can measure other proposals and offers our own reform ideas, which NAHU believes will ensure all Americans "Healthy Access" to private health insurance coverage.

The course will discuss three major components:

1. **Constraining Medical Costs**—Comprehensive health reform plans need to address the true underlying problems with our existing system; the cost of medical care. The reality is that consumers pay for all health care cost through one of three ways: taxes, premiums or out-of-pocket expenses. If the cost of health care becomes too great, the method of payment no longer matters—the country and its people are bankrupt or unable to access care.
2. **Access for All—** All Americans should have access to affordable health care coverage. As important as affordability, however, is choice. There needs to be a wide range of private health insurance coverage options available for all Americans that wish to purchase coverage. The reality that is we are a divers nation with diverse needs. One size does not fit all when it comes to health care.
3. **Financing Access**— Affordability is inherently necessary to all parties represented in this health care financing reform presentation. It is obvious that an investment in change is required to see positive reform results. We have discussed investments including low-income subsidies, reinsurance purchasing, tax incentives, grants, etc. This section addresses the means through which we could pay for our ideas of investments for positive reform of the financing of health care in America.

Thank you to our monthly sponsors.

Sagamore Health Network, Inc. (a CIGNA-owned company) continues to be Indiana's largest rental Preferred Provider Organization (PPO) network. We offer over 200 hospitals and over 40,000 physician locations. Sagamore® offers a full access PPO **Plus** network and a reduced access PPO network called **Select**. Contact us at *(800) 632-0353 or by Fax at (317) 580-8488* to learn more about how our recent acquisition takes Sagamore Health Network, Inc. to a new level of competitiveness.

Go to www.sagamorehn.com to find out why Sagamore Health Network is *Simply the Better Choice!*

Donation provided by ST. MARY'S

You can make a difference and SWIAHU can help!

Time to rally the troops. Please read the attached message from your National Legislative Chair. **(pages 8 & 9)** Our action is of utmost importance at this time. Anyone willing (and we hope it is all of you) to go to Operation Shout and print out letters to your senators and congressmen and have them signed by friends, family, or customers then **SWIAHU will pay the postage!** Just bring in you addressed envelopes to our May meeting or June special meeting and we'll mail them out. Also, ISAHU will be talking to the Senator's offices during their summer break, and we are working on a meeting with Ellsworth. I can't stress how important this is. If the overhaul isn't constructed properly, it will spell the demise of our industry. President Obama has issued a directive that he wants a health reform bill passed by July 31. Time is short. It is imperative that we act- now.

Dennis Woehler, SWIAHU Legislative Chair

Bring those letters & let your voices be heard! SWIAHU will pick up the postage!

ISHAU PAC and HUPAC Donors making a difference!

The local Southwest Association of Health Underwriters (SWIAHU) would like to thank the following contributors to the Political Action Committee (ISAHU PAC) for their support of the Association's legislative activities and helping to ensure the continued viability of the role of agent in the private, market based, health insurance industry.

- Carolyn Beck
- Marlene Bowen
- Tom Goergen
- Steve Theising

Please consider investing $50 in both PACs—ISAHU-PAC & HUPAC, after all it is your livelihood! The stakes are high and the battle against a universal healthcare system needs to be fought on multiple fronts! Not only is this a National Issue, it is also being fought at the State Level and in some parts of the country at the Municipal Level. We each invest many dollars in our careers in a variety of areas. Is your career not worth $50? How about $100? How about $150?

To learn more about HUPAC log on to the website at: **www.hupac.org**

SWIAHU Gives Back!

Our local chapter recently presented a $500 check to IMPACT Christian Health Center from funds raised at the annual Holiday Silent Auction event. We were proud to be able to support this local organization that provided needed medical and dental care to the un-insured and under insured members of our local community. The need is great and it continues to grow. What a great feeling to know that our local SWIAHU organization is supporting this organization!

To learn more about IMPACT Christian Health Center and services they provide, call 812-426-6152.

IMPACT Board Members, Barbara Cosgrove & Scott Strouse, Ex Director, Starr Martin, SWIAHU—Carolyn Beck, President, Dennis Woehler, Legislative Chair, Brend Rehl, Education Chair

Dental care is provided to many local individual. Each year they offer a "blitz" where they serve hundreds of patients that have been on a waiting list.

Each patient that is seen at the Clinic receives their own bin of donated medicines and supplies which is closely monitored by the staff at the Clinic.

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)!

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.

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!

<u>Your vote matters</u>!
Please see attachment regarding SWIAHU Board Position Elections.
Complete the ballot and return to Carolyn Beck by June 1st, 2009 or bring to the May monthly meeting.
Thank you.
See pages 10 & 11 of this newsletter for ballots and current slate.

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 (11issues). 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!

8th Annual SWIAHU Golf Scramble

September 17, 2009

Eagle Valley Golf Course
10350 Petersburg Road

4-person best ball scramble

Tournament Sponsored By:

SIKO INSURANCE SERVICES

Dinner Sponsored By:

ST. MARY'S

Beverages Sponsored By:

Available

Your LOGO Here

Carts Sponsored by:

dental health OPTIONS™ by Health Resources, Inc.

Tee Time at 12:00

Shotgun Start
Dinner & Awards Following

Closest to the Pin Sponsors:

Available…

Your Name Here!

Please register me for the following:

___Closest to the Pin sponsor (golfer not included)	$500
___Hole Sponsor plus 4some:	$350
___Hole Sponsor (golfer not included):	$200
___Range Sponsor	$200
___Individual Golfer	$50/ea
…….***Extras***……	
___Mulligan	$5
___Skirt (men get 1shot from women's tee)	$10
___Player Package (1 skirt, 3 mulligans)	$20
___Team Package (4 player packages)	$75
___Raffle (per ticket price)	$5

Please Mail **Check** **Payable to SWIAHU** to:

Chris Barthel
1105 S. Main St
Princeton, IN 47670

Any questions, please call
Chris Barthel at (812) 386-7727

_____
Name

_(____)_____
Phone

_____
Golfer #1

_____
Golfer #2

_____
Golfer #3

_____
Golfer #4

Calendar of Events:

By: Brenda Rehl, Program/Education Chair

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

June 18, 2009
After Hours Event!
Location: Cheeseburger in Paradise!
Time: 4:00—6:00
FREE Appetizers!

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

Welcome new members!

Cheryl McKissic, Anthem

Thank you for your membership!

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

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".

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

America's Benefits Specialists

NAHU State Legislative Action

Comprehensive health care form legislation will move through both houses of Congress this summer and we need our members to be prepared to personally deliver our message to our Senators and members of the House of Representatives.

Your leaders at NAHU are asking each state to complete the following action items. These are designed to make sure that NAHU's "keep it private" message is delivered to your congressional representatives. Please make sure that you and all of your chapter members do the following 4 tasks:

I. **In-District Meetings** – The next Congressional recess is May 22-June 1. There will be another recess from June 26-July 5 and the August district work period is from August 7-September 7. We need our members to visit every Senator and Representative in their home office during all of these times. Please complete the following action items:
   a. Schedule meetings for your chapter during these in-district work periods using these instructions. http://newsmanager.commpartners.com/nahuw/downloads/Set_Up_Meeting.pdf
   b. Report to NAHU that you have scheduled a meeting by entering your appointment details here. http://capwiz.com/nahu/lrm/feedback.tt?event=16821&mode=appointment
   c. Upon completion of your meeting, fill out and online debriefing form, http://capwiz.com/nahu/lrm/feedback.tt?event=16821

II. **Town Hall Meetings** – Senators and Representatives will also be conducting town hall meetings on health care reform while they are home during recess. An updated list will be sent to all NAHU members weekly as part of the Washington Update. Please review weekly the meetings scheduled for your state and organize a group of members to attend any relevant meetings.

III. **NAHU Calls to Action** – ***WE NEED YOU TO READ EACH OF THESE IN DETAIL…NO SCANNING ALLOWED!*** Over the next few months NAHU will be asking you and all of the members of your chapter to regularly respond to grassroots calls to action via our Operation Shout system. The requests will vary from asking you to send an email, a letter or make a phone call and to ask your clients to send similar messages. We know that we are filling up your email inboxes with requests and we appreciate your patience. But right now the power of our combined voice is more necessary than ever before. Please make sure that you and your chapter members respond to every grassroots request. We have already sent 30,000 Operation Shouts in May, and its making a difference!

IV. **Grassroots Campaign** - To make sure that all of our members are prepared for the upcoming grassroots campaign, we will be conducting a free one-hour web seminar on current legislative developments and NAHU talking points and messaging. The Web seminar will be on Tuesday, May 19, 2009 at 1:00 EST. Reserve your seat now at https://www2.gotomeeting.com/register/990907827.

Your Regional Legislative Chair and NAHU State Director of Affairs will be following up with you to answer questions and provide any assistance with completing these action items.

National Convention in New York - Due to the urgent nature of the comprehensive health care legislation progressing through Congress and the potential changes to our industry, we have added additional legislative components to NAHU's 79th Annual Convention. On Sunday and Monday, there will be comprehensive updates about the latest Washington developments and a detailed strategy session about how agents and brokers will need to mobilize our grassroots voice this summer. On Tuesday there will be a two-hour town hall meeting where members can discuss and ask questions about the current status of reform efforts. Speaking with one collective voice over the coming months is the only way we will be able to preserve our role in a reformed system. NAHU's Annual Convention will empower agents and brokers on NAHU's focused grassroots initiatives.

We are clearly in one of the most important times in the history of our industry and I am confident that we will be successful because of the hard work of the government affairs team in Washington and the tremendous involvement of our members. We will succeed because we have the right message. With your action, we will be prepared at the grassroots and grasstops level to deliver the message that American consumers want in responsible, affordable and realistic health care reform legislation.

God speed,

Jamie

James J. Scholl, CLU, CHFC
NAHU Legislative Council Chair

Election of Officers 2009-2010

Effective July 1, 2009 induction of nominated officers will take place. It is your right to approve or supply nominations for the slate of Offices serving the Southwest Indiana Association of Health Underwriters.

The 2009-2010 Board has nominated the following slate of 2009-2010 Officers:

Election of Officers:

President	Carolyn Beck	Yes ___	No ___
President-Elect	Kevin Brewer	Yes ___	No ___
Vice President	Vacant		
Write-in	_____		
Secretary	Jane Baxter	Yes ___	No ___
Treasurer	Kevin Brewer	Yes ___	No ___

Please complete this ballot and return to Carolyn Beck by June 1st 2009 or bring to the SWIAHU monthly member meeting.

Committee Chair Appointments

The President is responsible for the appointment of Chair positions. The following are the appointed 2009-2010 SWIAHU Committee Chair positions. All vacant positions will be filled by President if unassigned.

Appointed Chair Positions:

Awards	Elizabeth Trent
Communications	Vacant
Write-in nomination	_____
Legislative	Dennis Woehler
Media Relations	Jill Ross
Membership	Tina Hazelip
Membership Retention	Roger Garrett
HUPAC	Roger Garrett
Programs/Education	Brenda Rehl
Public Service	Jane Haag

Member of the Year Nominations

Annually our local chapter of Health Underwriters looks to its members to nominate a current active member who has supported this organization with their extraordinary efforts throughout the year. If you know someone that you feel has gone above and beyond for our industry and this chapter, please submit their name for the annual member of the year! Please supply a summary of why you feel this person is deserving of the honor of member of the year. Thank you.

Nomination:

_____

Summary:

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Deadline for submission: June 26, 2009

Submissions should be sent to: Elizabeth Trent, Awards Chair –SWIAHU
etrent@humana.com

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
(Please make checks payable to HUPAC)

Amount: $_____ MONTHLY *or* ONE-TIME
(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:

☐ Long Term Care	☐ Disability	☐ Managed Care	☐ Retirement
☐ Individual	☐ Large Group	☐ Small Group	☐ Worksite Mktg.
☐ TPA	☐ Self Insured	☐ Medicare Supplement	☐ 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 Illana Maze, NAHU VP of Membership, at 703-276-3810