



SWIAHU News January 2010



Southwest Indiana Association of Health Underwriters
www.swiahu.org



INSIDE THIS ISSUE

- Thank you BDS
- SWIAHU Year In Review
- Website Revamped
- Legislative updates
- NAHU dues tax-deductible
- Newsletter sponsors
- Where are they now?
- OfficeMax discounts!
- Award winners and updates
- Thank you local businesses!
- Meeting reminders, new members, BOD listing
- HUPAC Form
- Membership Application



Monthly Meetings !
Date: Thursday, January 21 , 2010
***Time: 11:30 a.m. Free Blood Pressure Screening**
12:00 p.m. meeting begins
Location: Black Buggy Restaurant –
Lynch & Green River Road

Everyone that attends will have a chance to win a door prize!

Topic: Medical Expense Reimbursement Plans

Speaker: Chris Johnson, Regional Sales Manager, BDS Agency.

Chris will explain the benefits of Medical Expense Reimbursement Plans, specifically how MERPs pay an indemnity benefit for out-of-pocket expenses of deductible, co-insurance and co-payments from the insured group's comprehensive medical plan.

Thank you to our monthly sponsor.



BDS is a full service insurance brokerage agency offering a wide array of both Group & Individual healthcare products as well as Group Life & Ancillary Products. We also offer Medicare Supplements and Financial Service products including Annuities, Life Insurance, Long-Term Care and Disability Insurance.

***FREE BLOOD PRESSURE CHECKS!!**

Start the new year out right and come to the SWIAHU meeting early to have your Blood Pressure checked!

We will also be offering FREE heart healthy recipes.

SWIAHU 2009 YEAR IN REVIEW

The SWIAHU chapter has accomplished many things throughout the year! I felt it was fitting to remind all of our members what a great organization they belong to.

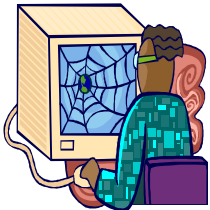
- WINNER of Chapter of the Year for the state of Indiana
- 11 hours of CE offered in 2009
- Representation at Capital Conference
- Representation at National Convention
- Two members participated in National Fly-in campaign to meet with House & State representative in Washington, DC
- 3rd Health Insurance Awareness Week, reaching 100's of community members, educating them on the value of the agent.
- 3rd year to be Silver Seal Certified.
- NAHU Website overview presentation.
- Special Legislative meeting for membership.
- 9th year for a very successful Golf outing.
- Raised over \$1500 through the 3rd annual Holiday Party Silent Auction. These monies will be donated to our charity IMPACT Health Ministries and HUPAC.
- Recruited one new member through NAHU's recruitment campaign.
- Recruited three brand new members outside of campaign.
- Two lapsed members rejoined.
- First year-long membership attendance prize presented (value of \$500).
- Representation of two local members on the State Board.
- Participation in Town Hall meetings regarding Health reform.
- Revamped the SWIAHU website.

As you can see, we have a **very** active chapter! The board works very hard to make sure you receive value from your membership. If you are interested in serving on the board, please feel free to contact me or any other board member. We would love your input!

I wish all our members a healthy, happy and prosperous 2010!

Carolyn Beck, SWIAHU President

SWIAHU Website revamped!



I am pleased to announce that a month's long process of updating your website has been accomplished and has been posted at www.swiahu.org.

In addition to a cleaner appearance, the revised website has some additional features including a generous amount of external links the membership might find useful. Of particular interest are links to several of NAHU's resource and member pages.

I have also incorporated a new BLOG (<http://swiahu.blogspot.com/>) which may be accessed from the "Links" drop down menu. This is added as it is one of the criteria for the Chapter Website Award. Members can access this site and can post to it any information in which they feel others might have an interest. The only requirement is to have a Google Account or an AOL AIM account. Both are free and easy to sign-up for.

I urge you and all of the members to explore the new website, and as always, if anyone finds a broken link or would like to see additional information available on your website, please advise Jill Ross, Media Chair (Jill.Ross@siho.org or 812 759-7413).

Yours truly,
The Webmaster

Legislatively speaking....



Dennis Woehler
Legislative Chair
Dennis.woehler@oldnationalins.com

There are so many legislative issues right now that it is almost overwhelming. We have COBRA subsidy extension, new HIPAA/ARRA regulations, Medicare cuts, and the pending healthcare reform legislation! By now we have all seen comparisons of the Senate and Congressional plans (if not a comparison is posted on the SWIAU website). A revised Senate bill is the most likely to pass. Below is an interesting breakdown of what is wrong with the plan. Please, please, PLEASE don't let up on your legislators. This isn't just bad for our industry, it is bad for the country.

10 NEW THINGS

That Make Harry Reid's Updated Government-Run Health Care Experiment Just As Bad As His Last One

1. **\$518.5 Billion In Tax Increases On Health Insurance, Small Businesses, And Medical Treatments.**
(Senate Finance Committee Minority Staff Review Of JCT And CBO Cost Estimates, 12/19/09)
2. **\$470.7 Billion In Total Cuts To Medicare And Medicaid Would Pay For Two New Unsustainable Entitlements.**
(Table 5, Douglas W. Elmendorf, [Letter To Senator Harry Reid](#), 12/19/09)
3. **Americans Still Won't See Benefits Of This Health Care Experiment Until 2014, But They Start Paying For It In 2010.** (Page 7, Douglas W. Elmendorf, [Letter To Senator Harry Reid](#), 12/19/09)
4. **According To Independent Actuaries In The Obama Administration, Overall National Health Spending Will Be Increased By \$234 Billion.** (Richard Foster, Centers For Medicare And Medicaid Chief Actuary, "Estimated Financial Effects Of The 'Patient Protection And Affordable Care Act Of 2009,' As Proposed By The Senate Majority Leader On November 18, 2009," [Centers For Medicare & Medicaid Services](#), 12/10/09)
5. **States Still Burdened With \$26 Billion In Unfunded Mandates From Medicaid That Would Force Them To Increase Taxes.** (Page 8, Douglas W. Elmendorf, [Letter To Senator Harry Reid](#), 12/19/09)
6. **The "Doc Fix" Provision That Would Add \$250 Billion To The Deficit Is Still Not Included In The Democrats' List Price For Their Health Care Experiment.** (Page 18, Douglas W. Elmendorf, [Letter To Senator Harry Reid](#), 12/19/09)
7. **A New Entitlement Program For Long-Term Care That One Democrat Senator Called "A Ponzi Scheme" Would Still Be Created.** (Table 5, Douglas W. Elmendorf, [Letter To Senator Harry Reid](#), 12/19/09; Shailagh Murray & Lori Montgomery, "Centrists Unsure About Reid's Public Option," [The Washington Post](#), 10/28/09)
8. **Taxpayer Dollars Would Fund Abortions.** (Sec. 1303, H.R. 3590, Manager's Amendment To The Amendment In The Nature Of A Substitute, "Patient Protection And Affordable Care Act," [Introduced 11/18/09](#); Chris Frates, "NRLC Opposes Nelson Amendment," [Politico's "Live Pulse" Blog](#), 12/19/09)
9. **Gives Vast New Authority To The Office Of Personnel Management To Administer Interstate Insurance Plans Even Though CBO Determined It Won't Lower Premiums.** (Pages 9, Douglas W. Elmendorf, [Letter To Senator Harry Reid](#), 12/19/09)
6. **An Even More Powerful New Medicare Commission Of Unelected Bureaucrats Would Ration Care.** (Pages 16-17, Douglas W. Elmendorf, [Letter To Senator Harry Reid](#), 12/19/09)

**2010 Capitol Conference
March 8– 10, Washington, D.C.
JW Marriott
Online registration fee is \$350**

Capitol Conference is a unique chance to sit down and share your knowledge with the people who make the laws that affect our profession and our clients.

DUES—What can I deduct on taxes?



Kevin Brewer
Treasurer/President-Elect
Phone: 812-469-7571
Kevin.brewer@anthem.com

It is time to start collecting all of those needed deductions for taxes. Did you know a portion of your NAHU dues are tax deductible?

IRS rules dictate that monies spent on lobbying costs cannot be deducted as a business expense. However a portion of your dues can be deducted.

For Southwest Indiana AHU members here is a breakout of deductions:

SWIAHU Dues:	\$45.00
ISAHU Dues:	\$26.00
NAHU Dues:	<u>\$146.25</u>

Total allowable dues: **\$217.25**

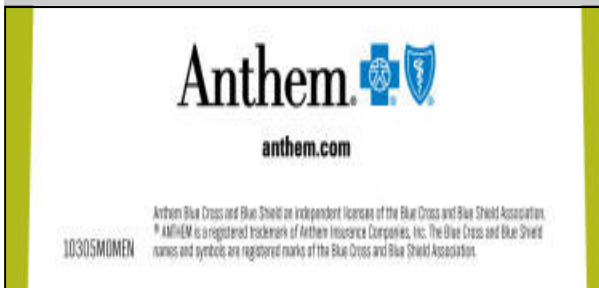
You may claim this amount on your 2009 tax returns as a business expense.

If you have any questions about this or questions regarding the SWIAHU financials, please contact me.

Thank you.

Kevin Brewer, Treasurer/President-Elect

Thank you to the newsletter sponsor!



We are looking for additional sponsors for our newsletter. Would you like to give your company exposure through our monthly newsletter and website at www.swiahu.org? If so, please contact us!

January – May, August – December

Business Card	3 ½ x 1 ½	\$ 100.00
Quarter Page	5 x 3 ¾	\$ 300.00
Half Page	10 x 3 ¾	\$ 600.00
Full Page	10 x 7 ¾	\$ 1200.00

Please contact Carolyn Beck for additional information at Carolyn.beck@siho.org or 812-759-7413

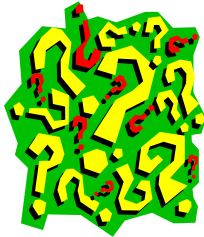
Mark your Calendars!
March 18th, 2010—2 hours of FREE CE credits at monthly member meeting!
Sponsored by: VSP

Members...Where are they now?



Tina Hazelip
Membership Chair
Phone: 812-450-2138
Tina_hazelip@deaconess.com

A new segment for the SWIAHU Newsletter in 2010 will be a section titled *Where are the now?* We bring this to you so you can keep track of members that switch employers or positions throughout the year. If you have recently changed positions and would like to have this information in the SWIAHU newsletter, please contact me.



WHERE ARE THEY NOW?

Candace Adye

Business Name: Universal American

Phone: (812) 205-8566

Email: cadye@universalamerian.com

Position: Senior Network Administrator—duties include building and maintaining a provider network in Southern Indiana counties for Universal American's "Today's Options" Medicare Advantage products. Candace will work with brokers and agents to educate about their product and services for seniors.

NAHU member benefits!

As a member of NAHU, you can take advantage of substantial savings from 31% to 88% off manufactures' list price on frequently purchased items. You will also receive a 5% discount on over 12,000 products in the net priced catalog in addition to discounts on certain ImPress print and document services

The OfficeMax Advantage Program offers NAHU members:

- Exclusive member pricing on supplies, furniture, print services and technology
- Easy Online ordering through OfficeMax Solutions
- Free delivery on in-stock orders over \$50
- No-hassle returns

Take advantage of NAHU OfficeMax Partner Advantage Program with easy online ordering:

Visit: www.officemaxsolutions.com

Username: 0665322

Password: omax1

Your NAHU username and password are required to receive member discounts via online orders

Member with 20 or more employees call 1-800-248-6343 to request more information on setting up your account.

This is a great way to get quality office products and services at special member prices. Plus it's easy to use...just order online, and get free shipping (orders over \$50)

Award Criteria—Submitted by Elizabeth Trent, SWIAHU Award Chair



Elizabeth Trent
Award Chair
(812) 471-4252 ext 10004
etrent@humana.com

Happy New Year!! We are actually coming in to the finally months to submit our binder for the 2009-2010 Pacesetter Award. For January, I will be reviewing all of the collected documentation to determine what is missing. I will also organize the binder and begin to print out what is needed. Just to reiterate, the Pacesetter Award honors local chapters for outstanding achievements and excellence in serving their members. In the previous newsletter, I covered

membership and how important this category is for our association.

For this month, I will cover the importance of attending NAHU Events. There are 6 areas where we can receive points for a maximum of **520** points.

The areas are:

1. Credentialed delegates representing the chapter at NAHU Convention - 25 points per attendee up to a mix of 75 pts.
2. Additional registered attendees at NAHU Convention - 5 points up to a max of 50 pts.
3. Legislative Chair attending Capitol Conference - 75 points (max 75 points).
4. Additional registered attendees at Capitol Conference - 5 points up to a max of 50 points.
5. Registered attendees at regional meeting - 20 points up to a max of 120 points.
6. President-elect attended NAHU Leadership Program at Capitol Conference - 150 points (max 150 points)

We did very well in this category receiving points for almost all area!

Additionally, I want to take this opportunity to recognize our 2009 Award winners:

Brenda Rehl, St. Mary's Medical Center, for winning Chapter member of the year.
Chris Barthel, Barthel Agency, for the 2009 LPRT Eagle category.
Marlene Bowen, Merhringer & Associates, Triple Crown Award
Jane Haag, Haag Insurance Services, Triple Crown Award

Don't forget to check out the pictures from our **Award ceremony** held during the Holiday party at www.swahu.org.

Thank you to local businesses!



Jane Haag
Public Service Chair
812-477-7100
jhaag@evansville.net

This year we were able to raise over \$1500 to help support our local charity, Impact Christian Health Ministries.

Please remember to thank the following local businesses throughout the year by utilizing their various services... **pay it forward!**

Thank you to our donors for their generous support!

Acropolis All American Car Wash * Anchor Industries * BDS * Bonefish Grill *Buffalo Wild Wings * Casino Aztar * Chopstick House *CiCi's Pizza * Cork & Cleaver * Dave's Sport's Den * Delege's* Delta Dental * DHP * Donut Bank * E1 Sports & Apparel * Eagle Valle Golf Course * Elizabeth Trent * Encore * Fazoli's * First Ave. Car Wash * Fox & Hound * Gerst Haus * Golden Corral * Grandy's * Hacienda * HM Insurance * Holiday World * Hooters * HRI * Humana * Kelly Endsley * Key Benefits * Kirlin's Hallmark * LongHorn Steakhouse * McDonald Golf Course * McDonalds * Meringer & Associates * Mutual of Omaha *New Beginnings Hair Salon * Old Mill * Reliance Standard * Rick A Jay Cleaners * RiRa's * Roca Bar * Rogers Benefit Group* Salad World * SIHO * Snodgrass Floral * St. Mary's for Women * Taco Tierra* UHC * Union Central * UNUM *Welborn Health Plans * * Western Ribeye *Working Distributors –Budweiser * Zeidlers

Calendar of Events:

By: **Brenda Rehl, Program/Education Chair**

January 21, 2010

Monthly Member Meeting

Topic: **Medical Expense Reimbursement Plans**

Speaker: **Chris Johnson**

Location: **Black Buggy Restaurant**

Sponsored by: **BDS**

***Free Blood Pressure Checks provided prior to mtg.*

February Meetings

Strategic Planning Meeting

February 5th, 2010

Location: **Carolyn Beck's house**

200 Springhaven Drive

Time: 12:00–5:00

Monthly Member meeting

February 18th, 2010

Speaker: **TBA**

Location: **Black Buggy Restaurant**

MACH Meeting

March 18th, 2010

Speaker: **Linda Stevens**

2 FREE Hours of CE!

Sponsored by: **VSP**



Welcome New Members!

**Brian Hettmansperger—Union
Central**

**Marcia Oyster—HM Insurance
Kevin Moore—Schultheis
Insurance**

Welcome Back!

**Steve Moore—Schultheis
Insurance**

Greg Belloat—Meritain

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

2009-2010 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

Public Service Chair...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**