



SWIAHU News

December 2010



Southwest Indiana Association of Health Underwriters
www.swiahu.org

**Please plan to attend SWiAHU's Annual...
Holiday Party and Silent Auction!**
Date: December 16th, 2010
Time: 4:30—7:00
Location: Acropolis
Details regarding the fabulous items up for bid are listed on page 3

Thank you to our monthly sponsor!



Anthem Blue Cross and Blue Shield is pleased to be the sponsor of the 2010 December Holiday Party and Silent Auction for SWIAHU. Anthem is pleased to support such a great organization. We thank the local agents for their continued support and look forward to working together in 2011.

Inside this issue:
 *Thank you to our Sponsor * Message from the SWIAHU President * Legislative Update * Holiday Party and Silent Auction update * Membership Contest * Meeting Reminders * Anniversaries * BOD listing * HUPAC form * Membership Application * Where would you be without NAHU flyer

**SWIAHU...Your AWARD WINNING Chapter of NAHU!
Don't miss out on the excitement...join us at the next member meeting!!!!**



**ISHAU
CHAPTER OF
THE YEAR
2008-2009**

**PACESETTER
AWARD
WINNER
2009-2010**

Message from SWIAHU President, Kevin Brewer



Kevin Brewer
President
Kevin.brewer@anthem.com

SWIAHU Qualifies for Silver Seal of Certification

The National Association of Health Underwriters (NAHU) is proud to announce that the Southwest Indiana Association of Health Underwriters has qualified to receive the Silver Seal of

Certification.

NAHU's Chapter Certification Program is an ongoing program that recognizes excelling chapters all year long. Recognition is based on criteria satisfaction in various areas. To earn the Silver Seal of Certification chapters must satisfy at least six of nine criteria. Once a chapter satisfies six of the nine criteria it will automatically receive the Silver Seal of Certification.

“The Silver Seal of Certification is bestowed upon chapters that have demonstrated developmental excellence in there area, nationally and in the health care industry,” said NAHU CEO Janet Trautwein. “The volunteers in the Southwest Indiana Chapter met our expectations and far exceeded them.”

I am very proud to say that SWIAHU has been awarded this honor for the 4th year in a row. This recognition is possible through the dedication and hard work from our volunteer board and membership.

Legislatively speaking...



Dennis Woehler , RHU, REBC, LUTCF
Legislative Chair
Dennis.woehler@oldnationalins.com

The interim Medical Loss Ratio requirements have been released by the HHS. While direct medical payments and wellness initiatives are included, things like network negotiations, administrative costs, and agent commissions are not included. So supposedly, starting

2011 any company that does not meet the loss ratio of 80% small group and 85% large will have to provide rebates to the payer of the insurance. There are of course loopholes in this law, so we will have to wait for 2012 to see how it actually works.

Have a great Holiday season everyone!



Holiday Party Silent Auction update!



Jane Haag
Public Service Chair
Holiday Party Chair

SWIAHU's sponsors have once again blessed our organization with some fantastic silent auction items. SWIAHU is so thankful for the support of all these donators. As many of you know most of our proceeds from the silent auction benefit Impact Christian Health Center in Evansville. By bidding on

SWIAHU's silent auction items you can be a hero to someone you will probably never meet but someone who will remember your generosity forever. You have the power to change a life, so please come out and support the SWIAHU silent auction on December 16, 2010 at the Acropolis. See you there beginning at 4:30 p.m. Come join in the Christmas spirit!

Listed are the donors thus far:

All American Carwash
 Acropolis
 Anchor Industries
 Andrea Rietman, Scentsy
 Assurant Worksite Marketing
 BDS
 Bonefish Grill
 Budweiser Working Distributors
 Casino Aztar—Stay at LeMarigot with 2 breakfast buffet at the Temptation Restaurant
 Chopstick House
 CiCi's Pizza
 Chopstick House
 Cork N. Cleaver
 Dave's Sports Den
 Deaconess Health Plans
 Don's Cleaners
 Donut Bank
 E1 Sports & Apparel
 Eagle Valley golf Course
 Escalade Sports—Soccer Table—\$200 value
 Fazoli's west
 First Avenue Car Wash
 Fox & Hound
 Gerst Haus
 Golden Corral West
 Hilltop Inn
 HM Insurance Group
 Holiday World Splashin Safari
 Hooter's
 HRI
 Humana
 Key Benefit Administrators
 Kirlins Hallmark
 Longhorn Steakhouse
 McDonalds' Golf Course
 Meringer & Associates
 Penny Johns
 Reliance Standard
 Renaissance Dental
 Rick a Jay Cleaners
 Scentsy
 SIHO Insurance Services
 Snodgrass Florist
 St. Mary's Health System

SPECIAL INCENTIVE!!!

All active members with SWIAHU will have their name entered for the door prizes

We will have 4 \$25 cash door prizes drawn every 30 minutes.

You must be present to win.

Can you believe it!!! You have an opportunity to bid on some great gifts, a chance to win cold hard cash, eat some great food and enjoy time with friends!

All while supporting SWIAHU and Impact Christian Health Ministries!

CONTINUED

Taco Tierra
 The Great Frame Up
 The Women's Hospital
 Tracy Zeller Jewelry
 United Healthcare
 Universal American
 Union Central
 Western Ribeye
 Women's Hospital—Massage for Women's Health
 Welborn Health Plans
 Zeidlers
 Ziedlers Florist

Membership updates



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

Membership Contest still in full swing!

NAHU is pleased to announce a national membership recruitment campaign. Beginning October 1, any new or reinstating **annual** member who joins between October and December 2010 will have their dues paid through 2011. Essentially they are getting one to three months of free membership, depending on which month they join. The earlier they join, the better the offer!

New or reinstating **monthly bank draft** members who join between October and December 2010 will have their membership dues waived at the end of 2011 according to the schedule below.

Monthly bank draft waive schedule:

Members who join in October and November 2010 will not be drafted in November and December 2011. December 2010 new members will not be drafted in December 2011.

Eligibility:

Completely new or reinstating members are eligible for the promotion. Members are eligible to reinstate their membership once they are 90 days past their renewal date. Members who are billed but not paid or are paying their dues late are not eligible for this promotion.

If you have questions, please feel free to contact me.

Also you may contact Melanie Gibson, Director of Membership, at mgibson@nahu.org or (703) 276-3811.

SWIAHU is also offering a special Membership contest that will coincide with NAHU's program. This is a win-win for everyone. You win by getting a special gift and a chance to win a \$100.00. The member wins by receiving free monthly dues for 1-3 months!

If you are a insurance professional or know an insurance professional they should be a member. NAHU has made a tremendous impact with the Health Care Reform legislation. Your monthly dues are a small price to pay for the protection

SWIAHU Membership Contest !!!

Refer a new member to SWIAHU during December and you will be entered for a chance to win a grand prize of \$100.00 cash!!! All members who refer a new member will also receive a \$25.00 gift card!

With NAHU's membership recruitment campaign, your new recruit who joins between October and December 2010 will have their membership dues waived at the end of 2011!

Don't forget, as of January 1, 2011, NAHU is increasing its annual dues so this is an excellent time to join having an opportunity to receive a few months free!

Please contact Tina Hazelip at 812-450-2138 or Tina_Hazelip@Deaconess.com for details.

	AWARD WINNING!
www.siho.org	SIHO is your one-stop shop for complete group
	Call us to learn more:
 Gold Status Workplace	888-843-1312
 Fit Friendly Company <i>Learn and Live...</i>	

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**We know you have questions
 about Medicare!**
We have the answers for you.

**UNIVERSAL
 AMERICAN**
A Healthy Collaboration™

Today's Options® PPO is a Medicare-approved PPO plan offered by the following organizations that contract with the Federal government: American Progressive Life & Health Insurance Company of New York and The Pyramid Life Insurance Company, members of the Universal American family of companies.

Newsletter sponsor opportunities!

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 2	\$ 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 Communication's Chair for additional information at Carolyn.beck@siho.org or 812-759-7413



Talva S. Parker
 Assistant VP Group Sales & Marketing
 (877) 266-6767 Ext 8695
 Email: tparker@kclife.com
www.kclgroupbenefits.com

Kansas City Life Group Benefits offers a full line of ancillary products including: Life, Long Term Disability, Short Term Disability, Dental and Vision. Employers with groups as small as two can find the right coverage at affordable prices.

Calendar of Events:

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

Please attend!
Holiday Party
Where: Acropolis
Time: 4:30– 7:00
December 16th, 2010
Sponsored by:
Anthem

We have some wonderful Silent Auction
 Items lined up so you want to make sure
 You attend this annual Holiday Party!

January Member Meeting
January 16th, 2011
Location: TBD

If you have ideas or suggestion for
 member meetings, please contact me!

Brenda Rehl
brehl@finsvcs.com
812-422-4000 ext 307

Celebrating NAHU Anniversaries!

Chad Decker, 6 years -
 Insuring Resources

Roger Garrett, 7 years -Insurance
 & Business Planning

Jeff Hinson, 6 years - K & H
 Benefits

Steve Moore, 1 year - Schultheis
 Insurance Agency

Kevin Moore, 1 year - Schultheis
 Insurance Agency

Richard Noelle, 9 years - ABA In-
 surance Services

Zane Skiles, 12 years - Anthem

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

www.nahu.org/awards-lprt.cfm

Also see attachment at the back of the newsletter

2010-2011 Board

President.....Kevin Brewer
 (812) 469-7571
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 President-Elect/Membership
 Tina Hazelip
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 Secretary...Jane Baxter
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 Treasurer...Candace Adye
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Legislative....Dennis Woehler
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 Communication....Carolyn Beck
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 Media Relations...Jill Ross
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 Programs/Education...Brenda Rehl
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Membership Retention & PAC
 Roger Garrett
 (812) 474-1218 ext 219
r_garrett@insbusplan.com
 Public Service Chair...Jane Haag
 (812) 477-7100
jhaag@evansville.net
 At-Large...Christ Barthel
 (812) 386-7727
chris@thebarthelagency.com

Association financials available upon request; please contact our Treasurer, Candace Adye



**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

Health Insurance Agents & Brokers Where Would You Be *without NAHU?*

Putting your membership dues to good use is our top priority. We are the only association working solely on behalf of health insurance agents, brokers and benefit professionals. We are your professional association and we provide legislative advocacy, education, information resources, member recognition and member-only benefits.

With NAHU representing the industry, policymakers have addressed many issues the health care reform bill promised to create:

- Allowing health insurance agents and brokers to sell private coverage both inside and outside of the new exchanges.
- Preserving private insurance plans as the predominant source of coverage, without the creation of a government-run public health insurance plan.
- Working with the National Association of Insurance Commissioners (NAIC) and policymakers to acknowledge the value our members and the need to preserve your role in the health insurance system.



“As the standards for implementing national health reform are being developed, it is essential that they recognize and protect the indispensable role that licensed insurance professionals play in serving consumers.”

—NAIC Resolution

With NAHU working with key policymakers, your dues dollars continue to support our role as the voice of the industry:

- Creating a joint task force with the NAIC and the Dept. of Health and Human Services (HHS) to address agent compensation and medical loss ratio (MLR).
- Working closely with Congress and the administration on the development of the new web portal for consumers to shop for health insurance.
- Working directly with the NAIC and providing guidance as states establish their exchanges.

With NAHU programs, you have access to member-only benefits:

- **Education:** State and local chapters provide educational opportunities that keep you abreast on trends, new products and policy changes. These meetings also provide opportunities for you to form useful relationships to better your business.
- **Information Resources:** With www.nahu.org, *HIU* magazine, timely newsletters and broadcast emails at your fingertips, you'll always have access to the most current industry information.
- **Discounts:** Form an exclusive agreement with Marsh Affinity Group for Agent Preferred E&O insurance to discounts on shipping, conference calling and other business communication needs, NAHU offers you opportunities to save money on the items and services you need to operate your business.

Without NAHU, the health insurance agent and broker would be left alone to deal with the ever-changing regulations and reform. NAHU is your partner during this turbulent time and will provide you with everything you need to continue growing your business and having a successful career.

The National Association of Health Underwriters represents more than 100,000 professional health insurance agents and brokers who provide insurance for millions of Americans. For more information, visit www.nahu.org.



