



SWIAHU News

January 2011



Southwest Indiana Association of Health Underwriters
www.swiahu.org

New Location for SIWHAU meetings!
Gattitown—Party Room #3
Date: January 20th, 2011
Time: 11:30—1:00
Lunch and social time from 11:30 –12:00

Special Check presentation to: Impact Health Ministries
Check is SWIAHU's donation from Silent Auction proceeds.

NOTE!!! 5— Door Prizes will be given away for those attending.
Don't miss out on your chance to win a prize!

Monthly Speaker Topic: Healthcare Reform Updates!

Zane Skiles began his career at Anthem Blue Cross and Blue Shield in 1986 after working in the employee benefits market for four years. His professional specialties include employee benefit planning, health improvement and wellness strategies, self-funded health care, flexible benefit plans, group and voluntary benefits.

Zane's success can be attributed to his focus on the client. He graduated from Butler University with a Bachelor of Science in Business Administration. Along with his many professional designations (CHC, REBC, CLU), he is also a member of the National Association of Health Underwriters, the National Association of Insurance and Financial Advisors, and the Society of Financial Service Professionals.

Inside this issue:

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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

As we begin 2011, I would like to say thank you to all who are involved with SWIAHU. We have a great chapter and a great board. Thank you for being a part of this organization.

I realize this newsletter is distributed to a few who may not be members or who have been a member in the past. If you are not currently a member, we encourage you to check out the benefits of becoming a member. NAHU is a great organization that works daily on behalf of the insurance professional. If you receive this newsletter and you are not a member and would like to join SWIAHU, please contact our membership chair, Tina Hazelip. You will find her contact information at the end of this newsletter. I assure you, you will not be disappointed!

Capitol Conference will be on February 14-16. As a member, this conference would be a great opportunity to see first hand the benefits of being a member of NAHU. If you can attend, I would highly encourage you to attend. Please check out the registration information at www.nahu.org.

Things are rapidly changing in the health insurance industry. SWIAHU and NAHU are here to help. If you have any questions, feel free to contact any of the board members.

We look forward to seeing you on January 20th at Gattitown for our first meeting of 2011.

Legislative updates



Dennis Woehler
Legislative Chair
Dennis.woehler@oldnationalins.com

Well folks, it's a new year and new government—both state and national. Everyone by now has heard about an attempt to repeal the Healthcare law. I'll be attending CAP Conference in February and will report more after my return. In the meantime, there is a lot going on in our

state. Did everyone know that our State Association has a lobbyist? His name is Dan Seitz, and he is a very sharp individual. We are fortunate to have a lobbyist of his caliber on our team. I have attached his summary (page 8) of the start of the 2011 session for the Indiana assembly. There are many issues old and new that have already been introduced. You should find his summary quite interesting. It is apparent on both the state and national level that 2011 will be a year of change.



Many Thanks!



Jane Haag
Public Service Chair
jhaag@evansville.net

SWIAHU would like to thank each of these donators for their generous gift to our silent auction. . Our auction was a huge success, and this would not have been possible without their generosity. I would like to thank my committee Candace

Adye, Beth Deters, Brenda Rehl...superb job girls. Thanks also to Jill Ross Dear, Carolyn Beck and Tina Hazelip whose assistance was greatly appreciated at the event. Most of all SWIAHU would like to thank each person that attended our auction. Your personal commitment was incredibly generous and helped us to reach our goal this year. Through your support you are truly making a difference in people's lives at Impact Christian Health Center.

Please join us at the member meeting on Thursday, January 20th as we present a check to Jackie Duff from Impact Christian Health!

Acropolis
Acapulco Newburgh location
All American Carwash
Anchor Industries
Archie & Clyde's
Assurant Worksite Marketing
Black Buggy
BDS
Bonefish Grill
Casino Aztar
CiCi's Pizza
Chopstick House
Cork N. Cleaver
Dave's Sports Den
Deligges
DHP
Don's Cleaners
Donut Bank
E1 Sports & Apparel
Eagle Valley golf Course
Encore
Escalade Sports
Fazoli's west
First Avenue Car Wash
Fox & Hound
Fort Dearborn Life
Gerst Haus
Golden Corral West Side
Golden Corral East Side
Grandy's East Side
Grandy's West Side

Hacienda
Hilltop Inn
Holiday World & Splashing Safari
Hooters
HRI
Humana
Impulse Hair & Day Spa
Key Benefit Administrators
Kirlins Hallmark
LongHorn Steakhouse
McDonalds' Golf Course
McDonlads' on Burkhardt
Meringer & Associates
Penny John's
Reliance Standard
Renaissance Dental
Rick A Jay Cleaners
Rogers Benefit Group
Scentsy
SIHO
Snodgrass Floral
St. Mary's for Women
Taco Tierra
The Bar-B-Q Barn
The Great Frame Up
The Women's Hospital
Tracy Zeller Jewelry
UHC
Union Central
Universal American
UNUM
Western Ribeye
Working Distributors
Welborn Health Plans
Ziedlers

Membership updates



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

Membership Updates!

Membership dues for 2011 have been increased to \$355.00 annually. However, please keep in mind the tremendous value that your NAHU membership brings. Listed below are just a few benefits you receive through your NAHU membership:

- You automatically receive membership in the Southwestern Indiana Association of Health Underwriters (SWIAHU), Indiana State Association of Health Underwriters (ISAHU) and National Association of Health Underwriters (NAHU).
- NAHU is the most effective voice in the health insurance industry. Legislators are now calling NAHU for advice on legislative issues.
- NAHU spends over \$1 million a year on YOUR behalf on legislative issues.
- NAHU, ISAHU and SWIAHU keep you informed on a monthly basis via email on legislative issues and updates.
- Continuing Education - SWIAHU offers the highest quality education at the lowest possible price.
- NAHU membership guarantees you access to the most current information about the future of the health insurance industry.
- Networking - Monthly membership meetings provide you the opportunity to network with other health insurance and employee benefit professionals.
- Industry protection - The combined efforts of NAHU, ISAHU and SWIAHU offer you incredibly strong representation at the state and national levels. The strength of 18,000 members nationally guarantees us access to Capitol Hill.

We encourage you to get involved and stay involved!

 <p>www.siho.org</p>   <p>Gold Status Workplace</p>  <p><i>Learn and Live...</i></p> 	<p>AWARD WINNING!</p> <p>SIHO is your one-stop shop for complete group</p> <p>Call us to learn more: 888-843-1312</p>
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Today's Options® PPO
Medicare Advantage Health Plans

**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.

Education Update!



Brenda Rehl
 Education Chair
Brehl@finsvsc.com

As the SWIAHU Education Chair, I work to provide you with CE credits necessary for your licensure. Each year I will work to bring you 10 hours of CE which will provide you with 1/2 of your 2 year requirement. Therefore if you maintain your membership you will be able to get the required 20 hours of CE through SWIAHU! Most CE classes that SWIAHU offers are free to you. We typically have a

special CE class in the summer that consists of 4-5 hours of CE. When we offer several hours of CE at once, we try to keep the cost as low as possible. I can't think of a better value than the one you get through your NAHU membership.

If you have suggestions or ideas for CE classes, please let me know. You may reach me via e-mail or by phone at: 812-422-4000.


K-C-L GROUP
 BENEFITS

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*

NEW LOCATION!!!!

January Member Meeting

Date: January 20th, 2011

Location: Gattitown Party Room #3

Time: 11:30–1:00

Topic: Healthcare Reform updates

1 hour FREE CE at February Meeting

Date: February 17th, 2011

Topic: Dental Benefits in America

Speaker: Mark Roger

Sponsor: Delta Dental

Location: Gattitown—Party Room #3

March Meeting

Date: March 17th, 2011

Sponsor: Encore

Location: Gattitown—Party Room #3

Please mark your calendars and plan to attend these meeting!

WELCOME!

Our newest member is....

Janet Burnett—Welborn Health Plans
SWIAHU welcomes you!!

Celebrating NAHU Anniversaries!

Chris Barthel—The Barthel Agency
12 years

Tom Gorgen—Schuletheis Insurance
12 years

Jane Haag—Haag Insurance Services, Inc
12 years

Steve Theising—Insurance & Business
Planning - 11 years

Marlene Bowen—Mehring & Associates
7 years

Marilynn Allen—Total Benefit
Solutions, LLC—6 years

Elizabeth Trent—Humana
6 years

Greg Beloit—Mertain Health
1 year

Thank you for your support!

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

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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.

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Legislative Report

January 14, 2011

INSURANCE EDITION

VOLUME X, NUMBER 1

In This Issue

- General Assembly Overview
- IDOI Bill Filed
- LTC Insurance Commissions
- Employer Owned Life Insurance Limitation
- Healthcare Reform
- Indiana Opt Out of PPACA
- Limit on Insurer/Provider Communication
- More Health Insurance Initiatives
- Texting Ban
- New House Chair Will Be Busy
- Asbestos Statute of Limitations
- Seat Belt Defense

Bill Track

To view full information on referenced bills click on bills below:

HB 1015 LTC Insurance Commissions

SB 160 Employer Owned Life Insurance Limitation

HJR 11 Indiana Opt Out of PPACA

SB 178 Limits on Insurer/Provider Communication

HB 1062 Basic Health Insurance

HB 1080 Open Access

SB 65 Assignment of Benefits

SB 92 Texting Ban

HB 1023 Insurance Proceed Set Aside

GENERAL ASSEMBLY OVERVIEW

Republicans experienced a huge success in the November elections. There are twenty-five new Republicans in the General Assembly. In the Senate, Republicans expanded their majority picking up four additional seats to reach 37. The 37-13 margin pushes the Senate GOP well beyond the 34 vote quorum proof majority mark meaning Democrats are not needed on the floor to conduct business. The Indiana House flipped to a Republican majority from 48-52 to 60-40.

The 2011 Indiana General Assembly began with rare and surprising bipartisanship spirit as Speaker Brian Bosma (R-Indianapolis) announced on Organization Day the appointment of two Democrat committee chairmen. Representative Steve Stemler (D-Jeffersonville) is the Chairman of the House Commerce, Small Business and Economic Development Committee and Representative Chet Dobis (D-Merrillville) is the Chairman of the newly-created House Select Committee on Government Reduction. The first day of session on January 5th put into question the bipartisan atmosphere.

As commonly done in past sessions, Speaker Bosma handed down the first House Bill List *en masse*. Democratic leader Pat Bauer (D-South Bend) challenged this move by citing House Rule 115 which states: "The reading of each bill by number, title and author and committee reference shall be the introduction and first reading. The first reading of a bill is for information."

House Rule 115 has rarely if ever been cited let alone enforced, including by former Speaker Bauer. However, House Rule 116 further states that a member can object to a bill on first reading and force a vote on the House floor for an opportunity to kill it from the start. Bauer's real goal: force a vote on HB 1028 which contains the highly controversial employee right to work legislation. The Republicans overrode Bauer's challenge and HB 1028 moved on to the House Committee on Employment, Labor and Pensions.

The Senate began with a much smoother start than the House given the bulletproof Republican supermajority. Senate Committees begin full-swing on Monday morning.

Legislation will continue to be filed until the House deadline on Tuesday, January 11th and the Senate deadline on Thursday, January 13th. Undoubtedly the most important piece of legislation this session is the state budget. The House Ways & Means Committee has already begun discussions on this important issue. This week a bit of good news was announced with the Budget Agency's December revenue report which

HB 1024 Notice of Foreclosure to Insurers

HB 1025 Public Official Bonding

HB 1027 Policy Change Notice

HB 1031 UI & UIM Coverage

SB 100 Asbestos Statute of Limitations

HB 1044 Seat Belt Defense

Useful Links

House Committee Schedule

Senate Committee Schedule

Contact Your Legislator

Indiana Register

Contact Us

111 Monument Circle
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Indianapolis, IN 46204
317-684-5400
www.bosepublicaffairs.com

displayed \$42.5 million over the updated revenue forecast.

Governor Mitch Daniels will give his seventh State of the State address on Tuesday, January 11 while Chief Justice Randall Shepard will deliver the State of the Judiciary on Wednesday, January 12th.

Redistricting, the state budget, public education reform, and various health care bills in response to federal health care reform are the major issues poised to make this a fast-paced session from the beginning.



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Get timely updates on the legislative session by following the Bose Public Affairs Group on Twitter @BosePAG or visit <http://www.twitter.com/bosepag>

IDOI BILL FILED

They say that the third time is a charm. If that is true, this will be the year that Commissioner of Insurance Steve Robertson will see the IDOI bill dealing with everything from corporate governance matters necessary for accreditation to conformance to HIPAA and the PPACA. Interestingly, each year the bill has been introduced, it has been done so by a different commissioner. Jim Atterholt was the original author, followed by Carol Cutter in year two.

AILIC has a number of items folded into this year's version of the bill including language dealing with "netting" and limited purpose subsidiary life insurance companies. While the bill is now in the hopper, we have yet to identify its bill number or obtain a complete copy. We should have that available next week.

LTC INSURANCE COMMISSIONS

Rep. Jerry Torr (R-Carmel) has filed a bill which removes the current limitation on producer commissions for long term care insurance. We have not had the opportunity to discuss the origin of **HB 1015** with Rep. Torr as of this writing, but will be doing so next week. Early industry reaction appears positive.

EMPLOYER PURCHASED LIFE INSURANCE LIMITATION

SB 160, authored by Sen. Frank Mrvan Jr. (D-Hammond), seeks to address the so-called "Walmart" case where the company was purchasing significant

amounts of insurance on the lives of janitorial level employees without their knowledge. His primary intent is notice. He is less sure about seeking to limit the amount of coverage. We will be following up with him further following legislative committee input next week.

SENATE TO CONSIDER HEALTH REFORM COMPLIANCE LEGISLATION

Senator Pat Miller (R-Indianapolis) has filed legislation to bring Indiana insurance law into compliance with changes made by the passage of federal Patient Protection and Affordable Care Act. The bill specifically amends Indiana insurance law to conform with changes made to coverage effective September 23 including coverage for dependents to age 26, bans rescission and eliminates preexisting conditions for children under the age of 19. The legislation brings into compliance the state Medicaid program with new eligibility requirements and grants flexibility to the Family and Social Services Administration to accommodate changes in the Medicaid program and the state's Healthy Indiana Plan. The legislation has been filed but is not yet available to the public. For a copy of the legislation, contact Mike O'Brien at mobrien@bosepublicaffairs.com.

RESOLUTION SEEKS STATE OPT OUT OF HEALTH REFORM

A Senate Joint Resolution filed by Senator Dennis Kruse (R-Auburn) would amend the constitution to allow the state to opt out of federal health care reform. **SJR 11** would need to pass two separately elected General Assemblies before it would be placed on the ballot for consideration no earlier than 2013. While it doesn't stand much of a chance of ultimate passage, the bill reveals the position of many legislators on the issue of federal reform in the Republican-dominated legislature. Hostility toward health care reform in general among legislators could have a detrimental political impact on Sen. Miller's efforts to amend Indiana statute and plan for implementation of the new health care law.

BILL SEEKS TO RESTRICT INSURER COMMUNICATION

A bill filed by Sen. Pat Miller (R-Indianapolis) seeks to restrict the ability of insurance companies to contact physicians, pharmacists and members for the purpose of substituting a drug, device, or method of treatment. **SB 178** was filed due to a concern by Sen. Miller that a pharmacy benefit manager was excessively contacting patients and providers regarding a substitution. This bill seeks to address those extreme situations but seems broad in its attempt to restrict communication between insurance companies, their members and providers.

MORE OF THE SAME AS PAST LEGISLATION FILED IN 2011

Though the session is only one week old, familiar pieces of legislation have already been filed. Among them include:

- **HB 1062 Basic health insurance coverage** – Rep. Tim Brown (R-Crawfordsville), the new chair of the House Public Health Committee, has reintroduced this bill that allows insurers to offer policies that do not include state coverage mandates. These plans are likely out of compliance with PPACA's requirement that all insurance policies include essential benefit coverage, though recently HHS has provided waivers to states that allow insurers to offer basic health insurance policies.
- **HB 1080 Health plan access to providers** – Rep. Peggy Welch (D-Bloomington) has reintroduced legislation that would ban certain provisions in insurance contracts. The bill would allow providers to choose which patients they accepted on a rolling basis, rather than open or close their practice to all patients regardless of their contracted payer.
- **SB 65 Out of network health provider payments** – Sen. Beverly Gard (R-Greenfield) has reintroduced the so-called assignment of benefits legislation for the 8th straight session. The bill requires insurers to pay out of network providers directly.

TEXTING BAN ON DOCKET

Proponents of a ban on texting get a big boost with Sen. Travis Holdman's **SB 92**. This Republican from Markle, Indiana has already risen in standing in the Senate even though he has yet to serve a full term because of serious mien and intelligence to go with. Thus, one may assume that this issue will have serious legs this year.

NEW HOUSE CHAIR WILL BE BUSY

The new Republican chair of the House is Rep. Matt Lehman (R-Berne). A successful insurance agency owner, he will bring needed expertise to the table. In addition to the IDOI Omnibus bill which he is authoring this year, he has a number of issues he wants addressed:

- **HB 1023** Provides that the law requiring an insurer to set aside for local government part of the proceeds from insurance covering a building damaged by a fire or explosion applies to a consolidated city and its county and to any county or municipality that has adopted the unsafe building law by ordinance. (Currently, the insurance proceeds set aside law applies only to certain cities.) Revises current language concerning an insurer's duty to provide notice about the insurance covering a building to the governmental unit in which the building is located. Repeals a definition rendered unnecessary by the act.
- **HB 1024** Requires an insurer to provide a written notice of policy cancellation to the named insured at least 20 days before canceling a policy covering residential property if the insurer has received a

copy of the complaint filed in the foreclosure action concerning the insured property. Requires the creditor in a residential property foreclosure action to send a copy of the complaint to the insurance company of record.

- **HB 1025** Removes language requiring an annual coverage amount under an individual surety bond filed by a public official.
- **HB 1027** Removes a requirement that the insurance producer's name be included in a written notice to the insured concerning a change in a policy covering residential property.
- **HB 1031** Exempts coverage for certain motor vehicles used for business purposes in connection with a commercial policy of property and casualty insurance from the law requiring an insurer to make available uninsured and underinsured motorist coverage.

ASBESTOS STATUTE OF LIMITATION ATTACK CONTINUES

Sen. Tim Lanane (D-Anderson) brings back the controversial Indiana Trial Lawyer Association (ITLA) backed attack on the current statute of limitations from last session in the form of **SB 100**. The bill provides statutes of limitations for causes of action for occupational disease, deficiencies in the design, planning, supervision, construction, or observation of construction of an improvement to real property, and product liability when the cause of action is based on an exposure to a hazardous substance. It provides for a one year period, ending July 1, 2012, to file an otherwise time-barred cause of action based on an exposure to a hazardous substance.

SEAT BELT DEFENSE SOUGHT

Rep. Jerry Torr strikes back at the ITLA with HB 1044. Among other things, the bill repeals: (1) provisions specifying that the failure to comply with the laws concerning safety belt and child passenger restraint system use does not constitute fault or contributory negligence; and (2) a prohibition against the admission of evidence of the failure to comply with the law concerning safety belt use in civil actions to mitigate damages.

For more information



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