

# SWIAHU News

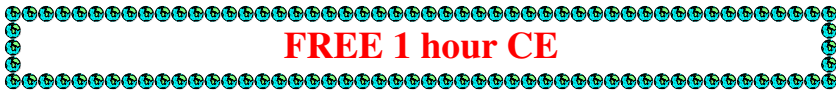
February 2011



Southwest Indiana Association of Health Underwriters

**Monthly Meetings !**  
**Date: Thursday, February 17th, 2011**  
**NEW LOCATION—Gattitown Party Room #3**  
**Time: 11:30 a.m. registration & lunch**  
**12:00 p.m. Meeting begins**  
*Special Check presentation to Impact Christian Health*  
**NOTE - We will have 5 door prizes to give away as attendance prizes!**  
**Don't miss your chance to win!!!**

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**FREE 1 hour CE**

**CE Topic: Dental Benefits in America**  
**Presented by: Mark Rodgers, Sr. Account Executive**

**Thank you to our monthly sponsor!**



Delta Dental is America's largest, most experienced dental carrier. As the marketplace leader, we deliver unmatched quality and value in our programs and services. We provide millions of Americans with affordable access to oral health care by offering innovative and cost-effective products that meet their needs.

**SWIAHU...Your AWARD WINNING Chapter of NAHU!**  
Join us at the Strategic Planning meeting on Feb 18th, to plan for another winning year!



**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](mailto:Kevin.brewer@anthem.com)

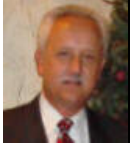
The SWIAHU chapter had many accomplishments in 2010 and I would like to share a few of them with you in this month's issue:

- WINNER of the Pacesetter Award!
- Free blood pressure checks at January member meeting
- 10 hours of CE offered in 2010
- 2 representatives attended Capitol Conference
- President-elect attended NAHU Leadership Program at Capitol Conference
- Representation at National Convention in Chicago
- NAHU Website overview presentation
- Membership survey
- 4<sup>th</sup> Health Insurance Awareness Week
- Special CE meeting in August with 7 hours of CE
- Special October Health Insurance Awareness Week meeting hosting Dr. Larry Bucshon, candidate for Indiana's 8<sup>th</sup> Congressional District (became Indiana's 8<sup>th</sup> District Congressman in November)
- Silver Seal Certified – 4<sup>th</sup> year
- 10<sup>th</sup> successful golf outing in September
- Over \$2000 raised through the 4<sup>th</sup> annual Holiday Party and Silent Auction in which a portion of the proceeds will be donated to Impact Christian Health Center.
- Held a membership contest from October through December
- Recruited 2 new members
- Only 1 member did not renew and that was due to their retirement
- Carolyn Beck and Tina Hazelip are both members of the Indiana State Board\

SWIAHU had a very busy and successful 2010. We look forward to continuing our work in 2011!



### Legislatively speaking...



Dennis Woehler, RHU, REBC, LUTCF  
Legislative Chair  
[Dennis.woehler@oldnationalins.com](mailto:Dennis.woehler@oldnationalins.com)

By now most of you are aware that Florida judge has declared PPACA unconstitutional. Since the repeal bill was just defeated in the Senate, it looks like the fate of health reform will lie with the Supreme Court. I hope to bring more updated information back from Capitol Conference. Stay tuned!!

### Media Report



Jill Ross-Dear  
Media Chair  
[Jill.ross-dear@germanamerican.com](mailto:Jill.ross-dear@germanamerican.com)

As your Media Chair, I am charged to notify the Media regarding our organization's view point as it relates to our industry. Please review the recent letter to the editor that was submitted. Thank you.

*Last week Congressman Buschon wrote a community comment regarding his views on Healthcare Reform, Patient Protection and Affordable Care Act (PPACA). As an industry, we are extremely pleased with Dr. Buschon's understanding of health care delivery in the United States. The recent repeal of the 1099 reporting requirements are certainly a move the right direction to common sense modifications to the law. The 1099 reporting provisions required businesses to issue and file a 1099 tax form to any individual or corporation that had more than \$600 in goods or services rendered in a tax year beginning in 2012.*

*Another financially, job crippling burden of PPACA is the Medical Loss Ratio (MLR) provision that requires a percentage of health coverage premium revenue spent on health care and quality improvement efforts, to be at least 80% for individual and small group health coverage and 85% for large group coverage. This provision has a devastating impact on insurance carriers who operate on a razor thin profit margin that already accounts for claims payment, overhead, payroll, and agent commissions. The MLR minimum ratio should not contain agent commissions as an administrative expense. This is a critical time for small employers to have a licensed professional to guide them through the changing health care landscape. In many instances the agent essentially acts as an HR department for many small businesses. The minimum MLR also will eventually lead to less competition in the marketplace and raise prices for everyone in a time when most small employers can least afford it.*

*Please write your congressional delegate and ask them to consider the minimum MLR requirements when debating health care repeal and reform.*

*Jill Ross Dear  
Southwestern Indiana Association of Health Underwriters*

## Membership updates



Tina Hazelip  
Membership Chair  
Phone: 812-450-2138  
[Tina\\_hazelip@deaconess.com](mailto:Tina_hazelip@deaconess.com)

## Membership Updates!

Listed below are our new members and anniversaries. I would like to thank these members for their commitment to this organization and our industry! If you know anyone that you work with who is not a member, please encourage them to join. I would be happy to talk with them to share the advantages of being a member!

### **New Member:**

Janet Burnett, Welborn Health Plans

### **Anniversaries:**

Thomas Southwood; Southwood Insurance Group; 6 years

Kathleen Elper; Freeman, Will & Niemeier, Inc.; 5 years

Kathy Holder, HIA; 5 years

Brenda Rehl; Clippinger Financial Group, LLC; 4 years

## Did you know????

### **TAX TIME IS JUST AROUND THE CORNER!**

Now that January, 2011, has arrived, it is the time of year when we begin to think about the warmth of Spring – and April tax deadlines! As our members begin to prepare their 2010 tax returns, the question comes up: “What portion of my NAHU dues can I deduct as a normal business expense?” Per the IRS regulations, the following percentages of 2010 dues vs. 2010 lobbying expenses for the three NAHU membership levels determine the allowable deductible amounts.

<u>Allocation NAHU Levels</u>	<u>% Paid in of Dues</u>	<u>Disallowed Lobbyist Fees</u>	<u>Allowable Amount</u>	<u>Business Expense for 2010</u>
Local Chapter Dues (All except Indianapolis)	\$ 45.00	0%	\$ 0	\$ 45.00
ISAHU Dues	\$ 40.00	75%	\$ 30.00	\$ 10.00
NAHU Dues	<u>\$ 195.00</u>	30%	<u>\$ 58.50</u>	<u>\$ 136.50</u>
Totals	\$ 280.00		\$ 88.50	\$ 191.50

(NOTE: The percentage of dues that can / cannot be deducted as a normal business expense changes each year. We will confirm these percentages at the end of each year and will report any changes in these percentages to the membership in January of each year.)

**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.

### 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](http://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](mailto: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](mailto:tparker@kclife.com)  
[www.kclgroupbenefits.com](http://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****STRATEGIC Planning Meeting**

**February 18th, 2011**  
**Carolyn Beck's house**  
**200 Springhaven Drive**  
**Time: 12:00–4:00**

**We have a new location for monthly meetings!**  
**GATTITOWN—PARTY ROOM # 3**

**March Meeting**

**Location—Gattitown—party room #3**  
**Date: March 17th, 2011**  
**Time: 11:30–1:00**  
**Sponsor: Encore**

**April Meeting**

**Location: Gattitown—party room #3**  
**Date: April 21st, 2011**  
**Time: 11:30–2:00**  
**TWO HOUR FREE CE**

**Presented by: Susan Rider—Incoming ISAHU State President**  
**Topic: Practice what you Preach!**

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

**[www.nahu.org/awards-lprt.cfm](http://www.nahu.org/awards-lprt.cfm)**

Also see attachment at the back of the newsletter

**2010-2011 Board**

President.....Kevin Brewer  
 (812) 469-7571

[Kevin.brewer@anthem.com](mailto:Kevin.brewer@anthem.com)

President- Elect/Membership  
 Tina Hazelip  
 (812) 450-2138

[tina\\_hazelip@deaconess.com](mailto:tina_hazelip@deaconess.com)

Secretary...Jane Baxter  
 (812) 490-7262

[jbaxter@tbsllc.net](mailto:jbaxter@tbsllc.net)

Treasurer...Candace Adye  
 (812) 205-8566

[cadye@universalamerican.com](mailto:cadye@universalamerican.com)

Legislative....Dennis Woehler  
 (812) 465-0642

[dennis.woehler@oldnationalins.com](mailto:dennis.woehler@oldnationalins.com)

Communication....Carolyn Beck  
 (812) 759-7413  
[Carolyn.beck@siho.org](mailto:Carolyn.beck@siho.org)

Media Relations...Jill Ross  
 (812) 759-7410

[jill.ross@siho.org](mailto:jill.ross@siho.org)

Programs/Education...Brenda Rehl  
 (812)422-4000 ext 307

[brehl@finsvcs.com](mailto:brehl@finsvcs.com)

Membership Retention & PAC  
 Roger Garrett

(812) 474-1218 ext 219

[r\\_garrett@insbusplan.com](mailto:r_garrett@insbusplan.com)

Public Service Chair...Jane Haag  
 (812) 477-7100

[jhaag@evansville.net](mailto:jhaag@evansville.net)

At-Large...Chris Barthel  
 (812) 386-7727

[chris@thebarthelagency.com](mailto: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



## 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

Local Association (see other side of this application)

**Form of Payment Enclosed:**                      **Amount:** \$355

- 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 Mtg.
<input type="checkbox"/> TPA	<input type="checkbox"/> Self Insured	<input type="checkbox"/> Medicare Supplement	<input type="checkbox"/> Dental

**Mail To:** Tina Hazell, SWIAHU Membership Chair, Desconess 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**