



# SWIAHU News

April 2011



Southwest Indiana Association of Health Underwriters  
[www.swiahu.org](http://www.swiahu.org)

## Monthly Meetings - 2 Hour FREE CE

**NOTE: - LOCATION: - BLACK BUGGY RESTURANT**

**Date: Thursday, April 21st, 2011**

**Time: 11:30 a.m. registration & lunch  
12:00 p.m. Meeting begins**

*Make sure you have your license number available for CE credits*

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### 2 Hours Free CE—Practice what you Preach!



**Presented by:** Susan Rider—Susan is the President for Indianapolis Association of Health Underwriters (IAHU) and she has been on the Board for 7 years. Susan is the President-Elect of the Indiana State Association of Health Underwriters (ISAHU). Susan has been honored as “Emerging Leader of the Year” and “Committee

Member of the Year.” Susan won the “Distinguished Service Award from the National Association of Health Underwriters in 2009. She has written several articles for the National Health Underwriters monthly magazine. She organizes many programs throughout the year for IAHU members as well as the community at large. Susan is the Vice-Chair for the “Young Agents Advisory Group” through the National Association of Health Underwriters (NAHU). Susan is also a member of the Society for Human Resource Managers (SHRM).

*See page 3 for details on the CE ...Practice what our Preach!*

### Thank you to our monthly sponsor!



Deaconess Health Plans (DHP) is the local delivery system for many regional and national PPO networks, third-party administrators and insurance companies. We're dedicated to providing local care and local service, and we focus on the priorities of our local community by responding to the needs of both small and large employers.

812/450-7265 [www.deaconesshealthplans.com](http://www.deaconesshealthplans.com)

## Message from SWIAHU President, Kevin Brewer



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

Thanks to all of you who responded to our member survey. We value your input and will work to try and incorporate all of your comments and feedback. If you have not yet responded to the survey, please take a few minutes to complete the survey and provide us with as much feedback as possible. You will find a copy of the survey attached to this newsletter.

April 5<sup>th</sup> was the deadline to submit for the Pacesetter Award. This is a huge project and we were successful due to the colossal efforts of Carolyn Beck and the Awards Committee consisting of Brenda Rehl and Jane Haag. A huge amount of time was spent compiling all of the information. I would like to say a big “THANK YOU” to Carolyn and the committee for all of their hard work on this submission.

I encourage you to attend our monthly membership meetings. Brenda Rehl works hard to ensure that we have great speakers and informative topics. Don't miss out on these great opportunities to become more informed, earn CE and visit with other members!!

At our February meeting it was a pleasure to have Shawn Gibbons from Encore with us. Thanks again to Encore for being our February sponsor and for the very informative presentation on Accountable Care Organizations.

John Bowen, SWIAHU webmaster, did an excellent job of giving our membership an overview of the NAHU and SWIAHU websites. These are both excellent websites and I would encourage you to visit both of them for up-to-date information ([www.nahu.org](http://www.nahu.org) and [www.swiahu.org](http://www.swiahu.org)). We appreciate John's willingness to come and present the websites to our membership.

We were also privileged to have several members of the state board in attendance at our February meeting. Bill Robinson, Cheryl Terry, Carolyn Beck and Shawn Gibbons each spoke for a few minutes and updated our membership on what is happening at the state level.

We are looking forward to the next membership meeting on April 21<sup>st</sup>. Deaconess Health Plans will be our sponsor and Susan Rider, Indianapolis Chapter President and Indiana President-elect, will be presenting a 2 hour CE titled “Practice What You Preach.”

**Please note that our member meeting will be moving back to Black Buggy.**

The board will continue to research other meeting room possibilities, but for the immediate future, we will be moving back to the Black Buggy. The meeting room at Gattitown was not the ideal accommodation for our types of meetings due to the noise level of the other meeting room and the type of dividers between the rooms.

We look forward to seeing you on April 21<sup>st</sup>.

**SWIAHU...Your AWARD WINNING Chapter of NAHU!**



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

**PACESETTER  
AWARD  
WINNER  
2009-2010**

## Practice What You Preach: NAHU's Ideas in Action

### 2 Hour Continuing Education Course

#### Overview and Learning Objective

The National Association of Health Underwriters dubs itself “America’s Benefits Specialists” and has developed a detailed plan for reducing the number of uninsured Americans. Called “Healthy Access,” this proposal outlines a number of steps the government could take to reduce health care costs, to increase access to health care, and to pay for health insurance for all Americans. Some of these proposals are included in current bills; most are not. Either way, these proposals require action on the part of our elected officials and are far from a sure thing.

While legislative changes would certainly help the cause, there are a number of actions that insurance agents can take TODAY that will help to stabilize their clients’ rapidly rising health insurance premiums and to ensure that more employees take advantage of the health insurance coverage offered by their employer. In this two hour continuing education course, we will provide attendees with a detailed action plan modeled after NAHU’s proposed legislative changes that will help them offer a true long-term solution to their clients. Because these solutions work within our current set of laws, agents can begin making these recommendations today.

**I. Brief overview of NAHU’s legislative recommendations:** This overview is necessary to show agents that while there is a lot of work left to be done they don’t need to wait for action on the part of the government – they can take steps today that will help reduce health care costs and, consequently, help reduce the number of uninsured.

**II. The Role of the Agent:** Too many agents believe that their job is to shop the market, collect quotes from the various health carriers, and prepare a spreadsheet for the client to review. There’s much more to it than that.

**III. Action Items:** These are the things agents should be doing and talking about today to create long-term solutions for their clients.

**IV. Tying it all together:** There are a lot of moving parts to these new, creative solutions. A group might offer employees a choice between a traditional copay plan and a High Deductible Health Plan. Employees who enroll in the HDHP would have the option of signing up for a Health Savings Account, which would be administered through a different vendor. The group could also choose to offer consumer success tools such as a price & quality guidance and a wellness program. Finally, the employer and employees would need to be educated through proposals, communication pieces, enrollment meetings, and benefits websites. This part of the presentation will show the agent how to tie all these pieces together so that it works for the client and is not overwhelming.

### Legislatively speaking...



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

### Fiscal Year 2011 Budget Deal Complete

Congress and President Obama came to an agreement on 4/8/11 to fund the federal government through the remainder of fiscal year 2011 (until September 30, 2011) just before a government shutdown would have gone into effect at midnight. While the negotiations did not yield approval of very many of the “defund PPACA” amendments included in the original House-passed budget proposal, it is being reported that the negotiation will result in a significant change to PPACA that is supported by NAHU. The long-term budget agreement will eliminate the “employee free choice” voucher proposal that was the brain-child of Senator Ron Wyden (D-OR). This provision of PPACA would have taken effect in 2014 and allowed hundreds of thousands of lower-income workers to opt out of employer-sponsored health plans and use the employer’s contribution to buy coverage through the newly created health insurance exchanges

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 current members 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!

**Anniversaries:**

Kevin Brewer	Anthem Blue Cross & Blue Shield	12 years
Todd Tilsworth	HRI	3 years
Cheryl McKissic	ANTHEM BlueCross and BlueShield	2 years

*Please remember to update your personal information on the NAHU website if you have any changes to your address or employment.*

Encore's significant growth rate has nothing to do with luck.



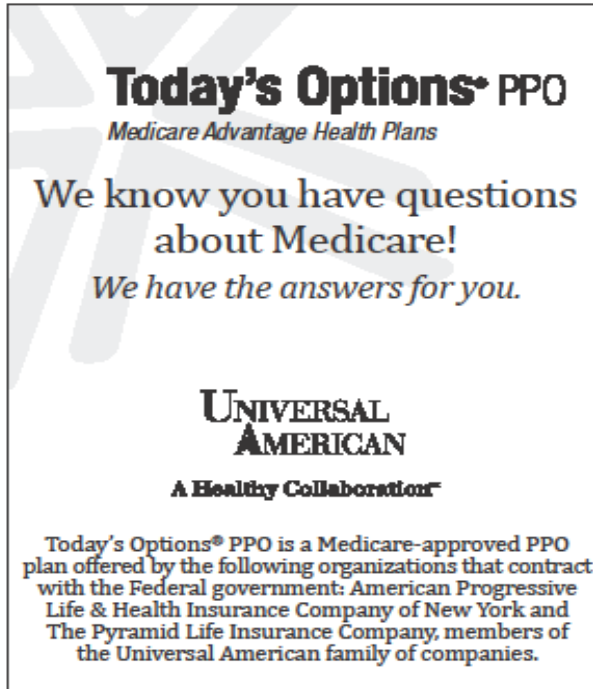
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**A Healthy Collaboration<sup>™</sup>**

Today's Options<sup>®</sup> 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



**Anthem**   
**anthem.com**

Anthem Blue Cross and Blue Shield are independent licensees of the Blue Cross and Blue Shield Association.  
 Anthem is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

## Registered Health Underwriter certification



Brenda Rehl  
Education Chair  
812-422-4000 ext 300  
[brehl@finsvcs.com](mailto:brehl@finsvcs.com)

Please review information below regarding the Registered Health Underwriter (RHU) designation course. Should you want to learn more about this offering or other courses, log on to [NAHU.org](http://NAHU.org) and click on the education link.

The [Registered Health Underwriter \(RHU\)](#) designation is the undisputed professional credential for persons involved in the sale and service of disability income and health insurance. Individuals earning the RHU designation demonstrate a high level of knowledge about the principles and practices governing the disability income and health insurance business.

NAHU is passionate about helping its members expand their knowledge and opportunities. They can help you with each new levels of success with our online Registered Health Underwriter (RHU) classes.

The first [RHU HS 325](#) Group Benefits course was a huge success. NAHU's exclusive online courses have been a huge success. NAHU and The American College are now enrolling students for the upcoming semester. The course will again be taught by Julie King, CLU, ChFC, CEBS, RHU, REBC, one of NAHU's leading experts.

[HS 325 Enrollment Form](#)—HS 325 analyzes group insurance benefits including the governmental environment, contract provisions, marketing, underwriting, rating, plan design, cost containment and alternative funding methods. It covers the various private programs related to the economic problems of death, old age and disability. The course also discusses cafeteria plans and consumer-directed health plans such as HSAs and HRAs.

[HS 340 Enrollment Form](#)—HS 340 covers advanced topics in group benefits. It addresses COBRA, ERISA, HIPAA privacy rules, Social Security, Medicare, Medicaid, health plans for federal workers, voluntary benefits, dental benefits, self-funding, international benefits and ethics.

[HS 344 Enrollment Form](#)—HS 344 covers advanced topics in managed care. It analyzes managed health care in detail, covering topics such as physician and member behavior, provider compensation, authorization systems, member services, specialty managed care services, value, accreditation, information systems, sales, marketing and federal legislation.

 <b>INSURANCE SERVICES</b> <a href="http://www.siho.org">www.siho.org</a>	<b>AWARD WINNING!</b> <b>SIHO is your one-stop shop for complete group benefit packages.</b> <b>Call us to learn more: 888-843-1312</b>
 <b>HEALTHIEST EMPLOYERS</b>	
 <b>WELCOA</b> <small>WELLNESS COUNCIL OF AMERICA</small> <b>Gold Status Workplace</b>	
 <b>American Heart Association</b> <i>Learn and Live..</i>	<b>Fit Friendly Company</b>

## Calendar of Events:

By: Brenda Rehl, Program/Education Chair

**April Meeting**  
**Location: Black Buggy Restaurant**  
**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!**  
**ALSO....REVIEW of NAHU Website**

**May Meeting**  
**Location: Black Buggy Restaurant**  
**Date: May 19th, 2011**  
**Time: 11:30– 1:00**  
**Special Guest Speaker—Anita Srauss!**

**June— Special “make-up” meeting for the cancelled January meeting. Stay tuned for an exciting social network event to be announced!!!!**

State Convention  
 August 18th—19th, 2011  
 Fisher’s Hospitality &  
 Convention Center  
 Fishers, IN  
 See attached Flyer



SWIAHU Annual Golf outing  
 September 15th, 2011  
 Eagle Valley Golf Course  
 Evansville, IN  
 See attached flyer for Sponsorship  
 Opportunities!

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

Legislative....Dennis Woehler  
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 Communication....Carolyn Beck  
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[Carolyn.beck@siho.org](mailto:Carolyn.beck@siho.org)  
 Media Relations...Jill Ross  
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 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 \_\_\_\_\_

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## 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"/> Workers Mktg.
<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**

*Answer each question on a scale of 1 – 5 with 5 being the most satisfied and 1 being the least satisfied.*

Are the monthly meetings convenient with your schedule? ① ② ③ ④ ⑤

Do you prefer the 2<sup>nd</sup> or 3<sup>rd</sup> Thursday of the month for meetings? 2<sup>nd</sup> 3<sup>rd</sup>

Would you be interested in a breakfast meeting time? ① ② ③ ④ ⑤

How do you rate the Gattitown location? ① ② ③ ④ ⑤

Compared to Black Buggy, how do you rate Gattitown? ① ② ③ ④ ⑤

Suggestions for meeting venues: \_\_\_\_\_

Suggestions for meeting topics: \_\_\_\_\_

Suggestions for speakers: \_\_\_\_\_

Do you find value in receiving your Continuing Education through SWIAHU? ① ② ③ ④ ⑤

Suggestions for CE topics: \_\_\_\_\_

Additional suggestions: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Member Name: \_\_\_\_\_

**Please return the survey to:**  
Tina Hazelip  
SWIAHU Membership Chair  
Phone: (812) 450-2138  
Fax: (812) 450-2030  
Tina.hazelip@deaconess.com

**INDIANA STATE ASSOCIATION OF HEALTH UNDERWRITERS**  
Is proud to announce our . . .

***"SAVE THE DATE"***

## **2011 Indiana State Convention**

***"It's a Jungle Out There"***



**NEW! Lower registration prices for 2011!**

**August 18th & 19th, 2011**

**Fishers Hospitality & Conference Center**  
9791 North by Northeast Blvd.  
Fishers, Indiana 46037

**EARLY BIRD REGISTRATION PRICES**

**NOTE: Early Bird pricing ends Monday, August 1st<sup>st</sup>! Prices go up \$25.00 in each category after that date!**

<b>Member:</b>	_____	\$100.00	Full Convention		
	_____	\$ 60.00	One Day Only: Thursday, 8/18	_____	Friday, 8/19 _____
<b>Non-Member:</b>	_____	\$125.00	Full Convention		
	_____	\$ 75.00	One Day Only: Thursday, 8/18	_____	Friday, 8/19 _____

Registration Options: By mail: Registration form with payment made by check  
 By email: Registration form via email w/ check payment mailed separately  
 Online: **Available on 6/17/11** - Registration & online credit card payment

**Is your company interested in Sponsorship opportunities? Contact Rita Musser for details!**

**Questions?? Contact Rita Musser at [rita.musser@frontier.com](mailto:rita.musser@frontier.com) or (260) 471-8232**



**11th Annual SWIAHU Golf Scramble**

**September 15, 2011**

Eagle Valley Golf Course

10350 Petersburg Road

**4-person best ball scramble**



**Dinner Sponsored By:**

**Beverages Sponsored By:**

**Carts Sponsored by:**

\_\_\_\_\_ Name

\_(\_\_\_\_)\_\_\_\_\_

Phone

\_\_\_\_\_ Golfer #1

\_\_\_\_\_ Golfer #2

\_\_\_\_\_ Golfer #3

\_\_\_\_\_ Golfer #4

**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
- \_\_\_ Individual Golfer \$50/ea
- \_\_\_ Dinner Only \$15
- ..... ***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  
124 S. Main St  
Princeton, IN 47670

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