



Indiana State Association of Health Underwriters

ISAHU News

—From The President's Desk—A Reason To Be Optimistic

Last month I wrote about what a wonderful organization we belong to and tried to demonstrate what our business might look like if NAHU never existed. I just returned from the 21st annual NAHU Capitol Conference in Washington, D.C. a few days ago and am very happy to report that great things continue to happen as a result of our association! If you've never attended one of our national events, I urge you to do so at the next opportunity which will be coming up in June when we meet in San Antonio for the annual NAHU National Convention.

With all the negativity that has permeated our profession in the last year or two, it may seem strange to talk about being

optimistic; however, that's how I'm feeling and I believe we all need to jump on that band wagon! Why am I feeling optimistic? A number of reasons, but I'll just mention a few right now. First, there seems to be some true consensus in Washington that PPACA went too far and certain things need to be fixed. Short of an outright repeal, that's the best news we can ask for at this point. Second, I know there are many things going on behind the scenes between our paid staff in D.C. and members of Congress that should prove to be very helpful to our cause in the near future. Third – and probably most important – is the fact that out of eighteen Capitol Conference attendees from

Indiana, six of them were first timers! To me this is a great indication of the future strength of our organization, as we always need members who are willing to take their involvement to a new level. That is exactly what these six people did in this case. A number of them have written about their experience in this newsletter and I hope you will be motivated by their thoughts – I certainly am! As a matter of fact, I'm going to keep my article very brief this time (good news, right?) because I think the comments from those first-timers say and mean far more than anything I could possibly put into words. Please take the time to read each of their comments!

At a time when our entire

profession has come under attack and some people have questioned the value of being a member of NAHU, I cannot imagine *not* being a part of this great organization! I truly hope you feel the same way and will do everything in your power to be a part of the solution by being an active member in our association. The more great people we have taking on more responsibility, the better off we are as an organization. Please let us know how you would like to serve!

- *Bill Robinson*
ISAHU President

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The Debates Have Begun On Healthcare Reform Changes

Happy Winter folks! Wow has this been like old time Winters thus far or what! I honestly don't remember having this kind of ongoing cold, snow and ice conditions for probably 30+ years. I know it's affected many of you and your clients so you're to be thanked for ongoing efforts in providing your normal excellent service to your clients and the general public as a whole.

Maybe some of the good news in all this is that even the State Legislature took a couple of days off. For as Will Rogers said - "Be thankful we're not getting all the government we're paying for." The closure did affect some hearings on various Bills but those hearings are being made up without affecting the overall flow of activity. Your Legislative Committee has been monitoring some bills of note especially the AOB - Assignment of Benefits - SB0065 and Open Access - HB1080. You should have seen the Operation Shouts on these the last week of January and one more on SB0065 came out on Friday Feb 18th. Hopefully you took advantage of them to express your opinion to your Representative and Senator. These will continue to be monitored and updates will be provided, but I would encourage you all to go onto www.in.gov and follow the prompts to get ongoing updates on these or other Bills of particular interest. In addition, HB1260 - Schools/State Health Plan is also under scrutiny at this time.

Also keep in mind that even though the budget, education and redistricting will take up the vast majority of the effort in this year's session in downtown Indianapolis, we will need to be vigilant on the health-care side.

As far as D.C. is concerned, the Republican controlled House has passed a repeal of PPACA and the Senate is pushing for a vote. These actions along with the recent Federal Judge in Florida ruling the law as unconstitutional are having an impact on the discussions at all levels. It will be up to each of us to keep up the pressure on our Congressmen and Senators and to educate the general public on such issues. Please do your part.

Many of us have just gotten back from Capitol Conference and it was perhaps the best ever. We had 19 folks go from Indiana and all corners of the State were represented. Great speakers from both Houses of Congress, HHS and NFIB, personal meetings with many of the Indiana contingency and the chance to hear what's happening from other areas of the country. We had 6 first timers (or as we like to call them Cap Con Virgins) in attendance which bodes well for the future. Repeal of the 1099 provision is on everyone's list and repeal/delay of the MLR requirements is gaining support. We continue to battle for repeal of PPACA across the board, but in the meantime, repealing and defunding the most onerous portions may at least slow down the impacts of

this so call healthcare reform law. Please continue to pay attention to all updates coming from NAHU and take action as necessary. It's going to take everybody's assistance to bring about true reform.

At all levels, IAHU, ISAHU and NAHU are being heard due to the relationships that have been forged. Please continue to pay attention to all the ongoing updates coming from your Association so you can be an integral part of the solutions forged.

And as always, I would be remiss if I didn't mention the PACs - both HUPAC and ISAHU-PAC. We are in process of replenishing them. The next election cycle will be here sooner that you realize. Always remember these are the Association's main entry points into helping support and elect those candidates that understand the complexities of the healthcare industry and support our positions at both the Local and Federal levels. Forms are either available in the newsletter on at the websites - www.inahu.org or www.nahu.org

I and the rest of the IA H U L e g i s l a t i v e Committee welcome the opportunity to work with all of you to help promote true "health-care reform". Feel welcome to contact us at any time.

ISAHU Day On The Hill

Day On The Hill is scheduled for the morning of March 10th with legislative overviews occurring at the AUL/

One America main auditorium from **8:00am to approximately 10:30am**. Everyone will then be free to visit the Capitol to meet with their respective Representatives and Senators on the various health-care issues of their choice.

Registration will begin at 7:30am with a panel discussion beginning **promptly at 8:00am**.

Operation Shout Update

As most of you know, on occasion we send out an "Operation Shout" on various legislative issues occurring on the State level. Unfortunately, for whatever reason some of these blasts from our office in D.C. wind up in Spam folders as opposed to regular In Box folders. The last example of this was an Operation Shout sent out on Friday, Feb. 18th regarding SB0065 - Assignment of Benefits. So, if you are not able to program your system to allow receipt of such files, then please check your Spam folder on a regular basis to ensure you do not miss out on participating in this manner in the legislative process.

In addition, you may want to go onto the NAHU.org site under My N A H U , U p d a t e M y Information and confirm that your current information is up to date.

Should you have any questions, feel welcome to contact me at any time.

Thanks so much for your continued support of true and proper health-care reform at both the State and Federal levels.

- Dwight "D" Hall
ISAHU Legislative Chair



Leadership The Highlight of 2011 Capitol Conference

As a member that has attended every Cap Con and 2 Summer Fly-Ins, I feel compelled to comment. We definitely have a GREAT GROUP of LEADERS! Obviously, they all could not attend, but of those that did attend, I am very proud of you and am honored to have gotten to know you! No one has more fun than me, but there is also a very serious side to the role of being a LEADER.



David Berman

We could not have accomplished what we have and what we will, without a lot of BLOOD, SWEAT and TEARS! Several of the TOGAS have been at this for a long time and they did not achieve INSTANT GRATIFICATION. Many years went by with little to no success to show for their hard work. As LEADERS, they didn't give up, but became more dedicated and persistent. In was hard, spending time and dollars and at the end of the game, another loss. Our friendship and closeness held us

together when things didn't appear good on the horizon. We hung in there together and separately.

We have appeared to have finally achieved some success as we successfully assisted Dr. Bucshon, Todd Young, Todd Rokita and Marlin Stutzman be elected. More importantly, they know that we assisted them! All four of them upon seeing me, hugged me as well as shook my hand! When I say they hugged me, they hugged ISAHU, as I am just a symbol of ISAHU! The same could be said at the Statehouse in Indianapolis with many State Senators and State Representatives! I really believe that we can change PPACA in the very near future! We have the momentum!

However, we cannot REST ON OUR LAURELS! We must do more, we must be better! We owe our success to contributing DOLLARS TO THEIR CAMPAIGNS and APPEARING at THEIR FUND RAISING EVENTS! Now

comes the HARD PART; WE EACH NEED TO LEAD BY EXAMPLE! Many of you have contributed to HUPAC and to ISAHU-PAC, THANK YOU! It is those dollars that have helped us climb the mountain! Now we need to insure that we don't FALL OFF! For those of you that have contributed, can you contribute just a little more? We need dollars in both PACS! If you have given all that you can, can you help a fellow Local Member contribute or contribute a little more? For those of you who have not contributed, is there any better time to contribute than now? If you need help in obtaining a HUPAC

CONTRIBUTION FORM or ISAHU-PAC CONTRIBUTION FORM, I am always available to assist you! This is the only way that we can stay where we are, or, ascend a little higher! If you would like to discuss, please feel free to contact me via e-mail or my cell phone, (317) 590-7887.

Again, THANKS FOR ALL THAT YOU HAVE DONE and WILL DO IN THE FUTURE! OUR ASSOCIATIONS, LOCAL, STATE and NATIONAL WOULD NOT HAVE ACCOMPLISHED ALL THAT WE HAVE WITHOUT YOU!

- David Berman
ISAHU HUPAC Chair



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Thoughts From First Timers at Cap Conference 2011

Bill Robinson asked those attended Capitol Conference for the first time to share their experiences and thoughts. What follows are what several had to say. The first article is from Mike Telesky.

Day 1 - I flew into D.C on Saturday night. After a cab ride into the city I made my way to my hotel in the heart of the capital. Had a quick dinner, did a little work then got a good nights rest for the early 8:15am Sunday morning start at the Leadership Forum. The purpose of the Leadership Forum is to better prepare the future leaders of the local and State chapters for their upcoming positions. It was a full day packed with great speakers from our national team.

Membership Council Chair Heather Harte and Chapter Relations Chair Ginger Ashton-Vernons spoke followed by Steve Selinsky, current NAHU President. Heather Harte and Ginger Ashton-Vernons presented very useful slides on the value of membership and shared some new flyers that will help us with our membership goals, our chapter and voice are stronger if we grow our chapter. We want to earn your renewal of your membership and grow our chapter with new members. We moved right into an open forum that elicited input from many chapter leaders on things that are working within their chapters for communication, fundraising and meetings. I came away with some valuable ideas that I will present to our local board. We moved on to a box lunch and

continued the open dialogue throughout lunch, sharing ideas from around the country.

After lunch we wrapped up with some great comments from Heather and Ginger and closing comments from Mel Schlesinger, NAHU President-Elect. Mel is an engaging, dynamic speaker with many great ideas that he will no doubt be bringing to NAHU at the national level.

The Indiana delegation had dinner at Ella's Pizza. We had a great showing from the Indiana delegation and we enjoyed real brick oven pizzas, a few refreshing beverages and lots of laughs.

Day 2 - The second day for me (first day for attendees not attending the Leadership Forum on Sunday) started off with a motivational speech from Troy Cook, Vice Chair of the NAHU Legislative Council. Troy's speech had a common theme around the quote: "Change is inevitable, growth is optional". It was a great speech that really set the tone for the day and the conference.

We watched a few educational videos starring Tom Harte, NAHU Treasurer on Pharmacy non-compliance and smoking cessation.

Following the videos was a panel discussion with 3 key staffers from both the House and Senate. We had staffers from GA, TX and WV, representing a Senior House Representative, Freshman Representative and Senior Senator. They provided valuable advice on meeting with our representatives and their

staffers during our time here and statistics on the freshman class of representatives. It's clear that NAHU is doing everything they can to prepare us for our meetings with our representatives and as a first timer to Capital Conference, I can tell you this is appreciated and very useful.

The Spirit of Independence award, which recognizes a political figure that has shown great courage in advancing our goals was presented to Florida Insurance Commissioner Kevin McCarty.

We had our Region breakout sessions next with presentations from Mike Embry, Region III VP, and our regional chairs for HUPAC, Membership and Legislation. I can tell you Michigan has passed Indiana as the top HUPAC contributor in the region, but not by much. We can pass them with your support! More on HUPAC at our next meeting.

The afternoon was full of breakout sessions that varied from Health Exchanges to Social Media. They had a wealth of choices for the attendees to enroll in.

The "official" Conference day wrapped up with a town hall meeting to address questions and concerns around the Capital Hill visits.

The Indiana delegation wasn't done just yet. We had our State dinner at Carmine's, a NYC staple. We had a fun family style Italian dinner with most of the attendees from Indiana, and our "adopted" member, Joe, the

lone member attending from West Virginia. Nobody can say Hoosiers aren't welcoming!

Day 3 - We had an early start with special Congressional guests from MD, CA, MI and IL. We heard from representatives on how they are taking action against the Reform law. There is a common theme from these Representatives in that our personal stories and situations are what is most valuable to them. Share your struggles and how you add value to your clients in the insurance process.

We had a special guest speaker, Joel Ario, the Director of Office of Insurance Exchanges at the Department of Health and Human Services. It was very interesting to hear him speak of the process internally, and that he expects all states to have their own exchange up and running (only 1 has not applied for the grant to set-up a State exchange), but did mention, that without a mandate, the exchanges could not operate. That was an interesting comment in light of the pending lawsuit on the mandate.

At this point, Jack Fagan, Val Fagan and I took the opportunity to take a tour of the White House. This is one opportunity that attending Capital Conference affords you, is to see some of the great buildings housed in our Capital. We took a cab to the gate, passed screening and proceeded on a tour of the White House that included rooms that are used for press interviews and dinners.

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Thoughts From First Timers at Cap Conference 2011

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After heading back to the conference we teamed up with other members from Indiana to meet with our Representatives on Capital Hill. We had lunch at the cafeteria in the Capital building and then 4 of us headed to Rep. Burton's office for a half hour meeting with Rep. Burton's Deputy Chief of Staff, Brian Fauls. He listened to our concerns and we shared talking points with him that were provided by NAHU at the conference. It was a good meeting and our points and concerns were very well received.

Jack and Val Fagan met up with us at the cafeteria for a meeting with Rep. Visclosky. We joined Mike Reedy and Barb Wright from Indiana and headed to his office for our meeting. Rep. Visclosky personally met with us for 45 minutes, heard our concerns and had a staff member take detailed notes. He received the talking points we provided and seemed genuinely interested in the areas Jack brought up that were identified as unintended consequences of the law. He asked us to stay in touch on these issues, and as a group we felt he was truly asking us to keep him updated.

There were a total of 9 visits this day with Representatives from Indiana, all handled by the Indiana delegation - it was quite a team effort!

Rep. Visclosky then had a member of his staff take us on a guided tour of the Capital

building and he met us on the steps of the Capital for a photo. We had an hour tour guided by one of his staff and even sat in the House chamber, which was in session and listened to the speakers on the floor. It was a very entertaining tour, seeing the history of the Capital building, including the old Supreme Court chambers and old Senate chamber.

Day 4 - The final day of Capital Conference started off with Rob Andrews, Representative from NJ speaking about the 4 areas he thinks we can find common ground and work on: 1., Roll of the agent; he believes there always will be a role for the agent and that the agent is value added, not cost added. 2., MLR rules, he believes the agent costs should fall under the 80% or 85% medical side, not the administration side. 3., Tax credits for small business - He does not think family members of the small business owner should not be eligible for tax credits. 4., Patient responsibility, he learned this from NAHU members that the number one cost of healthcare is poor choices of patients. He does not want to subsidize others bad choices.

Richard Propper, Director of Insurance Services for HHS then spoke about the Pre-Existing Insurance Plan. 27 States have chosen to self administer their plan and 23 are administered by the Fed. Indiana is administered by the Fed. The plan is available to those that

have been without insurance for 6 months or more and have a pre-existing condition. He is encouraging agents to share the contact information with uninsured people. Website is <http://www.pcip.gov>.

Wyoming Senator Mike Enzi took some time to speak to us about the fact we can make a difference. He asked us to contact our representatives with specific examples (again a common theme from almost all of the speakers) and with that, we can fix some of the things in the law. He mentioned, as did others, that snail mail is no longer helpful, it could take 6 weeks for an actual letter to reach them due to screening, e-mail is best. They get reports from their staff summarizing how many e-mails on issues they receive, so it is helpful to write those e-mails.

Alaska Senator Mark Begich gave comments around the health reform bill and the fact he expects changes to the State based exchanges that will allow agents to participate. Brokers, he said have an important and critical role.

Karen Harned, Executive Director of NFIB spoke about the lawsuit that they joined in Florida on May 14th. They believe this law is bad for small business and must be overturned. There is much to still be decided, but the Florida lawsuit should go to the 8th circuit by summer, and perhaps to the Supreme Court by fall with a decision by early 2012. The Florida judge did not issue an injunction, but a

declaratory judgment instead, meaning there is no cease and desist order.

The final day concluded with closing remarks by Troy Cook, and a request to take back the Capital Conference to our local chapters. We hope our articles and insight help to do just that!

Mike Telesky

What a week! Capitol Conference was an incredible experience! At the beginning of the week, the wise Bill Robinson told me that, "first you get into NAHU and then NAHU gets in to you". Well, it has gotten into me. One of the most amazing things I learned this week was that there are a lot of people from all over the country dedicated to doing what is right concerning healthcare. Another thing I learned is that I have a lot to learn. I thought I was pretty well educated on PPACA, but I learned that I really want to learn more about what is happening in and to my country. We heard from Kevin McCarthy (R - CA), House Majority Whip, and he told us of a small business owner in Tennessee who had decided to run for Congress. When Congressman McCarthy asked the business owner what motivated him to run, he gave the following answer. His words are ones I hope to live by. He said, "I have watched my country change before my eyes and I don't want to tell my children that I did nothing". I don't want to sit and do nothing; I am ready to do something to fix PPACA.

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Thoughts From First Timers at Cap Conference 2011

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We heard from Congressman, Senators, employees from HHS, the NAIC President, Insurance Commissioners and NAHU Staff. Some of the Senators and Congressmen were very supportive of the repeal of PPACA. Some were supportive of not repealing PPACA. But even those not supportive of total repeal were in agreement that there were changes to PPACA that needed to be made. The word in DC definitely seems to be that change is needed. We went on the Hill and met with Congressmen and/or their staff. We made the needs of our industry known and how we need the support of Congress to help turn things around. We also let them know that just as they are there for us, we are here for them. We want them to let us know when they have questions about healthcare and PPACA. Some offices were very well informed and educated while others were new to their jobs and we were able to help educate them as to who NAHU is, where we want to go and how we are getting there.

And now the task is mine to stay educated and involved in this process. I can't expect anyone else to do it. I want to be able to tell my children that I stood up for what I believe in and in so doing, changed my country instead of watching it change by me while sitting idle by.

Kathy Nelson

My first experience at CapCon is one to remember. My experience was exceptionally important due to the recent PPACA laws. I was able to gather great information from the guest speakers as well as my state chapter regarding my purpose in the Capitol. Each day was scheduled with several speakers from our national board, Congress, and Senate.

During my visit, I was able to network with many insurance professionals such as myself and share my views and opinions as well as develop relationships. It was great to know we were all there with one purpose in mind; our voice to be heard in Washington. I also was able to network with other chapters to help me as a board member. Everyone was willing to allot time for me in the near future to develop myself to be valuable to my board.

My greatest experience was our chance to Lobby with our Senators and Congressman. At that moment I knew I could make a difference with the way the bills can end up. Not only could they assist with repealing and replacing the bills set forth but they can also protect my future. My story in each appointment described how I have been personally affected with the new laws. I felt within those few minutes, I could reach out to someone and they would remember my story as they are fighting for a change in the PPACA bill.

Overall, I would recommend every member to be

actively involved to attend CapCon each year to understand how they can truly make a difference. If we don't come together as an association, our industry could become extinct. Reality is, everyone in this industry will be affected by PPACA but if no one speaks up, then nothing can be said when these laws begin to diminish our professions.

Although we worked hard, we also played hard. After a long day, many gathered at different functions held by NAHU or their state chapters. This also gave everyone an opportunity to unwind and socialize with others. I attended the Young Agents Health Underwriters (YAHU) event for insurance professionals under age 40 or with less than 10 years experience in the industry. Everyone who fits these criteria should utilize YAHU to connect with people that can provide support while building their career.

I also became a HUPAC 365 club member because I learned the importance of supporting our association; every little bit helps. I felt my participation in HUPAC can go a long way knowing my future could be in jeopardy, so the investment was worth it.

After this year's CapCon, I would strongly recommend that everyone make it a goal to attend CapCon. We have one chance a year as an association to lobby in Washington. Therefore, the opportunity should not be taken lightly and should be a priority.

Knowing that I would have to wait another year to speak to my Senator and Congressman with my peers makes me eager to go back now! So, stop making excuses and get out there to SPEAK UP for your career!

Kenyana Warren

I was fortunate enough to be among one of the twenty members of NAHU representing Indiana at the 2011 Capitol Conference. 2011 was the 21st consecutive year members from around the country have congregated in Washington, D.C. to discuss legislative issues and common goals of the organization. While I can't speak to the prior twenty Capitol Conferences, being this was my first year attending, I have to say the 2011 Conference was absolutely eye opening. Over 700 NAHU members from around the country were in attendance. All of which had a transparent passion for our industry and an overall goal of supporting not only our industry but the American public's interests in the health insurance debate.

Prior to attending this event I was like many other Indiana State AHU members; I paid my dues, I went to some of the monthly meetings, and I collected my CE credits. In doing that, what I would consider the bare minimum commitment, I never fully understood just how powerful NAHU really was. It wasn't until I went to D.C. for Capitol Conference that it hit me. Never again will I question where my dues go or if they are being spent appropriately. At a national and state level, this organization exudes confidence.

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Thoughts From First Timers at Cap Conference 2011

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I challenge you to find another organization with annual dues of \$345 with as much political clout and recognition as NAHU. Over the three day event we heard speeches from, asked questions of, and met with a host of Congressmen. Each one, from varied backgrounds, has a common goal in the healthcare debate; they want to ensure the interest of the American Public is protected. And when they have questions on insurance related topics or how a change would affect the consumers, guess who their staff calls to get clarification and bounce ideas? They call our leaders of NAHU in Washington D.C. They call our leaders at NAHU and those leaders pass on our message, our message that we are an integral part in helping the American public make informed and educated decisions about their health insurance needs.

With this being said, with all of the clout NAHU has and with all of the input NAHU provides surrounding the healthcare debate and implementation, NAHU needs our support now more than ever. We need more new members, we need more persistency on membership renewals, we need more attendance at local monthly meetings and ultimately we need more financial support to continue driving home the message.

Andrew Bard

Wow, what an experience I had at Capital Conference! Everyone in NAHU should attend this Conference at least once. With all the preparation on Monday for meeting on the Hill Tuesday, I became to realize how much Jack Fagen, my father, boss, and mentor has taught me through the years. This also made me realize that

all of the seasoned Cap Conference attendees are doing this for all of us.

Everyone at Cap Conference had a positive outlook on our industry. Many of us feel rejuvenated in our efforts as we have returned home. None of us can give up; we have to continue to build relationships with our US Congressmen, as well as our State Leaders. The best thing we can do for preserving our industry is to stay involved and

continue to inform our legislators. Sometimes we have to get out there and 'sell' our ideas to them. I know all of us can do that! It is great to be an American and we do still have a voice!

In order to start doing this, I am upping my contribution to the new HUPAC level of \$500. I am also working on meeting with my state Representative Doug Gutwein as well as State Senator Brandt Hershman in the next month.

Valerie Fagan



The Indiana Delegation at Capitol Conference 2011

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State Chapter Updates: What's Happening Now!

INDIANAPOLIS AHU

NAHU brings value not only to my professional development, but it also brings unforgettable friendships that last a lifetime.

This years Capitol Conference was without a doubt the best I have attended! Granted our return flight was delayed, but we (the Indiana Delegation) made the best of it! We spent the additional time bonding and working on our game plan for our State Convention (talking about other chapter and state ideas and how we can bring those to our membership), as well as our message to Indiana regarding our accomplishments on the Hill.

Each day we invited people from other states to join us for dinner and other opportunities. Indiana provided our good ole "Hoosier Hospitality."

We had representation from all over the state of Indiana. Some of us had tours of the Capitol Building and others had a tour of the Pentagon...whatever the opportunity, it made our experience in D.C just a little more special.

We had 20 members of our state attend.

Thank you to all the employers that allow their employees time off and time away from the office so that members can attend the National events. These only make NAHU members stronger in their knowledge base in the Employee Benefits Arena. Thank you to members who take time away from their families to make a

difference on the hill...numbers do matter in D.C and our voices are being heard!

Keep up the great work on behalf of agents, brokers and the consumers of our great nation!

*- Susan Rider
IAHU President*

GREATER BLOOMINGTON

Our next meeting is Tuesday March 8th and we have a great speaker, one of our very own members, Mary Ann Valenta with IU Health Bloomington. She is going to speak to the effects so far of the Health reform law from the Hospital perspective. She gave us an update last year as well and it was very interesting.

Our April meeting has been moved back to Tuesday April 19th and will be held in conjunction with our local NAIFA Chapter. We will be having a 5 hour Long Term Care CE with a one hour break for lunch and updates from the presidents as well as Legislative Updates. The CE will be 9:00-12:00 with lunch from noon to 1:00 and then the CE from 1:00 to 3:00 pm.

We will wrap our NAHU year with our May meeting. It has been a very quick year.

*- Doug Skinner
GBAHU President*



ISAHU - PAC CONTRIBUTORS JANUARY - DECEMBER, 2010

| | | |
|---------------|-----------|--------|
| Baxter | Jane | SWIAHU |
| Berman | David | IAHU |
| Bogard | Andrea | SCAHU |
| Denzio | Susan | IAHU |
| Dionne | David | SCAHU |
| Fagen | John | NIAHU |
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| Wright | Barbara | NEIAHU |



Membership Contest Update

I want to point out you have until February 28th to recruit new members to qualify for the Amazon Kindle Drawing!!! Drawing will be held the first week of March & winner will be announced in the March Newsletter. Update on the contest: **HUGE** month for Andrew Bard! Congratulations, Andrew, for bringing on four new members over the last month! We have new members I want to welcome:

Indianapolis Chapter: **David Cataldi, Brandon Merideth, Bryan Meyer & Kristina Trimble** all sponsored by **Andrew Bard, Michael Steele** sponsored by **Jennifer Long, Paul Van Cleave** sponsored by **Susan Rider**, and new members **Carole Cokus, Cheri Gabbert & Keith Noster**; for the Bloomington Chapter: **Ken Konradi** sponsored by **Bill Robinson**; for the Northeast Chapter: **Gregory Roebel**

sponsored by **Michael Ripley**. Welcome new members! Members if you see a new member's name listed and you are not showing as a sponsor, please notify me. We want to make sure everyone gets credit for bringing on new members especially for our Statewide contest going on right now.

I would like to address an issue that has recently come to my attention regarding renewing your membership. There seems to be some difficulty on renewing your membership when it is comes due; whether through the website or faxing any new information. If anyone has experienced any problems like this, please contact me to tell me about your experience. I am working with National on resolving these issues.

Please contact me if you have any questions.

- *Chandra Coffee*
ISAHU Membership Chair



A solid foundation

The IHC Group has been providing life, health, disability, dental, vision and medical stop-loss insurance solutions to groups and individuals for more than 25 years.

- ▶ Publicly traded company (NYSE:IHC)
- ▶ Three carriers rated A- (Excellent) by A.M. Best Company
- ▶ More than 1 million covered lives
- ▶ Assets in excess of \$1 billion

Innovative solutions

We are large enough to compete nationally yet nimble enough to respond quickly, filling a unique niche in the market. We create products that fit your business and help it grow.

- ▶ Individual and family major medical
- ▶ Small group employer major medical
- ▶ Dental and vision
- ▶ Short-term
- ▶ Limited benefit medical
- ▶ Group life and disability
- ▶ Employer stop-loss

Producer-centric philosophy

We consider you more than a customer; you are a partner in our success. We offer:

- ▶ Incentive trips
- ▶ Access to technology and tools that help maximize your success
- ▶ Stock ownership in the company

Partner with us

To learn more, contact The IHC Group today.

- ▶ info@ihcgroup.com
- ▶ 866-226-6380



We offer more than one-size-fits-all solutions.

Benny Benefits Card
The EBC HRA.
BESTflex™
Plan COBRA Secure™

We design plans that meet your business and employees' needs by offering a complete product line:

- Flexible Spending Accounts**
- Group Premium Accounts**
- Health Reimbursement Arrangement**
- COBRA Administration**
- Debit Card Services**

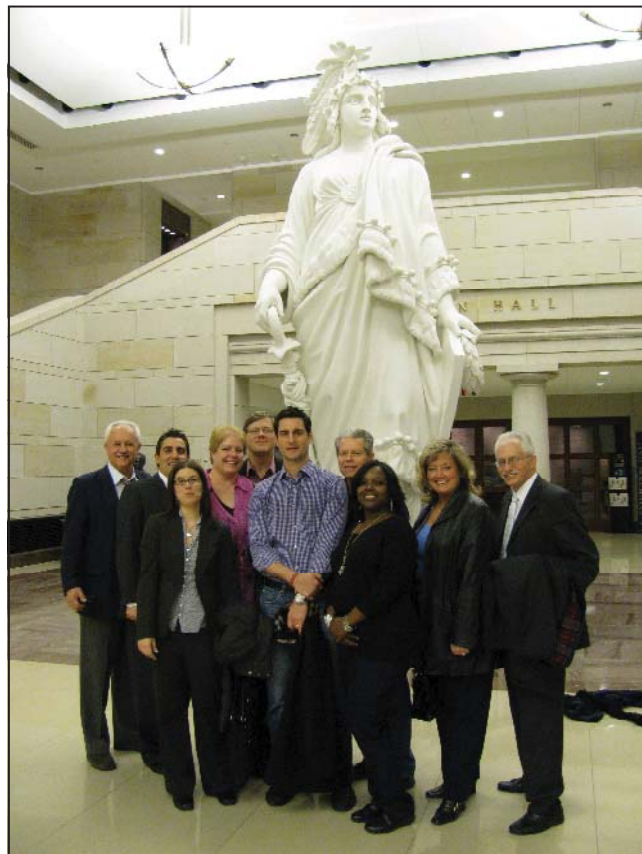
For more informations contact our Sales team:

sales@ebcflex.com
800 346 2126



www.ebcflex.com

Employee Benefits Corporation
PO Box 44347
Madison WI 53744-4347



A night-time tour of the Capitol. Left to right: Dennis Woehler, Zach Wilding, Susan Rider, Kathy Nelson, Bob Tretter, Andrew Bard, Dwight Hall, Keyana Warren, Nicole Fairbairn and Bill Robinson.



Zach Wilding

Jack Fagen



We've got you covered.

It may seem silly for us to say we've got your back but we do. We've also got your heart, stomach and shoulders. We can offer head-to-toe coverage for your clients with a wide range of plans and products that cover just about every need. Plus we have online tools and wellness programs to keep those body parts healthy – all from one single, convenient source.

Keeping you covered includes taking care of what you, as a broker, need to help your clients get the best possible coverage at the best possible value. And that's why we're proud to support the Indiana State Association of Health Underwriters.



HEALTH | DENTAL | VISION | LIFE | DISABILITY

Life and disability products underwritten by an Anthem life insurance company, a wholly owned cross and owned subsidiary of the various other insurance companies, and independent associates of the cross and wholly owned subsidiaries.



NEW RHU WEBINAR SCHEDULE ANNOUNCED

2011 Schedule (revised)

HS 325—Tuesdays, March 15 through May 17 from 8 - 10 a.m. PST

HS 340—Wednesdays, March 16 through May 18 from 8 - 10 a.m. PST

HS 344—Thursdays, March 17 through May 19 from 8 - 10 a.m. PST

What is the Registered Health Underwriter (RHU) Program?

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. We can help you reach 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.

Once you have enrolled, your instructor will contact you via e-mail with further class information. For questions or more information, e-mail education@nahu.org or call (703) 276-3825.

Course Schedule and Fees

2010 Fee Summary

Admission: \$130
Course Fee: \$565
Shipping: \$25

Note: NAHU members save \$130 on webinar classes.

Information

[Welcome to the RHU/REBC Reading Room](#) The purpose of this Web page is to provide selected up-to-date readings from the courses in the Registered Health Underwriter (RHU) and Registered Employee Benefits Consultant (REBC) designation programs. If you are already an RHU or REBC, these readings can be used to update your knowledge. If you have not yet received either of these designations, the readings will give you a taste of the type of educational information contained in the programs.

To learn more about RHU, REBC or The American College's other offerings, [visit the American College website](#).



Feel like you're under a gloom and doom cloud after a long, cold winter?



Like the idea of playing your best round of golf ever because it's "Friday the 13th" and you're not superstitious?

ANNOUNCING SOUTH CENTRAL AHU'S ANNUAL GOLF OUTING

When: Friday, May 13th
Where: Timbergate Golf Course
151 St. Andrews Avenue
Edinburgh, IN (Exit 80 off I-65)

Schedule: 8:15 a.m. Registration, 9:00 a.m. Shotgun Start
Lunch & Prizes to follow.

Cost to Participate: \$75 per player

Sponsorship Opportunities:

- Hole Sponsorship \$100
- Foursome with Hole Sponsorship \$350
- Beverage Cart Sponsorship \$250
- Longest Drive Contest \$100
- Closest to Pin Contest \$100
- 1st Place Team \$200
- 2nd Place Team \$100
- Lunch Sponsor \$250



Contact Andrea Bogard at 812-288-6353 or ABogardInsurance@AOL.com or click here for our flyer and registration form! [SCAHU Golf Outing Flyer 2011.Ink](#)



LPRT APPLICATION DEADLINE – March 31, 2011!!

The deadline for submitting your 2011 LPRT applications to NAHU is quickly approaching. All submissions must be postmarked by March 31, 2011. Mail your completed application, payment and any required supporting materials to:

Leading producers Round Table
National Association of Health Underwriters
2000 N 14th Street, Suite 450
Arlington, VA 22201

If you want to pay the fee via credit card, fax your application to (703) 841-7797. Questions? Contact Brooke Willson at (703) 276-3812 or bwillson@nahu.org.

Categories:

Personal Production:

Business written by a single producer

Carrier Representatives:

An employee of an insurance carrier working with producers

Agency:

Management of a general agency or agency.

Carrier Management:

Carrier/Home Office sales managers, directors of sales & vice presidents of sales

Levels of Membership:

Qualifying:

Available to members applying for the first 9 consecutive years for qualification OR for the first 14 total years

Lifetime:

Available to members applying and qualifying for 10+ consecutive years OR for 15+total years; for members that are no longer in production.

Life & Qualifying:

Available to members that still generate production at qualifying level and have achieved lifetime membership

Award Categories:

Leading Producer Qualifier

President's Council

Eagle

Golden Eagle

Soaring Eagle (NEW!)

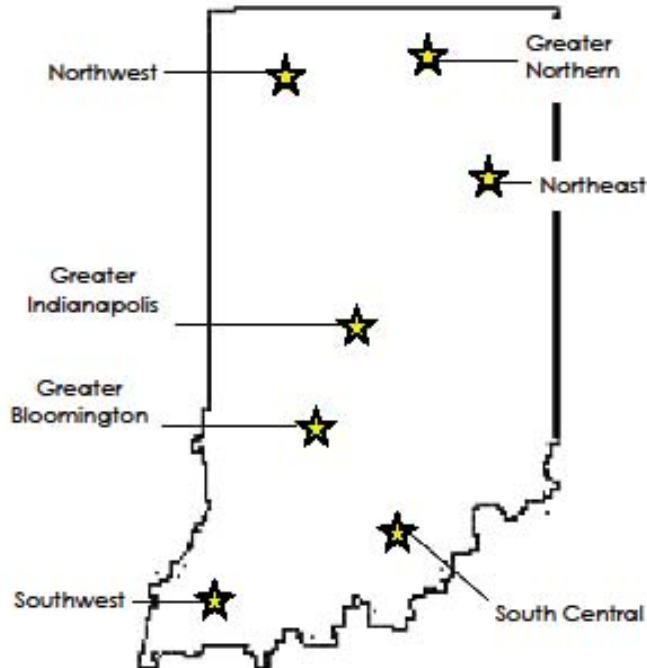


Indiana State Association of Health Underwriters

Association Membership Information & Application

Local Associations...

| | |
|------------------------------------|------|
| Greater Bloomington..... | \$45 |
| Greater Indianapolis..... | \$35 |
| Greater Northern (South Bend)..... | \$45 |
| Northeast (Ft. Wayne) | \$45 |
| Northwest (Merrillville)..... | \$45 |
| South Central (Scottsburg) | \$45 |
| Southwest (Evansville) | \$45 |



Name: _____

Company: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____

E-Mail Address: _____

Home zip code (legislative purposes): _____

Sponsored by: _____

Please mail to: **Chandra Coffee**
 3077 E. 98th Street, Ste. # 135
 Indianapolis, IN 46280
 OR Email: ccoffee@cbrokerage.com

| | |
|------------------------|-----------------|
| Local Dues | \$ 45.00* |
| Indy Dues | \$ 35.00** |
| State Dues | \$ 40.00 |
| National Dues..... | <u>\$270.00</u> |
| Total Dues | \$345.00* |
| Total Dues (Indy) | \$355.00** |

Form of Payment Enclosed
 Check payable to: **NAHU**
 Monthly bankdraft
(include voided check)
 MasterCard VISA
 American Express
 Credit Card Number:

Exp. Date: _____

Signature: _____



The National Association of Health Underwriters

NAHU... Your Voice, Your Organization



At a time when Congress and state legislatures are considering bills that could change or even eliminate your livelihood, NAHU is the one unwavering voice representing your interests. We know how important you are to the health and well-being of the people you serve. We bring that message to your elected officials, clearly and forcefully, every day.

Won't you help us help you? By joining NAHU, you add your voice to those of over 17,000 of your peers and colleagues who serve the interests of more than 100 million Americans.

Membership Benefits

- NAHU is your advocate, representing your interests to federal and local government officials.
- NAHU's legislative efforts strive to educate and inform elected leaders at the Federal and state level. We've learned that most legislators simply do not understand the health care system and the agent's role in the system.
- Through our network of Key Contacts, we cultivate relationships that put us in a position to clarify issues before bills are written or votes taken.
- We strengthen these relationships through activity by the Health Underwriters Political Action Committee (HUPAC).
- Grassroots organizations mobilize our members to meet with legislators in statehouses across the country, spreading our message of market-based reform.
- Continuing Education classes (free to members).
- *Health Insurance Underwriter (HIU)* and *Issue* monthly magazines.
- NAHU (www.nahu.org) and ISAHU (www.ISAHU.org) websites
- ISAHU News; state newsletter, 10 editions per year.
- Washington legislative updates/broadcast fax.
- National Convention/Capitol Conference/Regional meetings.

On behalf of the entire membership, we ask for your participation by joining the only industry organization that represents you! We have pledged to ensure that the American public continues to enjoy the best health care system in the world.



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>NAHU Levels</u> | <u>Allocation of Dues</u> | <u>% Paid in Lobbyist Fees</u> | <u>Disallowed Amount</u> | <u>Allowable 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 |
| • Indianapolis Chapter Dues | \$ 35.00 | 0% | 0 | \$ 35.00 |
| • 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 | \$ 270.00 | | \$ 88.50 | \$ 181.50 |

(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.)

RHU and REBC Programs

Your clients deserve the best possible guidance for their health insurance needs. An RHU and REBC is a qualified professional who can provide specialized insight and help their client select the appropriate individual and group health insurance plans.

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.

The **Registered Employee Benefits Consultant** (REBC) program focuses on providing the student with the knowledge necessary to become a professional in the sale and service of employee benefits plans. Individuals earning the REBC designation develop an understanding of the various types of group benefits and retirement plans, and the practical knowledge needed for choosing and/or designing the best benefits package that will meet the client's needs.

NAHU members save \$130 on RHU & REBC webinar classes.

2011 Schedule

- HS 325—Tuesdays, March 15 through May 17 from 8 - 10 a.m. PST
- HS 340—Wednesdays, March 16 through May 18 from 8 - 10 a.m. PST
- HS 344—Thursdays, March 17 through May 19 from 8 - 10 a.m. PST

For more information, go to www.nahu.org, then Professional Development tab, then designation courses.

Carolyn Beck, ISAHU Professional Development Chair



Dental
Vision
Life
Disability
Workplace Voluntary Benefits
Medical Stop-Loss



**Their needs are your needs.
Provide solutions to meet all of them.**

Specialty Benefits from Humana Chances are, you know about Humana's health plans. But did you know about our portfolio of specialty benefits? Your clients can choose from dental, vision, life, disability, accident, critical illness/cancer, supplemental health, and medical stop-loss. As your partner, our team of experts will help you customize your clients' benefits package and provide friendly, personal service. And we'll give you the same kind of focused, innovative thinking we've provided for the PGA TOUR and other clients through the years. No matter what you're looking for in medical insurance, specialty benefits, Humana has you covered.

HUMANA.
Guidance when you need it most

Find out more at Humana.com/Specialtybenefits

Insured or offered by Humana Insurance Company, HumanaDental Insurance Company, Humana Insurance Company of Kentucky, Humana Health Insurance Company of Florida, Inc., The Dental Concern, Inc., The Dental Concern, Ltd., CompBenefits Insurance Company, CompBenefits Company, CompBenefits Dental, Inc., CompBenefits of Alabama, Inc., CompBenefits of Georgia, Inc., American Dental Providers of Arkansas Inc., American Dental Plan of North Carolina, Inc., CompBenefits Direct, Inc., DentCare, Inc. (d/b/a CompBenefits), Texas Dental Plans, Inc., or Kanawha Insurance Company.

GCA0908HH 910



INDIANA STATE CONVENTION

It's a Jungle Out There



**Come let the Indiana Association of Health Underwriters
help you find the path to success in 2011**

Location:

**Fishers Convention Center
9775 North by Northeast Blvd
Fishers, IN 46037**

Dates:

Thursday August 18th - Friday August 19th

Who should attend?

Independent Brokers, Large Brokerages, Carrier Reps, Account Managers and CSA's

Accommodations:

**Hotel Indigo \$89/night
Hilton Garden \$99/night**

**Space is limited to the first 175 registrants.
New "Annual" Sponsorship Levels are now available!
Sponsorships are limited**

Questions contact convention co-chairs:

Susan Rider srider@gregoryappel.com or Rita Musser rita.musser@frontier.com



Indiana State Association of Health Underwriters

2010 – 2011 Strategic Plan

Who We Are

The Indiana State Association of Health Underwriters represents more than 600 licensed health insurance agents, brokers, consultants, and benefit professionals doing business in Indiana. In addition to the State Chapter, there are seven local chapters located within the state. NAHU members provide valuable services to both business and individual consumers by providing access to the health, disability, long-term care and Medicare programs and other related services they need to protect them against the financial risks associated with not being covered for these risks. Because our members practice in a complicated field that requires a significant amount of expertise, they benefit from participation in a professional association that will allow them to increase their knowledge and exposure to information and services in important areas. They additionally benefit from efforts made on their behalf to preserve the industry in which they practice and the related services their clients receive as a result of it.

Our Mission

ISAHU will improve its members' ability to meet the health, financial and retirement security needs of all Americans through education, advocacy and professional development.

Our Vision

Every American will have access to private sector solutions for health, financial and retirement security and the services of insurance professionals.

Strategic Goals and Objectives

Goal #1: To provide benefits to our valued members:

- Communicate the “value of membership” to both our current & future members
 - Annual State Convention offering speakers and CE courses on up-to-the minute topics
 - Networking opportunities at State & Local Chapter events
 - Monthly newsletters - including articles on current issues & events from:
 - Local chapter presidents
 - State president
 - Professional Development chair
 - HUPAC chair
 - ISAHU-PAC chair
 - Legislative chair
 - Membership & Retention chairs
 - “Member at large” article each month on a rotating basis among the chapters



Indiana State Association of Health Underwriters

2010 – 2011 Strategic Plan

Goal #1: To provide benefits to our valued members - continued:

- Look for non-dues ways to increase financial resources to provide services to our members:
 - Newsletter advertising
 - Sponsorship opportunities at the State Convention & Day on the Hill events

Goal #2: To increase Legislative Activities:

- Contract for lobbying services to keep ISAHU up-to-date on pertinent legislative issues
- Provide opportunities for ISAHU members to interact with our state & Federal legislators
 - Day on the Hill event
 - Speakers at meetings
 - Fundraising events
 - Capitol Conference
- Legislative bulletins via email as events occur in the Indiana Legislature
- Legislative reports in monthly newsletters
- Monitor the use of ISAHU-PAC & HUPAC contributions in Indiana
- Campaign to increase contributions to ISAHU-PAC & HUPAC
- Participate in grassroots efforts
- Involvement in state and local political campaigns

Goal #3: To recognize the achievements of our members & chapters.

- Qualify for the NAHU Silver Seal certification each year
- Encourage all local chapters to qualify for the Silver Seal certification
- Submit an application for the Landmark Award for ISAHU each year.
- Submit an application for the Presidential Citation Award for ISAHU each year.
- Assist local chapter Awards Chairs in submitting Pacesetter Awards.
- Nominate at least two Indiana members each year for a Distinguished Service Award.
Nominees for the 2011 Award year are: Pat Griffey, Bill Robinson, David Berman and Anita Strauss.

Goal #4: To become known as knowledgeable leaders in our industry.

- Active involvement with the Indiana Department of Insurance
- Build partnerships and coalitions with outside organizations in order to better promote our vision.
 - Strategic Partners Initiative
 - Participate in events hosted by groups such as IAFIA, the Big I, etc.
- Provide opportunities to share our knowledge of the insurance industry
 - Speakers to make presentations to groups in and out of the insurance industry
 - Provide quality CE opportunities for members and non-members



INDIANA STATE ASSOCIATION OF HEALTH UNDERWRITERS POLITICAL ACTION COMMITTEE

ISAHU -- PAC

I want to support the legislative activities of the Indiana State Association of Health Underwriters!

My personal contribution to ISAHU-PAC is enclosed:

- Washington Club - A Dollar a Day (\$365 annual) Jackson Club - \$20 a Month (\$240 annual)
Hamilton Club - \$10 a Month (\$120 annual) Lincoln Club - \$5 a Month (\$60 annual)
Contributor - \$50* Other \$

*minimum amount to be recognized as a 'contributor' at ISAHU-PAC events

Our corporate contribution to ISAHU-PAC is enclosed:

- Platinum - \$5000 Gold - \$2500 Silver - \$1000 Patron - \$500 Other \$

Contact Name

ISAHU-PAC payments may now be made as a one-time payment or a monthly draft. You may pay by credit/debit cards or by Automatic Bank Draft on your checking account.

- One-time payment (Please include your check with this form)
Monthly Draft (Please provide a voided check with this form)

Amount of monthly payment \$
Credit/Debit Card Monthly Draft: Circle One: Visa MasterCard Discover American Express
Card Number: Expiration Date:

I authorize ISAHU-PAC to initiate charges to my personal bank account or credit card as show above.

SIGNED DATE

*** HOME ADDRESS -- needed for legislative districting ***

Name Address
City/State/Zip Business Phone
E-Mail Local Chapter
Personal relationship w/legislator?

Please forward check, made out to ISAHU-PAC, with this completed contribution form to:
ISAHU-PAC Administrator
PO Box 55585
Indianapolis, IN 46205-0585
Please Note: Contributions to ISAHU-PAC are strictly voluntary and not a prerequisite for membership in your Health Underwriters Association. Contributions are not deductible as charitable contributions for state of federal income tax purposes.



HUPAC • P.O. Box 20865 • Indianapolis, IN 46220-0865
Phone: (703) 276-0220 • Fax: (317) 253-9285
www.hupac.org

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 | On-time | Monthly Draft |
|------------|----------|---------------|--------------|---------|---------------|
| Supporter | \$150 | \$10.00 | Gold | \$1,000 | \$ 85.00 |
| "365 Club" | \$365 | \$30.00 | Diamond | \$2,000 | \$170.00 |
| | | | 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.

PAYMENT METHODS

- One-time payment
 New Monthly Draft
 Increase to Monthly Draft
 Change of Information
 Personal Check Attached

Amount: \$ _____
(Please make checks payable to HUPAC)

MONTHLY or ONE-TIME
(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 show above.

Signed _____ Date _____

Candidate Fund
Personal Credit Card or Bank

Administrative Fund
Business Credit Card or Bank Draft



ISAHU ADVERTISING

'2 for 1' -- Newsletter & Website!

The ISAHU newsletter is distributed, via email, by the tenth of each month to all members throughout Indiana. We have recently revised the advertising rates as follows:

| | <u>6 Months</u> | <u>12 Months</u> |
|--------------|-----------------|------------------|
| Full Page Ad | \$600.00 | \$1,000.00 |
| 1/2 Page Ad | \$360.00 | \$ 600.00 |
| 1/3 Page Ad | \$240.00 | \$ 400.00 |
| 1/4 Page Ad | \$120.00 | \$ 200.00 |

Include your company logo & link to your website with any of the above advertising options !

New! Business Card Size Ad N/A \$ 100.00

The above rates will be pro-rated in the first year on a quarterly basis. To take advantage of this offer please circle your selection above, send a copy of your ad or your business card, attach your check and complete the information below. Any artwork or logos must be submitted in .jpeg format.

Name: _____ Phone number: _____

Address: _____

E-mail address: _____

Submit this form to: Bill Robinson
739 E. Jackson Street
Martinsville, IN 46151

Questions - roadguy1950@hotmail.com or call (317) 695-5683

Every effort will be made to include your advertisement in the monthly issue following receipt of this form!



You Should Join NAHU Because...

1. NAHU will protect your right to serve your clients needs.
2. You will obtain timely, informative news.
3. You can attend continuing education seminars on the hottest insurance topics.
4. You will share information with top producing insurance professionals.
5. You can participate in grassroots efforts that respond to local, state, and federal legislative issues.
6. You will benefit from a variety of member-only discount programs.
7. NAHU's Code of Ethics demonstrates to your clients your commitment to professionalism
8. You will play an active role in the future of the health insurance industry.
9. You will receive a subscription to HIU, the association's monthly magazine.
10. With NAHU following trends in Large and Small Group Managed Care Plans, Individual Health Plans, Long Term Care

Insurance, Disability Insurance, and Medicare Supplements, you will benefit from membership no matter your specialty.

ISAHU's Mission Statement

ISAHU will improve its members' ability to meet the health, financial and retirement security needs of all Americans through education, advocacy and professional development.

ISAHU's Vision Statement

Every American will have access to private sector solutions for health, financial and retirement security and the services of insurance professionals.

NOTE: Financial Reports are available for review. Please contact the ISAHU Treasurer for copies of the annual Budget Report or monthly financial reports.
 The ISAHU By-Laws, ISAHU Policy and Procedures and updated ISAHU Strategic Plan are available for review. Please contact the ISAHU Secretary to request copies.

