



Southern Arizona Association of Health Underwriters Fall 2010 newsletter

October 01, 2010

In This Issue

Feature Headline
Legislative Update
Membership
LPRT
Sponsorships
Board Members

[Join Our Mailing List!](#)

Quick Links

[SAAHU Website](#)
[NAHU website](#)

Presidents Message:

Dear SAAHU members,

It's October 1! We've had our first membership meeting of the season, and I'm pleased to announce that we've already had our first fundraiser as well. In September, we invited leaders from the business community to join us at the Viscount Suites for a Healthcare Reform Update. NAHU Region VII Vice President Ruthann Laswick, Arizona's resident legislative expert, joined us in Tucson to provide participants ranging from HR directors to CEOs with an up to the moment overview of the many changes taking place in our industry - their benefits. As you are no doubt aware, the first of those changes are being implemented as you read this very newsletter. Needless to say, we raised several hundred dollars from the attendees which will go directly to the SAAHU legislative fund. That's right - you've got a legislative fund! Later this year, we'll be having a wine tasting event and a silent auction that we hope to raise funds with as well. Look for more information on those things soon! I'll get into what we would like to do with that money later, but first I'd like to tell you a story about an experience I had in Washington DC in March of this year.

At the NAHU 2010 Capitol Conference, SAAHU and GPAHU members joined hundreds of other benefits professionals from around the country to talk to members of the US Congress and Senate about the then pending

Healthcare Reform legislation. The goal was to try to uncover some of the underlying motives driving the movement for reform, and leave legislators with a better understanding of the role and value of the insurance agent. Of course we were also hoping to convince the Democratic Leadership that reform via budget reconciliation was not the best route to take. While I personally visited the offices of several of Arizona's elected officials, there was one moment that I'll never forget. Neither should you, because it's a good example of the confusion and misunderstanding that led to where we are now.

While a GPAHU member and I were meeting with an aide to one of Arizona's Democratic Congressmen (someone who was initially a supporter of universal healthcare, by the way) we asked for some specific reasons why this Congressman felt that we needed reform in the way it was being proposed. We only got a couple of answers but one of them shocked us both. The young aide specifically explained to us that, while she loved her parents very much, she felt that they, along with anyone who wanted Long Term Care insurance, should be responsible for paying for their own LTC policy, and that she (and other citizens) should no longer have to subsidize the cost of it as a part of her own health insurance premium. Therefore, according to this aide, the current system needed to be changed, in part, to separate the cost of LTC from health insurance.

Think about that for a moment and remember that this person was speaking to us in an official capacity and on behalf of a U.S. Congressman who supported and voted for the legislation that is now law.

I'm led to believe by this one interaction that perhaps there was (and is) some confusion on Capitol Hill as to what's really going on with the healthcare system. The Patient Protection and Affordable Care Act (PPACA) was signed into law on March 23, 2010, followed by the Health Care and Education Reconciliation Act on March 30, 2010. As insurance professionals, we're already seeing the impact of the first of the changes that will continue to be implemented for the next several years.

At the NAHU level, we need more representation on Capitol Hill and it's your HUPAC contributions that fund

efforts to advocate and preserve the role of the insurance agent. This is how NAHU's voice - YOUR VOICE - can be heard at nationally.

Now, back to your local legislative fund. The Arizona Association of Health Underwriters, our state parent, is one of only a handful of state chapters that do not currently have a lobbyist. We feel very strongly that we need representation at the state capitol that can help us convey our beliefs to, and therefore influence, Arizona's elected officials as well as the Department of Insurance. **There has never been a more important time for us to have an advocate of the Tucson insurance agent at the state capitol.** The AAHU board has already interviewed two lobbying firms, and there are more to come. Its fundraising events that will help pay for this much needed representation so, please, continue to support your industry by participating when we hold these events!

In close, I want to thank all of you for your commitment to the association and to your clients -- it's good people like all of you that keep our industry relevant. I'm looking forward to seeing you on Wednesday, October 20th at our next membership meeting!

Sincerely,

Scott D Martin

President

Southern Arizona Association of Health Underwriters

Region VII Meeting recap



Region VII meeting was just held in Boise, ID. Topics included the agent/broker commission discussions with NAIC (Nat'l Association of Insurance Commissioners) and HHS (Health & Human Services). NAHU is very involved in these negotiations that can and will shape our future as brokers. It is imperative that brokers support the organization through continued membership and support of HUPAC.

For more information please contact Dianne Kelley, 2010 Legislative and HUPAC Chair, at 520-888-9649, X6, or dianne@sandbrookbenefits.com

HUPAC-Now is the time to contribute!



Dianne Kelley is your local HUPAC Chair and here to help with any questions you may have on how you can participate. Your help is critically important in this turbulent time. With the implementation of PPACA in full swing, this election cycle will prove to be decisive in determining which leaders will shape how individual states and the health care industry as a whole handle the influx of reform and its implementation. With the balance of power in Congress at stake, opportunities exist for real change in leadership which could lead to a genuine impact on who favorably new reforms are implemented throughout the private health insurance marketplace.

NAHU is striving for a million dollar PAC and we are on our way to that accomplishment. At our Regional meeting in Boise, our region was able to generate 7 new contributors for a yearly total of \$1,010. In addition, with a 50/50 raffle we raised \$560. Lori Cradall of Phoenix won \$280 and donated it back to the PAC. Thank you to all contributors and especially Lori for giving back!

The National HUPAC Board recently unveiled a new regional contest to foster friendly competition regarding overall contributions. The HUPAC board member representing each region who loses the contest will be forced to undergo an embarrassing/funny yet-to-be-determined event at NAHU's annual convention in San Antonio. We are in direct competition with Region 3. Come on folks! Help Region 7 in the competition. As you can tell, this is really not about the spirited competition...that is just some additional incentive to get more involved. We need the money to help build relationships with candidates that will help to support our agenda in the coming years as implementation and regulations are left to be sorted through.

We would like to say a special "THANK YOU" to our current HUPAC contributors for 2010:

Virginia Eggert
 Judy Johnson
 Rebecca Kanoza
 Dianne Kelley
 Raymond Magnuson
 Chad Schneider
 Denise Schroeder
 Rosanne Wolfe

Your continued support is greatly appreciated during such a decisive time and together we can make a difference!

Rosanne Wolfe, RHU
 AAHU HUPAC Chair

Membership



Please welcome the newest members of SAAHU

Susan Hanna
 Audrey Allan
 Erin Kress
 Carl Phillips
 Sandy Garcia
 Mike Ziebler

Leslie Galloway
Korine Gregg
Carl Phillips
Renata Losialpo

A special thanks to our recruiters

Becky Kanoza
Ruthann Laswick
Nicole Dyson
Susan Hanna
Lael Byrne
Dianne Kelley
Denise Schroeder

If you are a member of SAAHU, I would like to thank you! If you are not a member or know someone that is not, this is the time to join. NAHU is the largest professional health insurance organization out there. As we all know, our jobs and lively hood are up in the air. If we want to continue to work in this industry it is vital to be involved in what is going on in Washington. The best way to get the most current health insurance news is through NAHU. They are in Washington working 24-7 on saving our jobs and standing up to legislators on our behalf. Numbers equal volumes and the more we get to join NAHU the stronger we will be.

Along with supporting our leaders in Washington you get a lot of other support back home. You get ongoing special updates, operation shout, personalized newsletter, prepared presentations, monthly HIU magazine, reduced meeting prices, educational webinars, outstanding website, www.NAHU.org; the list goes on and on.

Our board has been working very hard to bring you the latest news and speakers to keep you all up to date. We hope you will join us.

If you join and pay in full before January 1, 2011, your annual dues will be \$300 after January 1st the dues will increase to \$385.

If you have any questions or would like to join SAAHU please contact us. I can be reached at (520) 529-4653 or emailed at Nicole@wolfeinsurance.com. You may also ask any of our board members or go directly to our website at www.SAAHU.org.

Respectfully submitted by,

Nicole Dyson
SAAHU Membership Chair 2010-2011

LPRT Update



At the Annual Convention in Chicago, the local LPRT qualifiers were recognized. Our SAAHU chapter congratulates Judy Johnson, Ray Magnuson, Chad Schneider, and Rosanne Wolfe for their accomplishments.

We are into September and it is time to start thinking about your 2010 production. Are you on track for LPRT? If you have any questions on how to apply, please contact me and I will be happy to help.

Respectfully Submitted,

Rosanne Wolfe, RHU
NAHU LPRT Committee Sitting Member

(520) 529-4653/ Rosanne@WolfeInsurance.com

NAHU and AAHU DUES INCREASE

Before the impact of health reform is over, we will see the regulations for this 2,700-page bill grow to tens of thousands of pages. The process of monitoring, commenting on and negotiating the regulations is a monumental task, and we are working around the clock on new and pending regulations.

As you can imagine, we (NAHU) have had to increase our staff and hire outside counsel to ensure that your needs are adequately represented. As a result, at the 2010 NAHU Convention and Annual Business Meeting in June, the NAHU House of Delegates approved a dues increase of \$75 per annum (\$6.25 per month), effective in 2011.

The State Association has also decided to raise dues an additional \$10 for the upcoming year, which will bring the total membership for SAAHU to \$385 per year. **It is important to note that anyone on monthly bank draft will be affected in January when your monthly draft is taken from your account.**

We know you depend on us to advocate for you here in Washington, DC, and in state capitals all over the United States. Some states have already begun to develop their exchanges, and others will be using the models developed by the NAIC. Our members have been involved in this work at the state level and we are confident that our input will continue to be sought out and valued.

We have our work cut out for us in working at both the federal and state level to ensure favorable policies for our industry, but bear in mind that professional benefit specialists will continue to be needed to provide multifaceted value and services that extend far beyond health care. They help employers and others maximize options on a broad range of insurance and financial security instruments, including disability insurance, long-term care insurance, life insurance and other financial planning considerations.

Our members will be at the forefront of helping to implement many of the changes coming in the months and years ahead, and to educate employers, individuals and families on complying with many of the new rules and requirements and making the most of their health insurance and other benefit options.

Thank you for your support and please feel free to contact any member of the SAAHU Board with any questions.

Sponsorships

We would like to say a special "THANK YOU" to our recent meeting sponsors.

Humana
Health Net
Mutual of Omaha
Black, Gould & Associates

If you are interested in sponsoring a meeting, please contact Scott Martin 520-372-8276 or Audrey Allen 520-258-5174 to find out which months are available.

Upcoming Events

September 14th- AAHU 2 hour CE Meeting *Phoenix Country Club

September 15th- SAAHU presents to local business associations- speaker Ruthann Laswick

September 15th-	Monthly membership meeting- speaker Ruthann Laswick
October 20th-	Monthly membership meeting- Social Media
November 17th-	Monthly membership meeting- Medicare update/Silent Auction
December 15-	Montly Membership meetingEAP/Telenursing
January 13th-	Monthly membership meeting-Janet Trautwein from NAHU (*special date/time)

Unless otherwise noted, regular luncheon meetings are held at the Viscount on Broadway with check in at 11:30. Meetings are typically held on the third Wednesday of the month.

2010-2011 SAAHU Board Members

For a current listing of this years board members, click here: [2010-2011 SAAHU Board members](#)

Membership Contest

SAAHU Quarterly Membership Contest

Grand Prize \$25 Gift Card

What do I need to do?

For every person that joins SAAHU and uses your name as a referral, you get a ticket to enter into the raffle. The contest is from September 1, 2010 through December 15, 2010 the drawing will held at the December 15, 2010 meeting!

How can I increase my chances of winning?

The more people you get to join SAAHU the better your chances of winning the \$25 Gift Card.

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