



## Southern Arizona Association of Health Underwriters Winter 2011 newsletter

January 27, 2011

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### PRESIDENTS MESSAGE:

Dear SAAHU Members,

Happy New Year! As you are no doubt aware, we've opened 2011 with a bang. On January 13<sup>th</sup>, NAHU's very own CEO Janet Trautwein came to Tucson for a fantastic presentation at the Viscount Suites. If you missed it, check [www.saahu.org](http://www.saahu.org) soon for a copy of her presentation. In one of SAAHU's best first quarter speaker series ever, we're following Janet's visit up with more important information you need to know about. Are you up to speed on the essentials behind the Exchange that will soon be impacting us here in Arizona? No? Interested in getting some ideas about how it might work and what role it will likely play in your business? Yes? Then join us for the February membership meeting where Ernie Sweat, Immediate Past President of the Utah Association of Health Underwriters, will discuss the ins and outs of Utah's maturing Exchange and how the benefits consultant fits in. You won't want to miss this ultra-relevant discussion.

Wrapping up the first quarter, in March, you'll have the opportunity to meet face to face with your new Lobbying firm, Veridus. In case you weren't aware, you've now got representation at the Arizona state capital! Thanks to Veridus, the bill being written for the Arizona Exchange is almost certain to have broker inclusion language. Last week, Veridus put us in front of House Majority Leader Andy Tobin, who agreed to place his full support behind what we are proposing to the Exchange Committee. Next week, we even have a meeting with Governor Janet Brewer's office where we will ask her to officially file a waiver for Arizona to be exempt from the MLR requirements set forth by PPACA. We've only had Veridus on board for a few

weeks now and already they are moving and shaking for YOU! Visit [www.veridusaz.com](http://www.veridusaz.com) for more information about your lobbying firm, and join them at the Viscount Suites in March for a meet & greet and "State of the State" update.

Speaking of lobbying, several members of the SAAHU, GPAHU & AAHU boards will be heading to Washington DC from February 14<sup>th</sup>-16<sup>th</sup> for the 2011 NAHU Capitol Conference. We'll be meeting with key US Congressional and Senatorial representatives from Arizona to discuss our views on PPACA and our ongoing focus on the role of the agent. Furthermore, NAHU will be providing continuing education and valuable guidance on DHHS and its role in State-based Exchanges, Medicare, LTC and the CLASS Act, PPACA initiatives that can benefit your employer clients and, among other things, the role agents can play in the new Federal High-Risk Pool Program. Is this trip open to all SAAHU members, you ask? Of course! All members are welcome at Capitol Conference, and can play a vital role in our lobbying efforts. For more information about attending Capitol Conference, talk to a SAAHU board member or visit [www.nahu.org/meetings](http://www.nahu.org/meetings). Hurry, it's just a few weeks away!

Now on to an exciting upcoming event happening right here in our neck of the desert! In 2010, SAAHU held its 11<sup>th</sup> Annual Charity Golf Tournament at Arizona National Golf Club in Tucson with astounding success. We raised thousands of dollars for charity and everyone involved had a fantastic time. Well, I'm proud to announce that we'll be holding this 12<sup>th</sup> Annual event at Arizona National for the second year! Tournament Time will be upon us soon, so mark your calendars for Friday, April 8 2011. The members of your Golf Tournament Committee have devised a number of great sponsorship opportunities and contests that are certain to make the 12<sup>th</sup> Annual SAAHU Charity Golf Tournament one to remember. If you're interested in volunteering at or helping sponsor this great event, or if you're just interested in knocking a ball around one of the top golf courses in Arizona, talk to a member of the SAAHU board soon!

Thanks again to all of you who continue to support SAAHU during this challenging time. I'm honored to be President of such a great organization!

Sincerely,

Scott D Martin

President  
Southern Arizona Association of Health Underwriters

**Lobbyist hired!**



Through a joint effort, AAHU, GPAHU and SAAHU have

hired a state lobbyist to enhance our efforts in the Arizona state legislator to make our voice heard on health care reform and other regulatory decisions affecting benefit plan brokers and consultants in Arizona. This additional legislative presence is critical to effectively communicating to our legislators the important and essential role brokers and consultants play in helping to control employer and employee health care cost and the many functions we provide employers supporting their benefit plan management and administration, not the least of which is federal and state compliance. AAHU, GPAHU and SAAHU are sharing in the funding of this lobbyist. It will be critical to continue funding this lobbying effort in the future and maintaining and increasing membership will be essential to this ongoing representation.

The lobbyist was retained after interviewing two lobbyists based in Phoenix who came highly referred to the AAHU, GPAHU and SAAHU Boards. After careful review and consideration, the decision was made to retain Veridus as our lobbyist. Veridus is a full-service public affairs, lobbying and government relations firm with a track record of success in a wide variety of areas. Their reputation and proven success in lobbying efforts for other organizations were the key factors in selecting them as our lobbyist. They have an extensive network of relationships spanning both sides of the political aisle built over 75 years of combined experience in Arizona's business, legal and political communities. These include access to the highest levels of the legislative and executive branches of Arizona state government, as well as strong relationships with many city council members and county elected officials.

In the months to come, we will be communicating more to our membership both in monthly lunch meetings and via this website regarding the value that Veridus is bringing to our organization. Veridus is currently scheduled to be the presenter at our monthly lunch meeting in March. Please plan to join us to show your support for SAAHU and their lobbying efforts on our behalf.

Lael Byrne  
SAAHU President Elect

**Small Business Tax Credit**

Small Businesses are encouraged to see if they qualify for the tax credit for premiums paid on behalf of their employees in 2010. Employers and their tax advisors should use the IRS forms and instructions created to test eligibility for the tax credit and, if eligible, calculate the correct credit for the business. Directly from the IRS.gov website:

"New [Form 8941](#), Credit for Small Employer Health Insurance Premiums, and newly revised [Form 990-T](#) are now available on IRS.gov. The IRS also posted on its website the [instructions to Form 8941](#) and [Notice 2010-82](#), both of which are designed to help small employers correctly figure and claim the credit."

"The maximum credit goes to smaller employers -- those with 10 or fewer full-time equivalent (FTE) employees -- paying annual average wages of \$25,000 or less. The credit is completely phased out for employers that have 25 or more FTEs or that pay average wages of \$50,000 or more per year. Because the eligibility rules are based in part on the number of FTEs, not the number of employees, employers that use part-time workers may qualify even if they employ more than 25 individuals."

For more details, please access at [www.IRS.gov](http://www.IRS.gov)

Submitted by Dianne Kelley, Legislative Chair

#### 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 Crandall 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**

**Anna Arenas  
Jesus Arenas  
Brianna Roth  
Mark Jung  
Deborah Knickerbocker  
Stacie Cohen**

#### **A special thanks to our recruiters**

**Judy Johnson  
Ray Magnuson  
Dianne Kelley  
Shara Gerhart**

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 livelihood 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](http://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 1<sup>st</sup> 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](mailto:Nicole@wolfeinsurance.com). You may also ask any of our board members or go directly to our website at [www.SAAHU.org](http://www.SAAHU.org).

Respectfully submitted by,

Nicole Dyson  
SAAHU Membership Chair 2010-2011

### LPRT Update



Welcome to 2011! Now it is the time to look back at 2010 and tally up your sales and apply for LPRT (Leading Producers Round Table). There are multiple levels of qualifying for this prestigious award and designation. The levels include the following: Leading Producer Qualifier, President's Council, Eagle, Golden Eagle, and now Soaring Eagle. For qualifiers who have applied for 10 consecutive years, there is also the Lifetime, and Lifetime & Qualifying levels.

NAHU has just introduced the newest level of qualification, Soaring Eagle. Only those working in the top 5% of the industry will fall into this level. The Soaring Eagle application is posted on the NAHU website along with the Carrier and General Agency, and the Producers and Management applications. Most qualifiers will use the Producers and Management form. The Carrier and General Agency form is typically used for carriers or general agencies to use to apply on behalf of their qualifying employees. Most recently added, we have the Soaring Eagle application which is brand new this year. All of the information is available on the NAHU website in the Member's Area - Leaders Producers Round Table (LPRT).

Our NAHU members are the insurance professionals most interested in staying ahead and providing excellent service to their customers. Qualifiers are considered the Top of the Top. Many of our members have done all of the work to qualify for LPRT and if they submit the application, will probably be qualifiers. It doesn't matter if you are an independent, agency, carrier representative, or management; there are categories for each of you with qualifications based on your type of business. This is your chance to be recognized in your industry. The applications are due March 31, 2011 for business written during 2010. If you have any questions or want more information, please let me know. You can reach me at [Rosanne@wolfeinsurance.com](mailto:Rosanne@wolfeinsurance.com) or 520-529-4653.

Respectfully Submitted,

Rosanne Wolfe, RHU  
NAHU LPRT Committee Member

### 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.

For more information on what NAHU can do for you, please use the attached links:

[Where Would you be Without NAHU](#)

[Why NAHU](#)

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 "THANK YOU" to our recent meeting sponsors.**

Berwick Insurance  
AFLAC  
Health Net  
BASIC

If you are interested in sponsoring a meeting, please contact Scott Martin 520-371-8276 or Audrey Allen 520-258-5174 to find out which months are available.



**The 12th Annual SAAHU Golf Tournament will be held on Friday April 8th at Arizona National. Watch for details in the upcoming weeks! If you are interested in sponsorships- please contact Scott Martin!**

#### Upcoming Events

**February 2nd** (Monday)- Ernie Sweat discusses Exchanges (special date)  
**February 14-16** NAHU Capitol Conference (Washington DC)  
**March 18** (Friday-breakfast)- Veridus -AAHU Lobbyist (special date and time)  
**April 8th**-SAAHU 12th Annual Golf tournament-AZ National  
**April 20th**- TBD  
**May 18th**- TBD  
**June 15th**- Office Installation

*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.*

#### Holiday Silent Auction



Thank you to the following people for your donations to our annual silent auction. Because of your donations, we were able to raise \$600 to go towards our portion of the fees for our State Lobbyist.

Susana Valenzuela-Employers Dental Service  
 Scott Martin-Ternian Insurance Group  
 Becky Kanoza-Black, Gould & Associates  
 Lael Byrne-CBIZ  
 Dianne Kelley-Sandbrook Benefits  
 Debra Caid-Magnuson & Associates  
 Audrey Allen-Health Net  
 Bruce Grant-Koty Leavitt  
 Susan Hanna-Health Net  
 Virginia Eggert-EM Insurance Services  
 Karen Roach-Aetna  
 Sheley DeBlois-Sandbrook Benefits  
 Rosanne Wolfe-Wolfe Insurance & Consultants

Nicole Dyson-Wolfe Insurance & Consultants  
 Ralph Epifanio-EMI Health  
 Denise Schroeder-Cigna  
 Steve Krumpus-Ternian Insurance Group  
 Blue Cross Blue Shield

### SAAHU-Helping the Tucson Community



Thank you to our members who donated their time to out at the annual Big Brothers Big Sisters "Southwest Flair A-Fair" arts and crafts fair November 5-7. Your help was greatly appreciated!

### 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

**Last quarter winner Denise Schroeder**

#### ***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 December 15, 2010 through March 15, 2011 the drawing will held at the March 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.

The 2010-2011 Southern Arizona Association of Health Underwriters Budget is available for review. If interested, please contact Treasurer Jennifer Rupkey at 520-722-7113.

[Forward email](#)





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