

# San Antonio

## Association of Health Underwriters



### PRESIDENT'S MESSAGE



Dear SAAHU Members,

The 2009-10 TAHU Officer elections officially opened 3/13/09! San Antonio is very fortunate to have our own Past President, Will Haff running for State Secretary.

Will Haff has been an Employee Benefits partner with Wortham Insurance & Risk Management since 2004 and an insurance broker since 1995. He is a licensed consultant in the state of Texas as well. Will provides employee benefits consulting and brokerage services for clients located in Texas and around the country. He has spoken to numerous groups on benefits plan design, healthcare data analysis, and wellness programs as they relate to employee benefits. He has been a guest speaker at numerous functions including topics such as Self Funding 101, Health Savings Accounts, Predictive Modeling, and a moderator for several panels on the subject of the future of healthcare.

Will is the past president of the San Antonio Association of Health Underwriters, is a board member for the Texas Association of Health Underwriters as the state media chair, served on the Texas Association of Health Underwriters Political Action Committee, and serves on the board for The Treehouse Day Program, a school for children with autism and developmental delays. He was featured in an article in the business section of the express news on corporate wellness programs this year and serves on several advisory councils for various insurance carriers.

Will has a bachelor's of journalism from the University of Texas. He has two children, Polly (9) and Peter (4).

Please join me and show your support for Will by voting for him as our 2009-10 TAHU State Secretary! Information on how to cast your ballot is listed below.

*Respectfully,*  
*Nicole Scott*  
*SAAHU President*

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## TAHU ELECTIONS



### **ATTENTION TAHU members -**

***It's time to elect our Association officers for the 2009-2010 term!** This year TAHU is attempting to make the process more efficient and reduce costs associated with production and mailing of paper ballots and, therefore, conducting our elections electronically. Paper ballots will still be made available upon request.*

***In order to vote, you must log into the website and you can only vote once.** The system will not allow you to vote more than once.*

***Login instructions are as follows:***

*User Name - first and last name (no spaces or punctuation)*

*Password - tahu (unless you have created a different personal password)*

***If you have logged in before but cannot remember the password you set,** please email [HYPERLINK "mailto:admin@tahu.org"](mailto:admin@tahu.org) \o "<mailto:admin@tahu.org>" [admin@tahu.org](mailto:admin@tahu.org) and request that information. To request a paper ballot, please also email [HYPERLINK "mailto:admin@tahu.org"](mailto:admin@tahu.org) \o "<mailto:admin@tahu.org>" [admin@tahu.org](mailto:admin@tahu.org).*

***The TAHU 2009-10 officer nominations are:***

*President - Rusty Rice, San Antonio (automatic)*

*President-Elect - Louanne Trebing, Dallas*

*1st Vice President - Joanna Antongiovanni, San Antonio*

*2nd Vice President - Misty Baker, Austin*

*Treasurer - Kelly Fristoe, Wichita Falls*

*Secretary - Cheryl Clark, Lubbock; Will Haff, San Antonio; Travis Middleton, Houston*

***Biographies and candidate information** are available for your review as a link in the ballot introduction paragraph or you can [HYPERLINK "http://www.tahu.org/associations/1290/files/candprof2009forwebsite.pdf"](http://www.tahu.org/associations/1290/files/candprof2009forwebsite.pdf) \o "<http://www.tahu.org/associations/1290/files/candprof2009forwebsite.pdf>" \t "\_blank" [click here](#) to review them now.*

***Voting officially begins today and will end on Friday, April 3.** You will not be able to vote after this date. Once the voting period has ended, the results will be certified by the nominations and elections committee and an announcement will be made via email. [HYPERLINK "http://www.tahu.org/displayemailforms.cfm?emailformnbr=106626%20"](http://www.tahu.org/displayemailforms.cfm?emailformnbr=106626%20) \o "<http://www.tahu.org/displayemailforms.cfm?emailformnbr=106626>" \t "" [Click here](#) to get to the voting ballot on the website.*

***Everybody VOTE because In our association, your vote counts!***



**What? SAAHU Luncheon**

**When? Wednesday, April 15th**

**Where? Sonterra Country Club**

**Time? 11:30 Registration/12:00 Lunch**

**RSVP: [gholzworth@chapmanschewebenefits.com](mailto:gholzworth@chapmanschewebenefits.com)**

**Cost: Saahu Members: \$22  
Non-Saahu Members: \$42**

**Speaker: Mark Bellman**

**CE: Consumer Driven Health Plans, The  
Sequel: Now What?**

**Sponsor: United Healthcare**

**PayPal: Go to the SAAHU Website to RSVP  
online and pay by PayPal. Website address is:  
<http://www.sanantonioahu.org>**

**\*Cancellations must be in writing and received within 24 hours  
prior to the luncheon. Individuals holding reservations will be  
billed for "no shows".**

## EDUCATION

### Focus on Education

Education opportunities presented by SAAHU abound in the month of April. You will have the opportunity to earn 7 CE hours this month!!

Our first event, the 18th Annual Education Symposium is almost here. I hope you have already registered to join us on Wednesday, April 8th. If you haven't, don't delay in contacting me.

**UniCare** is our Title Sponsor for this event and SAAHU is very grateful for their support.

We are happy to report our attendance has surged and we have moved the event to a larger venue. It will be held at the Holy Trinity Banquet Hall, 20523 Huebner Road, right off of Stone Oak. There is plenty of free parking!

Breakfast and Registration begin at 7:30 am. Make sure and be here early! You won't want to miss the wonderful breakfast buffet being prepared by Anne Maries Catering.

We have six hours of CE packed into this day. We will start the program promptly at 8:30 am with Ouida Peterson presenting CE 3007, COBRA Update-2004 Final Regulations and More! This is a 4 hour CE and it will be necessary for you to remain for the entire presentation in order to receive credit for the CE.

The remaining two CE hours, CE 23069, Creating a FIT Wellness Program will be presented by Kathy Corder.

This year we have 12 Booth Sponsors and we are very appreciative of their support. We already have over 30 Corporate Table Sponsorships registered. SAAHU is proud to continue to provide our members with the ability to educate their employer groups on the latest changes that affect us all.

Last, but not least, our monthly luncheon will be on Wednesday, April 15th at Sonterra. Mark Bellman of United Healthcare will be presenting CE 14557 Consumer Driven Health Plans, The Sequel: Now What? This is a one hour CE. You won't want to miss his lively presentation.

Please RSVP to Gwen Holzworth a  
HYPERLINK

"<mailto:gholworth@chapmanschewebenefits.com>" [gholworth@chapmanschewebenefits.com](mailto:gholworth@chapmanschewebenefits.com)

Need to contact Alicia?

366-8071 or [abowers@avesis.com](mailto:abowers@avesis.com)

### ***Alicia Bowers*** ***Education Chair***





## POSTCARDS FROM THE LEDGE

### Medical Loss Ratio Bill Is First Big Test for TAHU Members, Your Future

A bad bill, House Bill 531 by Dallas Rep. Rafael Anchia, that could threaten agents livelihood goes before the Texas House Insurance Committee this Tuesday, March 24. The Committee hearing is set for 2 p.m.



You can watch the hearing here: [www.capitol.state.tx.us](http://www.capitol.state.tx.us). Click on the "House Video" link.

This is a bad bill and would require insurance carriers and health plans to meet certain medical loss ratios by spending X per cent of an incoming premium dollar on medical claims and limiting administrative expenditures to a certain percentage. Those limits would be set by the State. ***If administrative expenses are limited, that means your commissions could be reduced even further.***

Politically, it may sound good but it won't work. Here's a few of the problems with MLRs:

- There's no guarantee that the quality of health care will be improved, that health care will be more affordable or more accessible or that health insurance rates will go down.

Other concerns with an MLR law are:

- It's only a mathematical formula derived from different accounting statistics.
- Better measures of the quality and efficiency of health plans and carriers are available, like patient satisfaction, data on access and use of preventive care, and clinical data that measure outcomes.
- At risk are valuable resources such as customer service, disease management, wellness, care management, quality assurance programs, health information technology, provider credentialing and network development. These are examples of expenses that do not fall under the "claims" category (and which actually reduce costs to consumers)
- Low cost products will be discouraged. Administrative costs are largely "fixed" and do not vary with premiums. Consequently, a high MLR requirement imposed on a low cost plan would discourage insurers from offering it.

Any law or regulation that could inhibit your ability to perform the wide variety of jobs you perform for consumers is a problem, like:

- Working with employers on not only their employee benefit programs, but a helping them cope with different benefits-related laws like COBRA, state continuation, HIPAA, FLMA, their group premium payment obligation under SB 51 from 2005, the individual risk pool and many other legal and regulatory issues; and helping insured people resolve claims problems.
- And all the while, working with the carriers and health plans to make sure we are offering the most competitive plans with the best benefits possible to Texans.

**No question about it, medical loss ratio requirements threaten agents' existence and that means insurance consumers are threatened as well.**

## POSTCARDS FROM THE LEDGE (CONT)

### *More Postcards From the Ledge*

Medical Loss Ratio Bill  
Poses First Big Test for  
TAHU Members, Future



### What Can You Do?

Drop a note or give a call to these members of the House Insurance Committee and let them know that ***HB 531 won't bring about the desired results and you oppose it.*** If you live in Rep. Anchia's district or in one of these committee member's districts, it's even more critical that you contact them and let them know you are their constituent!

Chairman, Rep. John Smithee, Amarillo  
Phone (512) 463-0702 Fax (512) 476-7016  
john.smithee@house.state.tx.us

Rep. Carl Isett, Lubbock  
Phone (512) 463-0676 Fax (512) 708-8427  
carl.isett@house.state.tx.us

Vice Chairman, Rep. Trey Martinez-Fischer, SA  
Phone (512) 463-0616 Fax (512) 463-4873  
trey.martinez.fischer@house.state.tx.us

Rep. Todd Hunter, Corpus Christi  
Phone (512) 463-0672 Fax (512) 463-2101  
todd.hunter@house.state.tx.us

Rep. Craig Eiland, Galveston  
Phone (512) 463-0502 Fax (512) 936-4260  
craig.eiland@house.state.tx.us

Rep. Kelly Hancock, North Richland Hills  
Phone (512) 463-0599 Fax (512) 463-0751  
kelly.hancock@house.state.tx.us

Rep. Larry Taylor, Friendswood  
Phone (512) 463-0729 Fax (512) 474-2398  
larry.taylor@house.state.tx.us

Rep. Joeseph Deshotel, Beaumont  
Phone (512) 463-0662 Fax (512) 463-8381  
jddeshotel@firstam.com

Rep. Senfronia Thompson, Houston  
Phone (512) 463-0720 Fax (512) 463-6306  
senfronia.thompson@house.state.tx.us

### Some More Great Information

The Texas Association of Health Plans has published a terrific white paper that details exactly why mandatory medical loss ratios miss the mark. Jared Wolfe, executive director at TAHF has graciously allowed TAHU to post that report on the TAHU web site: [http://www.tahu.org/associations/1290/files/MLR\\_2\\_Pager\\_Final.pdf](http://www.tahu.org/associations/1290/files/MLR_2_Pager_Final.pdf)

### Talk to the Employers in Your Community

Talk to every employer you know, especially if they are members of the two influential business organizations, NFIB-Texas and/or the Texas Association of Business, and encourage them to get the word out, get involved and help us head off House Bill 531. No employer will benefit from this bill.

**Questions?** Contact any member of the Legislative Council: Rick Ott, rickott@swbell.net; Jeff Sherrod, sherrod.jeff@principal.com; Cheryl Clark, checlark@teamumc.com; Gary Waldron, gwaldron@prescottpallet.com; Lee Manross, lmanross@aol.com; Shirley Hutzler, shirly270@aol.com; misty@mistybaker.com)

## MEMBERSHIP

Just a reminder folks that we are having a membership contest NOW and it is **so** easy because it is right before the symposium and who doesn't want to come to the symposium???

Even better – wouldn't you like to come at a reduced cost? AND get a \$30 amex card?  
I've got my 3 new members but I know there are many more out there.  
Here's how....

### SYMPOSIUM SAVINGS CONTEST

**Sponsor 1 or 2 new members between February 1<sup>st</sup> and the SAAHU Symposium April 8<sup>th</sup> and you will get a \$30.00 AMX Gift Card!**

**Sponsor 3 new members in this same time period and you get the \$30.00 AMX **and** you will get  $\frac{1}{2}$  price entry into the SAAHU Symposium.**

**[San Antonio Association of Health Underwriters 18<sup>th</sup> Annual Education Symposium**

When: Wednesday, April 8, 2009

Where: Holy Trinity Banquet Hall

Time: 8:00 AM – 5:00 PM]

Entry forms must be turned in to Sylvia Miller or brought to the symposium to count for the contest.

For a membership applications, please visit our website at

HYPERLINK "<http://sanantonioahu.org/>" <http://sanantonioahu.org>

## RETENTION

### MEMBERSHIP RETENTION

I am just learning the ropes and I am **EXCITED** to be the new Retention Chair!!!!


**My Priorities for the remainder of the year are:**

1. Keep our data-base accurate and make sure that dues paid on time.
2. Start tracking and working on first year members to ensure they feel welcome.
3. Contact new members several times throughout the year.
4. Get new members involved to retain members.

Our retention numbers are not good...so getting them back up over through this year is my goal.  
We are planning an orientation meeting after the symposium. Look for details at the Symposium.

***Marsha Curry***  
***Retention Chair***





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**SPEAKERS & SPONSORS**

## Speakers and Sponsors

The March luncheon was sponsored by United Healthcare. Guest speaker was Danny Koch speaking on A Father's Perspective of a Soldier Son....Keeping The Porch Light On. In attendance were guests of honor from the military. Charity fund raiser went to the Wounded Warriors Fund.

April's luncheon sponsor will be United Healthcare. Mark Bellman will be presenting our CE, Consumer Driven Health Plans, The Sequel: What Now?

If your company is interested in sponsoring a luncheon or have an interesting speaker, Please contact me at (830) 816-2429 or via e-mail [Lori\\_Rice2@wellsfargois.com](mailto:Lori_Rice2@wellsfargois.com). I look forward to hearing from you!

*Respectfully Submitted,  
Lori Rice  
Speakers and Sponsors*



## PLACE YOUR ADVERTISEMENT IN THE SAAHU NEWSLETTER

ADVERTISING SPACE AVAILABLE FOR FULL PAGE, HALF PAGE AND BUSINESS CARD.

CONTACT VICKIE LIGHTSEY FOR PRICES AT:

[vickie.lightsey@kci1.com](mailto:vickie.lightsey@kci1.com) or phone 210-515-5850

## DAY AT THE CAPITOL



### Day at the Capitol

In March SAAHU was well represented. SAAHU members pictured.

Joanna Antongnanni,  
Nathan Benge, Dave  
Antongiovani and Rusty Rice.



## LEGISLATIVE MUSINGS

TAHU's Day at the Capitol was a well attended and rousing success. Attendees from San Antonio included myself, Gary Looney, Nicole Scott, Alison Burkholder, Nathan Benge, Joanna Antongiovanni, Dave Antongiovanni, and Rusty Rice. The San Antonio delegation visited with Senator Jeff Wentworth, Representative Frank Corte, and David Durden, formerly with TDI and now the senior health policy advisor to Speaker Joe Strauss. We also visited with staffers in the offices of Senators Judith Zaffirini and Ruth Jones McClendon, and representative Trey Martinez Fisher. Some of us also visited with various reps and senators offices and left information about our association and what we do and who we are. In all offices, we were graciously welcomed and given ample opportunity to speak on our industry.

We discussed 2 important bills that were introduced by Sen. Jane Nelson and we encouraged these legislators to vote for or give their sponsorship to these bills. Both bills appeared to be widely accepted by both republican and democratic legislators.

Senate Bill 80 is a bill that would allow carriers to offer policies with special rates to employers who agree to fund 100% of the employee premium. The bill is revenue neutral, and does not force carriers or employers to do anything different than what they already do, except allow for this subset of policies that would save up to 7% (according to my sources at one carrier) off current small group rates. Currently, carriers must impose the same rules on all policies offered in the state, and the rates we see are released with the underwriting assumption that all groups are funding at least 50% of the employee premium. This bill would just allow the carriers to specify either 50% OR 100% contribution and perhaps lower the rates for certain employers who want to pay a bit more for each employee.

Senate Bill 79 allows for a voluntary small group agent certification with initial exam and special Texas specific small group information CE requirements for this certification. Again, revenue neutral, voluntary, agents can choose the certification or not. TAHU feels that this certification will help boost the professionalism of our small group agents, and will boost the public perception of agents who are certified.

Two other issues that seem to be HOT: Minimum loss ratios (1 House bill filed and 4 Senate bills filed so far) and Balanced Billing (1 Senate Bill and 4 House bills filed so far). Minimum loss ratios is an issue that is being talked about not only in Texas but in the Federal Health reform talks; Balanced Billing bills have been passed in at least 2 states so far, so these issues may not go away, if the Session has enough time to tackle these items. Anything can happen with either of these bills.



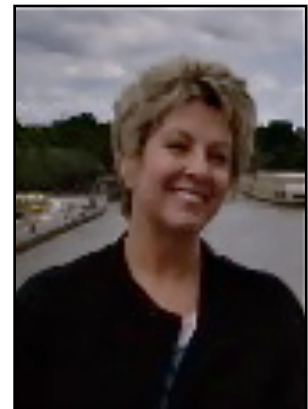
**LEGISLATIVE MUSINGS (CONT)**

Most recently, all health industry stakeholders were invited to attend a meeting last week with Senate leadership and the Commissioner of Insurance to discuss a proposed solution to the balance billing issue. The Commissioner laid out a multi-pronged approach that included the following proposed requirements: Carriers must negotiate in good faith toward the development of a statutorily defined "adequate network"; carriers must provide enrollees with notice before terminating contracts with hospital-based providers; carrier contracts with hospitals must prohibit exclusive contracts with hospital-based providers or prohibit balance billing where exclusive contracts are in place; noncontracted providers must coordinate with hospitals to provide good faith estimates to insureds prior to services being rendered; hospitals must assign contracted providers to patients covered by their carrier when possible; hospitals must give carriers 60 days notice prior to termination of hospital based provider contracts; if a carrier has five days notice of a procedure likely to involve balance billing, it must attempt to reach an agreement with the provider and provide insureds with information regarding its offer, the provider's counter and anticipated balance bill to the insured prior to the procedure; if a carrier receives an estimate from an out-of-network provider prior to services rendered, the carrier must pay billed charges, and the provider's rates will be published in a rate survey provided to consumers; where no estimate was provided to the insured, carriers may pay up to 125 percent of Medicare, accompanied by an offer to pay for binding mediation. All stakeholders were invited to provide feedback to the Commissioner regarding his proposal, which ultimately will require legislation. So, watch the bills mentioned above to see whether anything actually gets voted on. I'm sure that the carriers are watching this carefully, and if passed, rates will most certainly jump.

If you have an opinion on any of these issues or bills, please use NAHU's Operation Shout to send your state legislator or senator a message! It's easy. Go to: HYPERLINK "<http://capwiz.com/nahu/home/>" <http://capwiz.com/nahu/home/> and just type in your zip code...the system will find your legislators, either state or federal, and you can either type in your own message or use one of NAHU's.

End of March: Capitol Conference in Washington D.C. – our federal government and the “stimulus bill” at work.

***Sarah Canez,  
SAAHU Legislative Chair***



**SPONSORS PAGE**

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## **2009 SPONSORS**

**THANK YOU TO OUR SPONSORS FOR YOUR  
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United Healthcare

**October**

**May**

**November**

**June**

**December**





Marsha Curry	APRIL	10
Vickie Lightsey	APRIL	12
Sandy Johnson	APRIL	13
Linda Behrens	APRIL	23

**MEMBERS!** *Are you or another member you know having a birthday. Let us know the Month and day so we can join in celebrating our member's birthdays.*

Send name, company and birthday information (month and day only please) to Vickie Lightsey at [vickiello2@mac.com](mailto:vickiello2@mac.com)

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**"The answer always lies within the question." from "The Courage of Spirit"**

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## MEMBERS ON THE MOVE

Are you or someone you know on the move? Send the following information; name, company name, date of move and a picture to [vickiello2@mac.com](mailto:vickiello2@mac.com). Let your colleagues know where you are.

**ON THE MOVE**



## WEBSITE UPDATE

### SAAHU WEBSITE

The SAAHU Education Symposium registration form and agenda are now available on our home page.

#### **Website highlights:**

- ★ Member feedback link... tell us what you currently like or would like to see (articles, programs, speakers, education) – or request information
- ★ Industry news headlines
- ★ RSVP for the luncheon
- ★ CALENDAR WAS UPDATED for symposium info
- ★ Link to NAHU career center
- ★ Legislative talking points
- ★ SAAHU board and committee list
- ★ Volunteer link (get involved!!)
- ★ Operation shout link to NAHU's legislative advocacy page
- ★ Link to the TAHU Café – email forum for agents and carriers
- ★ SAAHU membership application
- ★ Links to TAHU and NAHU websites

*We started a website counter in November 2008 to let us know how many visits we've had.*

*2008 = 181*

*2009 = 365*

*If you haven't been to our website in a while, check us out!*

**HYPERLINK "<http://sanantonioahu.org>" <http://sanantonioahu.org>**

***Sandy Johnson***  
***Website Chair***



## BOARD MEMBERS

***Bits and Pieces (or getting to know the board members)***

**Meet Melissa Lopez; Treasurer**

**Name & Nickname:** Melissa Lopez

**Spouses Name:** Albert

**Birthday (mo & day):** 08/06

**Pets & Names:** Godiva (Australian Sheppard Mix), Bentley (Lab), Turbo (African Spurred Tortoise)

**Favorite Color:** Pink

**Favorite Food:** Chinese Food

**Children, Names & Ages:** 1st one one the way, Due in April.

**Hobbies:** Shopping!!!

**Quite time activity:** Watching Movies

**Favorite Quote and it's author:**

**If you could have taken part in any single historical ceremony, what would it have been?:** Hmmm...that's a hard one.

**Name the all time best song ever:**

When You Say Nothing at All, by Keith Whitley

**Your Favorite Movie:** The Wizard of Oz

**What being a member of SAAHU Means to You:** Interacting with amazing people in our industry!

**How many years in the Industry?:** 5 Years

**Favorite Charity:** Race for the Cure- Susan G. Komen

**The Smell you love the most:** The scent of a loved one

**If you could rid the earth of one thing what would it be?:**

**Favorite Article of clothing:** Flip-Flops



# San Antonio

Association of Health Underwriters

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
5	6	7	8 SAAHU EDUCATION SYMPOSIUM	9	10 SAAHU BOARD MEETING	11
12	13	14	15 SAAHU LUNCHEON	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30 TAHU CONVENTION	31 TAHU CONVENTION	1&2 TAHU CONVENTION
<b>APRIL 2009</b>						

## ON THE HORIZON:

**SAAHU BOARD ELECTIONS COMING**  
**TAHU CONVENTION 4/30 THRU 5/2**  
**5/10 SAAHU BOARD MEETING**  
**5/15 LUNCHEON**