

San Antonio

Association of Health Underwriters



PRESIDENT'S MESSAGE

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Holiday Greetings!

I hope everyone had a wonderful Thanksgiving and took time to give thanks for the professional and personal blessings we each have.

2009 Region VI Leadership Conference.

SAN ANTONIO WAS SELECTED AS THE HOST CITY

More information will follow in the months to come!

I look forward to seeing you at our December luncheon on the 10th. The luncheon has been moved up one week to allow everyone to meet their many holiday obligations.

We have two new board members joining us. Sylvia Miller with Cigna has stepped into the Membership Chair position. Patricia Gillis with Colonial Supplemental Insurance has taken over the Retention Chair responsibilities. Please join me in welcoming them to the board.



Nicole Scott,
SAAHU President.

Wishing you all a happy and safe holiday season.



One Time Only Time Change!



What? SAAHU Luncheon

When? Wednesday, December 10th

Where? Sonterra Country Club

Time? 11:30 Registration/12:00 Lunch

RSVP: gholzworth@chapmanschewebenefits.com

Charity: Senior Companions

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

Sponsor: Secure Horizons

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".**

NOVEMBER LUNCHEON



The SAAHU membership enjoyed a special legislation presentation by Misty Baker and Lee Manross at our November luncheon.

WEBSITE UPDATE

Welcome our two newest board members: Sylvia Miller – Membership and Patricia Gillis – Retention. You can get their contact information at HYPERLINK "<http://www.sanantonioahu.org/SAAHU%20Committees.htm>" <http://www.sanantonioahu.org/SAAHU%20Committees.htm>

Not sure what NAHU does for you? Check this link: HYPERLINK "<http://sanantonioahu.org/Documents/nahu%20association%20highlights.doc>" <http://sanantonioahu.org/Documents/nahu%20association%20highlights.doc> . also available from our home page.... HYPERLINK "<http://sanantonioahu.org>" <http://sanantonioahu.org>

...As is the latest SAAHU Newsletter. HYPERLINK "<http://www.sanantonioahu.org/NewsLinks.htm>" <http://www.sanantonioahu.org/NewsLinks.htm>

Want to volunteer? Click on the volunteer link on the website home page. HYPERLINK "<http://www.sanantonioahu.org/index.htm>" <http://www.sanantonioahu.org/index.htm>
RSVP and pay in advance for your luncheon on line. Visit our home page!

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



**DECEMBER
BIRTHDAYS**

Gary Looney 12/5

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

MEMBERS ON THE MOVE

Members who have moved:

Now at Avesis Inc

Alicia Bowers, Account Manager



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. Let your colleagues know where you are.

ON THE MOVE

SPEAKERS & SPONSORS

Speakers and Sponsors

Secure Horizons will be the luncheon sponsor for December as we head into the holiday season.

Get ready for the New Year! We already have an eye on our January and February luncheon sponsors.

Eyetopia will be our sponsor for January and Aetna has taken the baton for the February luncheon.

I would also like to thank all of those Carriers who have been so gracious to host a luncheon so far this year! We couldn't do it without you!

Community First

Humana One

Avesis

Benefit Mall

Benefit Management Administrators, Inc.

If your company is interested sponsoring a luncheon for the year 2009. Please contact me at (830) 816-2429 or via e-mail

Lori_Rice2@wellsfargois.com. I look forward to hearing from you!



***Respectfully Submitted,
Lori Rice
Speakers and Sponsors***



MEMBERSHIP

Current membership: 223 (YIPES - ☹ur #'s have dropped)

Membership Goal: 260

Net Members Needed: 37

During October:

Members added: 5 - Great!

During November:

Members added: 1

October & November New Members – WELCOME!

<i>JOIN DATE</i>	<i>FIRST NAME</i>	<i>LAST NAME</i>	<i>COMPANY</i>
<i>Oct 3 2008</i>	<i>Gala</i>	<i>Burns</i>	<i>IBI Benefits</i>
<i>Oct 14 2008</i>	<i>Denise</i>	<i>Cecchini</i>	<i>Eemployers Solutions, Inc.</i>
<i>Oct 14 2008</i>	<i>Kai</i>	<i>Yang</i>	<i>IBC Insurance Agency, LTD</i>
<i>Oct 15 2008</i>	<i>Kathy</i>	<i>Corder</i>	<i>Personalized Prevention</i>
<i>Oct 16 2008</i>	<i>Sylvia</i>	<i>Miller</i>	<i>CIGNA Healthcare</i>
<i>Nov 25 2008</i>	<i>Mary</i>	<i>Organek</i>	

As the end of 2008 quickly approaches - I have to ask - Do you know your SAAHU paid through date? I see 61 members up for renewal on December 31st.

Sylvia Miller

SAAHU Membership Chair



HAPPY HOLIDAYS FROM YOUR SAN ANTONIO
ASSOCIATION OF HEALTH UNDERWRITERS
BOARD MEMBERS AND TRUSTEES.

RETENTION

I would like to take this opportunity to say how excited I am to be able to serve as Retention Chairman. I have been in the insurance field for 23 years and have been with Colonial Supplemental Insurance for the last 20 years.

As I attend the meetings and learn the importance of SAAHU and the work they do on a State and National level, I believe we can make a difference.

I look forward to getting to know and working with each of you this year.

Patricia Gillis
SAAHU Retention Chairman



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LEGISLATIVE MUSINGS

As President-elect Obama & his transition team put together the new cabinet and the economy seems more than just dismal, many agents in our industry are focusing on what will happen specifically to our role in the health insurance scene once the Democrats are able to wield more power than they have in a long time in our nation's capitol.

As Ted Kennedy, an early Democrat supporter of Obama, is poised to make his lifelong dream of universal health insurance coverage for all citizens a reality – and his buddies on the hill wanting to push it through soon for “good old Ted” leading the party, it looks like something WILL happen soon.

The question is: with all the money that Washington is spending on bailouts, and with more people in years on the unemployment roles, can Washington really afford the trillions of dollars that Universal Coverage would be expected to cost?

Fifteen years ago, when Hilary & Bill couldn't get the people to accept Universal coverage for all, the buzzword became “incremental”. Maybe we can't pay for all, but we'll start with paying for increments at a time. Now we have CHIPS, Risk Pools and Medicare RX coverage that weren't in existence back in the early 90's. These increments were well received, but they did little to whittle down the uninsured population – and the uninsured numbers appear to be increasing.

The Democrat hierarchy is pointing to the Massachusetts plan with its Connector as the “model” for the whole country. Everybody in Mass. is required to have coverage, or they face penalties. All employers of companies with over 11 employees (except part time employees, and some industries like retail and restaurants are exempt) are required to provide health insurance, or the employer pays a penalty for each employee. You can either find a plan on your own, through an agent, or through the connector.

Let's not discuss the cost, which has far exceeded all projections. But everybody seems to love it, because it “works”. It has evolved into the “solution” to the problem because everybody can buy coverage, and everybody has to get coverage.

As for agents, the private sector is still in business. Yes, there's that “Connector” – the government run clearinghouse for plan choices that only pays \$20 to agents as a commission for a placed policy – but employers still need agents.

Here's an excerpt from an email sent to NAHU's B2B chat room by an agent in Massachusetts discussing that state's “Universal Coverage”:

“The Massachusetts Connector has not put agents out of business. It has resulted in 50% more work for less money, but the role of the broker/agent has never been more important. The business owner has been slammed with information, but in the vast majority of the cases, the connector has done little but created more requirements from them.

The Connector is a quasi government agency manned by excellent, insurance industry veterans. They are very influential in plan design and all things pricing and benefits. There are many more than 7 plans offered by 4 carriers. They have extended the number of products to increase “affordability” which has been good for all the carriers.

LEGISLATIVE MUSINGS (CONT.)

The connector's role and health care reform was to increase enrollment and reduce the number of uninsured. They achieved that, but costs have as a result skyrocketed. In addition, the program has required much oversight and management (which has been minimal) resulting in people who are not eligible, jumping into the program unchecked and taxing the system.

There is a pay or play component. In addition, for 2009, there is a Minimum Creditable Coverage (MCC) requirement being instituted as well. Plans with no RX, higher than allowed deductibles to name a few are considered "non compliant" and will be penalized Jan 1 or later. We are scrambling to make our companies "compliant" by 1/1/09. The penalties are \$295 per employee for non compliance.

I have not seen companies automatically just dropping the health plans. While that may change due to the tough economic times, it is still a major benefit for recruitment / retention and for my book of business, very, very few have just thrown in the towel (less than 1/2 of 1%).

Pres elect Obama is looking very closely at this model for the US. While the overall directive to cover more people has been attained, managing costs has not. The plans are still going up double digit, and initial backers of the bill are beginning to question things. Keep in mind, we are only about 2 or so years into this so time will tell.

Finally, it has been exhausting for agents. Many agents who jumped into the market in the early 2000;s because of perceived profitability, have been overwhelmed by the complexity and time required and are either rethinking their move or just getting out. “

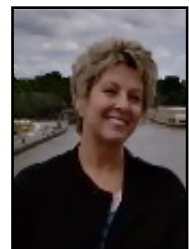
So, employers & individuals can still work with or without agents in Massachusetts and people can still choose to buy through an agent or direct. Sounds like the same scenario we have now, but with that penalty twist. And it might even weed out those agents who are not really serious.

The bottom line is the consensus that the government has to find a way to decrease the number of the insured – and that everybody agrees the current system has many faults and gaps and is part of the problem.

Certain health insurance carriers (Aetna was the first to go public) are signaling that they will get onboard but only if the next administration will agree to some system of universal coverage with a requirement that all be insured.

NAHU is working closely with President elect Obama's team to keep health insurance agents as part of the solution. Never before has NAHU's role in Washington D.C been more important for its members than right now.

This is the time to stay involved, or get involved and have your voice heard in Washington. Watch for Operation Shout notices, and please respond when asked so that our collective voices can be noticed. We want to be part of the SOLUTION!!



***Sarah Canex,
SAAHU Legislative Chair***

SPONSORS PAGE

**THANK YOU TO OUR SPONSORS FOR YOUR
CONTINUED SUPPORT AND CONTRIBUTION**

January

No Sponsor

February

No Sponsor

March

No Sponsor

April

Sponsor: Louis Makatura, Jr. – TX Sales
Manager
Superior Vision Services

May

Sponsor: Humana Large Group

June

No Sponsor
Installation of Officers

July

Sponsor: Blake Prewit – Director of
Marketing & Sales
Community First

August

Sponsor: Rusty Rice – Regional VP of
Sales
Avesis

September

Sponsor: Christine Candler –
HumanaOne

October

Sponsor: BenefitMall

November

Sponsor: Benefit Management
Administrators, Inc.

December

Sponsor: Secure Horizons



2ND VICE PRESIDENT

It's That Time of Year Again!

Well I must say the year has flown by once again. Thanksgiving has come and gone and Christmas is in the headlights with a New Year around the corner. I think the older I get and since I have my kids each year seems to speed up. As an insurance agent there are a lot of challenges this time of year, especially if you recently started or have a small operation. I have experienced them all in my past nine years of being an insurance agent.

One of the hardest challenges that we all face is the Holiday mentality that our clients and prospects get this time of year. "Wait till January" or "Call me after the Holidays", these are typical responses I have heard over the years. The key is to work this time of year or knowing how to handle those responses. Yes business is slow but there is a lot of ways to keep your pipeline filled and writing new business all the way into the New Year. Use the economy to your advantage. The economy is slow and these new business or individuals need a write off for taxes come April 15th, well isn't health insurance and other products we sell a write off on a 1040 tax form? I have only used this strategy a few times when I started and I wrote some new business. The key problem is getting your business done quickly and well before the Holidays begin. If you are turning new business in anytime after the 15th of December you might not get everything in place for a January 1st effective date, remember the insurance carriers and reps want to take a holiday break too. Keep that in mind when working in December.

I will have to send out my kudos to those agents and agencies that have a lot of January 1st business. I know that it takes time to get the business, and keep it and is very stressful to anyone who has a lot of first of the year business. One thing I have learned is a lot of preplanning is required and working in early October on January business is smart. The larger the account it is,

remember to give yourself more time to work on it. I am fortunate this year and have a few small accounts coming in for the first of the year. I keep focused and work hard so I too can enjoy the Holidays.

If you are not so fortunate to have business streaming in the door this time of year work on other things that you normal do not get to. I had a little time when business was slow and started outlining old accounts to hit in '09. I might even redo my files or even finally put the files in the filing cabinet. Be productive so you can kick start 2009 with a good year. Preplan and set some goals and look over your marketing budget or expenses, all are beneficial and should be done when we have time.

Remember this time of year is special to all. Take some time off and relax with family and friends. Recharge your batteries, eat and drink a little too much, but be safe and be ready to hit 2009 head on. Be thankful for what you have accomplished and celebrate each day with enthusiasm.

Have a safe a happy Holiday season, Happy Hanukah, Merry Christmas, Happy Kwanza, and Happy New Year!

See you all in the New Year!



NATHAN BENGE
2ND VICE PRESIDENT

BOARD MEMBERS

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

**Meet John Bock,
SAAHU President Elect**

Name & Nickname: John Bock

Spouses Name: Natalie

Birthday (mo & day): 9/28

Pets & Names: 2 dogs, Tex and Nevada

Favorite Color: blue

Favorite Food: Mexican

Children, Names & Ages: Haley 19 months & one on the way

Hobbies: Hunting, fishing, and golf

Quiet time activity: playing guitar or watching a movie

Favorite Quote from a movie: "I hate rude behavior in a man...Won't tolerate it" Captain Woodrow F. Call – Lonesome Dove

If you could have taken part in any single historical ceremony, what would it have been?: Hunting with

Teddy Roosevelt or exploring with Louis and Clark.

Name the all time best song ever: Anything by Gary Stewart.

Your Favorite Movie: Lonesome Dove

What being a member of SAAHU Means to You: Giving back to our industry while making great friends.

How many years in the Industry?: 5

Favorite Charity: Leukemia Society

The Smell you love the most: The smell of all the foods cooking together for Thanksgiving, especially the stuffing!

If you could rid the earth of one thing what would it be?: Hollywood liberals. Ha!

Favorite Article of clothing: boxers



TRUSTEE'S CORNER

Meet Trustee Joanna Antongiovanni

Business Experience:

Joanna has been an insurance agent for 14 years and is currently a Producing Executive Sales Manager for BenefitMall. Her areas of expertise include both group and individual insurance products, including Medicare Advantage plans. She earned her Bachelors degree in May of 1994 from Texas A& M University and shortly thereafter began her career in the insurance industry. Her first position was with Principal Financial Group in Bryan/College Station specializing in Disability and Life Insurance sales. In 1996 Joanna returned to San Antonio to work as a Sales Representative for Humana selling Medicare Advantage plans. In 1997, she transitioned into employee benefits as a Sales Representative in the small group department for PacifiCare of Texas. In 1999, Joanna was instrumental in establishing the South Texas office for BenefitPort Southwest and was the Sales Manager for South Texas representing group, individual & Medicare agents and brokers in Austin, San Antonio, Corpus Christi and the Rio Grande Valley. Joanna comes to BenefitMall by way of the BenefitPort SW acquisition and is excited about her new opportunities.



Association Involvement:

Joanna has been a member of the Health Underwriters since 1997 where she has held various positions from Education Chair, 2nd VP, 1st VP & President Elect. She was the President of the San Antonio Chapter in 2002-2003 and during her tenure was awarded the "Pacesetter Award" and is now serving as Trustee. In addition to being active on a local level, Joanna has also held state board positions with TAHU. She has been the TAHU Convention Co-Chair, a member of the TAHU PAC Committee, TAHU Marketing Director & TAHU Awards Chair. In 2006 she became a member of the TAHU Executive Committee as the Secretary overseeing Membership & Chapter Development. As TAHU Treasurer in 2007 she was able to oversee the association finances, Media, Marketing, System Operator and the Website for the association. This year as 2nd Vice President she has responsibilities with the TAHU Newsletter, TAHU E-News and Continuing Education.

In 2000 she received a merit award for her work as the TAHU Convention Co-chair and in 2004 she was the proud recipient of the TAHU "Volunteer of the Year Award".

Personal:

Joanna has lived in San Antonio since 1978 and considers Texas to be her home. She married her husband David in 1995 and their pride and joy are their three daughters, Emma (10), Sophia (7) & Mia (4). Joanna and her husband are both active members of the community frequently donating their time and service to organizations such as Christian Senior Services, Meals on Wheels, Sportslife Triathlon Club and The Austin Rugby Football Club. They are both active members of Community Bible Church where they have taught Sunday School for several years. Joanna enjoys spending her spare time training for triathlons and watching her girls swim & play soccer and her husband play rugby.



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San Antonio

Association of Health Underwriters

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1	2	3	4	5	6
7	8	9	10 SAAHU LUNCHEON	11	12 SAAHU BOARD MEETING	13
14	15	16	17	18	19	20
21	22	23	24	25 CHRISTMAS DAY	26	27
28	29	30	31			

DECEMBER 2008

ON THE HORIZON:

1/1 WELCOME 2009, HAPPY NEW YEAR!

1/14 SAAHU BOARD MEETING

1/19 LUNCHEON