

San Antonio

Association of Health Underwriters



PRESIDENT'S MESSAGE



Nicole Scott,
SAAHU President

The Texas Department of Insurance has recently made some changes surrounding Continuing Education. Effective February 2009, SIRCON, a third party entity will be responsible for tracking and maintain agent's CE credit hours.

As a licensed agent in Texas, you must obtain thirty hours of CE every two years. At least half of those hours must be obtained through classroom study. In addition, you are required to fulfill two of the required hours with an approved Ethics course. You must maintain a copy of your CE certificate for your records. You are not responsible for reporting your CE hours to SIRCON. The CE provider will do so on your behalf.

While most of you are aware of the CE requirements sent by TDI. Did you know that at any time, TDI can audit you for compliance? The fines can be quite large if you fail to meet all TDI CE requirements. With SIRCON tracking agent's CE, TDI will have easy access to see who is and who is not complying with the set guidelines. Please make sure that you obtain your 30 hours of CE each year to avoid any fines or penalties.

SAAHU is here to help you obtain your CE. We will be hosting our annual Education Symposium on April 8th. This is a wonderful opportunity to obtain six hours of classroom CE. Please be sure to visit our website, HYPERLINK "<http://www.sanantonioahu.org/>" <http://www.sanantonioahu.org/>, for additional information.

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SPEAKERS & SPONSORS

Speakers and Sponsors

We have already had a great start to 2009? Eyetopia vision plans sponsored our January luncheon and Airrosti's David Antongiovanni was our guest speaker.

February is looking great as we have Aetna as our luncheon sponsor and Eyetopia will be providing a CE on Vision plans.

United Healthcare will be sponsoring the luncheon for March so we are off to a great start for the year.

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. I look forward to hearing from you!

*Respectfully Submitted,
Lori Rice
Speakers and Sponsors*



"Courage is the bridge between believing and knowing." from "The Courage of Spirit"



What? SAAHU Luncheon

**When? Wednesday, February
18th**

Where? Sonterra Country Club

Time? 11:30 Registration/12:00 Lunch

RSVP: gholzworth@chapmanschewebenefits.com

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

CE: Understanding Vision Plans (Eyetopia)

Sponsor: Aetna

**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".**

HEALTH REFORM

Submitted By: Will Haff

*From: Grace-Marie Turner
Health Policy Matters®
January 30, 2009*

Stealth Reform

Congressional leaders are arguing over whether they'll get a comprehensive health reform bill passed this year or next. But, in fact, major health reform is speeding through Congress in two bills that are on the fast track to enactment -- SCHIP and the economic stimulus bill.

Expansion of the State Children's Health Insurance Program to children in families well into middle-income ranges passed the Senate yesterday and will likely be signed into law by President Obama early next week. In some states, children in families earning \$100,000 or more would be eligible for taxpayer-supported insurance, as would adults already receiving it, clearly changing the mission of the program.

Sen. Roger Wicker (R-MS) asked, "Is the real intent of this legislation to replace the private health care system with a government-run health care system?" The response from Senate Democratic whip Richard Durbin (D-IL) was that he didn't want to "trap people into private health insurance." Heaven forbid!

Nine Senate Republicans broke ranks and voted with Democrats in favor of the SCHIP expansion; 40 Republicans crossed over and joined nearly all Democrats in passing the nearly-identical House version of the bill last week.

Nonetheless, the partisanship in the debate was evident: Sen. Charles Grassley, the top Republican on the Senate Finance Committee, said he was "disgusted" by the way Democratic leaders handled the debate. "It does not bode well for cooperative work in the coming months," he told The Washington Post.

But the real game-changing health provisions are in the economic stimulus bill, where millions of Americans would be added to Medicaid and other taxpayer-financed health programs -- without committee hearings or virtually any debate.

Here are some, but by no means all, of the health reform provisions in this gargantuan economic spending bill:

- * Middle-class entitlement: Having redefined SCHIP as a program for middle-income children, the Congress wants to do the same with Medicaid. The stimulus bill would have the federal government pay 100% of the costs for states who extend Medicaid coverage to unemployed workers and their families, no matter what the families' income or assets.
- * Employer mandate: Employers would be forced to continue COBRA coverage for workers until they qualify for Medicare, even though it could significantly increase http://rs6.net/tn.jsp?et=1102435432901&e=001DfIDMmaG-8rS7dWYXyiyCd2ppC7hohj4AMy2Vk3NCsNC83RzZ-XcCA76mzOb_cNI8fNdHjoTdDASawOSykr-6d6DRsDTpCvPvzgmaeY7J9oT9B68A3qvOPgrfGnwwnaArdOscCtBl5WpcUW3VniWZQ== their health costs at a time many companies are struggling just to stay afloat.
- * A new public program: The federal government would reimburse workers for at least 65% of the tab for COBRA coverage, creating a major new health spending program, without the slightest debate over whether this is the best mechanism or over the economic distortions this would cause.
- * Federalizing medical decisions: The bill would create a Comparative Effectiveness council in which the federal government would rule on whether medical treatments are worth the money. HHS Secretary-designate Tom Daschle also would get a \$400 million slush fund, likely used to set up his dream Federal Health Board to direct traffic in our \$2.2-trillion health economy.

HEALTH REFORM (CONT)

* HIT: The bill would spend more than \$20 billion on health information technologies, despite the fact that no one has been able to come up with a workable plan to spend even a fraction of that amount wisely. "This is an attempt to squelch a growing private market that is competing to improve transparency and let consumers compare providers and costs," Kimberley Strassel says in her Wall Street Journal column today entitled "Democratic Stealth Care<http://rs6.net/tn.jsp?et=1102435432901&e=001DfIDMmaG-8oKHUNVpQQWvIVm2eGuAQ8frriK_6TNY5ffFwPRMXebOO4anizLqSZwQLURj54myZTIHqOdCdOPBwUn4w8j3mC7FL2-4IIPt_xT59kUKXXULuTtB6rGCsjO4rcXjAAZjCijNbDFrP3jWK952MwIzqhw>."

There are huge and far-reaching consequences to every one of these initiatives, and the American people know little or nothing about them, much less their huge ramifications.

Nonetheless, the left already is celebrating. House Majority Leader Steny Hoyer gave "a rousing speech to a friendly audience of liberal health advocates, gathered in Washington for a conference sponsored by the left-leaning health advocacy group Families USA," according to Congressional Quarterly.

But building consensus for reform is going to take time, and Hoyer warned that the next step in comprehensive health reform legislation could slip into next year.

That won't sit well with Daschle, who wants Congress to act fast! He believes that the Clintons failed in their attempt at comprehensive reform by publicizing too many of the details of the plan in advance and letting debate last long enough for opponents to mobilize.

Does that mean he thinks that if too many people find out what's actually on their reform agenda, they won't support the bitter medicine? Is that really democracy in action, especially for health care, something that affects absolutely every American?

But with SCHIP and the stimulus bill, Daschle is getting his way with a big head start on a major expansion of the role of government in health care. This chart from Heritage tells the full story about the direction we already are heading in government dominance of our health sector.

Grace-Marie Turner

Recent News Articles and Studies

Don't Stifle Private Ingenuity

Overview of the U.S. Health Sector

Grand, Yes. Bargain, No.

SCHIP: The Creeping Nationalization of Health Care

Fostering Accountable Health Care: Moving Forward in Medicare

Fake Drugs and Failed Governance

Improving Quality and Curbing Health Care

Spending: Opportunities for the Congress and the Obama Administration

Mutual Obligation and the American Social Contract





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LEGISLATIVE MUSINGS

Last month just after Christmas I hosted a “Healthcare Community Discussion” at my home and invited various family and friends. I registered the event with the Obama/Biden Transition Team website, and then once I collated and digested the 20 or so surveys that I collected, I uploaded the results to the website survey response site. This month, I want to share my “community” findings.

Family members at the event included a few people over 65 on Medicare, a few younger people in their 20’s and 30’s, all employed workers, but some insured and some without insurance. Friends included a number of former Peace Corps volunteers, almost all who now work either as teachers or in some city or state government position. To round out the group, about half were either rabid gym rats OR runners OR bicyclers.

Just about everybody who completed a survey stated that the number 1 problem is “cost of care is too high”. Some said that this made both care and insurance unaffordable for them, others said that the expensive costs needed to be reigned in before the government could afford to offer universal healthcare.

Actually, I was surprised by the variety of opinions that the group generated. Since most were not in our profession, and most were either uninsured or insured through a government entity, I thought I would get a lot of “Obama” cheer leaders demanding socialized medicine. Not so. Many stated that they preferred choice and liked what they had, and hoped that whatever the government mandated would be as good as or better than what most had now.

Interestingly, the Medicare age attendees voiced “no opinion” on the upcoming potential changes, stating that they “didn’t feel that anything will happen to change their Medicare benefits” and really didn’t seem to want to voice an opinion about what was happening to the “working stiffs”. They felt that they “paid into the system already, and don’t need to make a decision for anyone else at this time”.

Most of the “healthy and active” attendees (both those insured and uninsured) stated strongly an opinion that health insurance should be priced according to a person’s health and a person’s “lifestyle”. In other words, those who were healthy and kept a healthy lifestyle (running, exercising, eating right, not smoking, not overweight, etc.), felt that they should pay less for insurance than those who were NOT as healthy, and would most likely USE more care. A number of them felt that what insurance they had was pricey because of “others who over use and abuse” health care. The opinion of these was that if you have health issues, or if you don’t maintain a healthy lifestyle, you should have to pay more both for insurance and for health care.

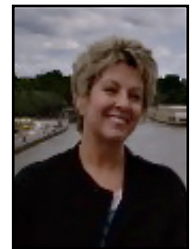
LEGISLATIVE MUSINGS (CONT)

Some felt that doctors don't seem to realize that health care should be available for everybody. Many felt that the rule that applies to community emergency rooms (to provide care regardless of ability to pay) should be extended also to doctors, at least in part. The words "Pro Bono" appeared on a couple of surveys, indicating that they felt that docs make a lot of money and should be required to provide at least SOME care -gratis- for the uninsured.

I was a bit disappointed in the survey questions as they didn't ask for opinions about how to cut costs, nor did they ask if the person HAD insurance or if they liked their plan. The survey seemed to assume that everybody who would attend the discussion did have some form of insurance. A question was asked if the person had ever had financial difficulties with regard to paying for care, but didn't ask for details. Only one of my survey respondents answered yes, and this was someone who stated they had always had insurance. From this I deduced 1) probably those without insurance had most likely used our university health system and then not paid the bill that followed & 2) the rest of the attendees had pretty good insurance.

On Sunday the 4th I uploaded all the information from the surveys, along with a quick write up about the opinions stated by the attendees. I sincerely hope that many community discussions like this happened in the 2 weeks before the end of the year and I hope that the honest opinions of all are actually reaching the Obama Biden Transition team. They gave all U.S. Citizens the chance to speak up on the issues, something that was NOT done in the mid 90's with the Clintons. I'm hoping that whatever the solution becomes, we will all be part of it.

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



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SPONSORS PAGE

2009 SPONSORS

THANK YOU TO OUR SPONSORS FOR YOUR
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United Healthcare

September

April

October

May

November

June

December





Tom Silliman FEB 11

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

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

WEBSITE UPDATE

February 2009

NAHU's Career Center now accessible through SAAHU website's home page:

Don't Miss Career Center Opportunities

Take advantage of NAHU's new online HYPERLINK "http://www.mmsend2.com/ls.cfm?r=32572047&sid=5720151&m=651132&u=NAHU_2&s=http://www.jobtarget.com/home/index.cfm?site_id=724" \o "http://www.mmsend2.com/ls.cfm?r=32572047&sid=5720151&m=651132&u=NAHU_2&s=http://www.jobtarget.com/home/index.cfm?site_id=724" Career Center, which includes anonymous resume postings, career resources, job postings and much more—all targeted to Health Insurance professionals. Our Career Center includes all the resources you need to fulfill your career goals.

Job Seekers

- Post your Resume Anonymously
- Search Tons of Health Insurance Professionals Job Postings
- Access a Library of Career-related Articles and Resources
- Create a Job Alert and be Notified of New Jobs that Match Your Search Criteria

Employers

- Pay Only for the Resumes that are a Good Match for Your Job Opportunity
- Or Pay Just \$250 to Post in our Job Center for Job Seekers to Browse
- Access to Tons of Active and Passive Job Seekers

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 Diane Polanco, Media/
Communications Chair**

Name & Nickname: Diane Polanco/
Speedy

Spouses Name: Armando Polanco

Birthday (mo & day): August 21

Pets & Names: Dog-Sake, Cat-Candy

Favorite Color: Black

Favorite Food: Pizza

Children, Names & Ages: Devin, 22
Justin 22, Diego 7

Hobbies: Fitness & Horsebackriding
whenever I can find the time!

Quite time activity: Reading

Favorite Quote and it's author:

"Shoot for the moon, even if you miss,
you'll land among the stars". Les Brown

**If you could have taken part in any
single historical ceremony, what
would it have been?:** The Martin
Luther King "I have a dream" Speech

Name the all time best song ever: Hit
me with your best Shot by Pat Benetar

Your Favorite Movie: The Wedding
Singer

**What being a member of SAAHU
Means to You:** Sharing ideas to better
our industry and fellowship. SAAHU
members are leaders who care!

How many years in the Industry? 18
years!

Favorite Charity: The Humane Society
and Relay for Life

The Smell you love the most: Popcorn
at the movie theater

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

Favorite Article of clothing: Red
Patent Leather Guess Pumps



TRUSTEE'S CORNER**MEET TRUSTEE EMERITUS****Tom Silliman**

Large Group Sales Executive, South Texas Region

Tom Silliman is the regional sales executive for 1000+ accounts serving Humana's South Texas Region. Tom has been a licensed health agent since 1992 and has worked with employers in the South Texas Region for over fifteen years. He is active in the San Antonio community and is a past president of the San Antonio Association of Health Underwriters. As a regional sales executive, Tom is responsible for maintaining relationships with employers, brokers, and consultants in the South Texas region. Tom works collaboratively with prospective employers and consultants to build comprehensive benefit packages designed to attract and retain quality employees.

Tom is a native of San Antonio, TX and received his Bachelor of Business Administration, with a major in Marketing, from Southwest Texas State University. Tom has been married to his wife Ronda for 15 years. He is the proud father of two children Benjamin and Sterling.



San Antonio

Association of Health Underwriters

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

FEBRUARY 2009

ON THE HORIZON:

3/13 SAAHU BOARD MEETING

3/18 LUNCHEON

APRIL EDUCATION SYMPOSIUM