

# San Antonio

## Association of Health Underwriters



### PRESIDENT'S MESSAGE

#### Inside This Edition

- Cover:** President's Message
- Page 2:** Revised Budget
- Page 3:** February Luncheon
- Page 4:** Education
- Page 5:** NAHU Statement
- Page 6:** Advertisement
- Page 7:** Speakers & Sponsors
- Page 8-10:** Economic Stimulus
- Page 11:** Sponsors Page
- Page 12:** Birthdays & On The Move
- Page 13:** Website Report
- Page 14:** Bits & Pieces
- Page 15:** Calendar of Events

Dear SAAHU Members,

In June of 2008, the SAAHU Board of Directors presented and approved the 2008-2009 operating budget. In these tough economic times, some of the income we anticipated will not be generated. With that being said, I felt it was financially responsible for us to reevaluate the previously set budget.

The revised 2008-2009 budget is on page two:

Please let me know if you have any thoughts or concerns.

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



**"Move toward whatever lightens your step." from "The Courage of Spirit"**

**SAAHU BUDGET**

<b>SAAHU 2008 - 2009 Budget</b>			
	<b>2008 - 2009 Finalized</b>		<b>2008 - 2009 Finalized</b>
<b><u>Income</u></b>			
Non Symposium CE Income	\$6,000		\$0
Golf Tournament	\$25,000		\$25,000
Leg Day	\$2,000		\$0
Luncheon Sponsors	\$1,800		\$1,800
Luncheons	\$12,000		\$12,000
Membership	\$7,500		\$7,500
Mis. Income	\$1,000		\$1,000
Symposium	\$15,000		\$15,000
SAAHU Charity Fund	\$1,000		\$1,000
Newsletter	\$0		\$0
Public Service	\$5,000		\$5,000
<b>Total</b>	<b>\$76,300</b>		<b>\$68,300</b>
<b><u>Expense</u></b>			
Awards	\$1,200		\$1,200
Bank Service Charge	\$25		\$25
Cap Conference (4 People)	\$7,000		\$720
CE - Non Symposium	\$1,500		\$0
D&O Liability Insurance	\$775		\$775
Day at Capital	\$1,000		\$1,000
Golf Tournament	\$23,000		\$23,000
Leg day	\$1,000		\$1,000
Luncheon Sponsor Gifts	\$300		\$300
Luncheon	\$12,000		\$12,000
Membership	\$1,500		\$1,500
Misc. Exp	\$500		\$500
NAHU Conference (6 People)	\$10,000		\$2,400
Newsletter	\$50		\$50
PO Box	\$150		\$150
Professional Fees	\$250		\$250
Region VI	\$1,500		\$1,500
Symposium	\$2,000		\$9,380
SAAHU Charity Fund	\$1,000		\$1,000
Tech Website	\$250		\$250
Speaker Expsnses	\$1,000		\$1,000
Executive Director	\$4,800		\$4,800
Misc. Community Service	\$0		\$0
Public Service	\$5,500		\$5,500
<b>Total</b>	<b>\$76,300</b>		<b>\$68,300</b>



**What? SAAHU Luncheon**

**When? Wednesday, March 18th**

**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: Danny Koch: A Father's Perspective  
of a Soldier Son....Keeping The Porch Light  
On.**

**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

### **The 18th Annual Education Symposium is only weeks away!**

Thank you so much to Unicare they are our Title Sponsor!

Join us on Wednesday, April 8th at Anne Maries, 12375 Starcrest and earn 6 hours of CE.

Registration and Breakfast begin @ 7:30 am. The program will conclude at 4:30 pm.

This will be one time you won't want to leave early. The SAAHU Board will have a special door prize to raffle off at the end of the day and ***you must be present to win!***

COBRA changes are in the news and on our minds. Always informative, never boring, Ouida Peterson will have the updates and the information we all need.

### **CE 3007 COBRA Update-2004 Final Regulations and More.**

*4 CE hours - Presented by Ouida Peterson.*

\*Please note that in order to receive credit for this CE, ***you will need to be present for the entire 4 hours.***

In the world of benefits, the buzz is about wellness. Kathy Corder will present

relevant information for brokers and employers so that they create an effective wellness/risk management program.

### **“Creating a FIT Wellness Program”** *(Pending CE approval under Provider 32408)*

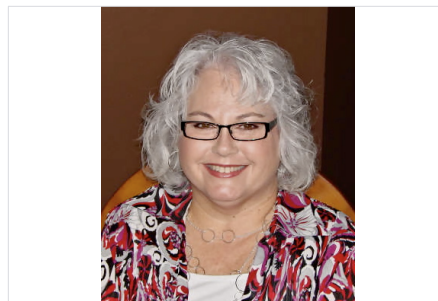
*2 CE hours - Presented by Kathy Corder*

We've had a great response so far. Have you registered yet? Reserve your tables as soon as possible.

For reservations and information, please contact Alicia Bowers at (210) 366-8071 or HYPERLINK "<mailto:abowers@avesis.com>" [abowers@avesis.com](mailto:abowers@avesis.com) or any of the SAAHU Board.

We look forward to seeing you there!

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



## ON NAHU

**Below is an email sent by Carolyn Goodwin with the attached NAHU Statement regarding President Obama's appointment of Governor Sebelius to HHS in the new administration.**

Please see the attached NAHU statement concerning the nomination of Kansas Governor Sebelius to head HHS in President Obama's administration.

State and local chairs are encouraged to share this with local media outlets. Please distribute as soon as possible.

Carolyn L. Goodwin, CBC

**FOR IMMEDIATE RELEASE**

**March 2, 2009**

**Contact: Kelly Loussedes, Vice President of Public Relations**

**(703) 276-3835 or HYPERLINK**

**"<mailto:kloussedes@nahu.org>" [kloussedes@nahu.org](mailto:kloussedes@nahu.org)**

## NAHU STATEMENT ON SEBELIUS NOMINATION

(Arlington, VA) – Janet Trautwein, Executive Vice President and CEO of the National Association of Health Underwriters (NAHU), issued the following statement on President Obama's nomination of Kansas Governor Kathleen Sebelius to be Secretary of Health and Human Services.

"Health care reform is a foremost concern in the minds of the American public, and Governor Sebelius is uniquely qualified to play a constructive role in moving the reform debate forward. Based on the tremendous leadership and abilities she had brought to the position of state insurance commissioner, we are confident that the Governor's unique perspectives and desire to solve challenges will serve her well as she takes the helm of Health and Human Services.

"Her comprehensive understanding of the American health care system and dedication to public service make Governor Sebelius an ideal choice to lead Health and Human Services at this important time. We look forward to working with her as we continue working on our goal of ensuring access to high-quality, affordable health care to all Americans."

The National Association of Health Underwriters represents more than 20,000 professional health insurance agents and brokers who provide insurance for millions of Americans. NAHU is headquartered in Arlington, VA. For more information, please visit our web site at HYPERLINK "<http://www.nahu.org>" <http://www.nahu.org>.





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## SPEAKERS & SPONSORS

### Speakers and Sponsors

The February luncheon had Aetna as our luncheon sponsor and Eyetopia provided our CE on Vision plans.

United Healthcare will be sponsoring the luncheon for March so we are off to a great start for the year, but we are looking for a speaker or CE.

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*



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## 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

## ECONOMIC STIMULUS PACKAGE

***The following email is from Colleen Pruitt, NAHU Region VI VP with an attached message from Janet Trautwein. Messages sent on the request of Nicole Scott, SAAHU President.***

I wanted to forward an e-mail that the BoT received from Janet Trautwein yesterday. There has been a great deal of discussion about the Economic Stimulus package and hopefully this will answer some questions. Even if it doesn't answer questions the way the member likes maybe it will stir them up to contact their Legislators.

Please feel free to share this information with your members if you would like to.

Colleen Pruitt

[cpruitt@tactins.com](mailto:cpruitt@tactins.com) NAHU Region VI VP

From: Janet Trautwein [<mailto:JTrautwein@nahu.org>]

Sent: Tuesday, February 10, 2009 4:54 PM

To: Beth Ashmore; Charles T. Gartlan; Bruce D. Benton; Carolynne Muldoon (Memb. Vice Chair) ; Jennifer Murphy; Jessica Waltman; Deborah Frankenberg; Steven Selinsky; Anne Sperling (Region VII) ; Christopher S. Harrison; Colleen Pruitt (Region VI) ; Dean Hoffman (Memb. Chair) ; Don Goldmann (Region VIII) ; James J. Scholl; Kathryn Beals; Linda M. Erlenbach; Mel A. Schlesinger; Russell B. Childers; Scott Leavitt

Subject: Economic Stimulus

Some of you may have received some comments about the Economic Stimulus bill, and in particular about the "terrible" health IT provisions and comparative effectiveness. This has largely been fueled by conservative physicians groups, conservative physician members of Congress, a completely inaccurate article in Bloomberg News, and of all people, Rush Limbaugh. Following is a post I just made to B2B which may be helpful to you with these inquiries. It includes a Q & A on the subject that answers most questions. Following that I am including an email from Misty Baker in Texas which outlines an exchange she had with the legislative aide from Pete Sessions office. Pete is a member of Congress from the Dallas area, who is very conservative. You will note that he indicates that the rumors are all false that are being thrown around. He is conservative, but not a physician I would point out. If you have any other questions, please let me or Jessica know. It is really important that you set the record straight if you receive any calls about this.

My post:

There are extreme differences between the House and Senate versions of the Economic Stimulus bills. The most dramatic of these is the massive expansion of Medicaid to those who have lost their job with no income test. (House bill) And the extension of COBRA until age 65 for employees with 10 years of tenure. Just think of it. I have several employees in their 30's who have been with us for 10 years. They could leave tomorrow and NAHU would have to carry them on COBRA for 30+years. THESE provisions in the House bill are a big problem and they are something to contact your legislators about. The provisions of the bill that have to do with information technology, or electronic medical records, are something we desperately need. This will save billions of dollars and create thousands of jobs. And the rhetoric I'm hearing about comparative effectiveness is just not true, and is based on someone's misunderstanding of what is in the legislation. Let's remember that those leading the charge to oppose electronic medical records and comparative effectiveness are the same physician groups that wanted health plans and employers to be sued in the 90's. They don't want to have to change from paper records, and they don't want anyone to suggest that any research done on what is and is not effective would be publicly available and could possibly be considered along with their personal opinions. This is the same battle all over again and it is not in our best interest to join in it. Here are some questions and answers that provide the truth about the legislation. I apologize for the length but I think this will answer your questions.



## ECONOMIC STIMULUS PACKAGE (CONT)

Q: What will the “National Coordinator of Health Information Technology” do?

A: Under this bill, the National Coordinator of Health Information Technology will set minimum standards for the technology systems your doctor may choose to store and maintain your medical records – making sure, for instance, that the systems are configured to keep your information from getting loose to the public, but still allowing your various doctors to share the information easily and confidentially. The coordinator will also work to support doctors and hospitals as they transition to electronic records. Actually, the Office of the National Coordinator of Health Information Technology is not even new. President George W. Bush created the office by Executive Order a number of years ago. The bill simply codifies the office and gives it a specific job.

Q: Will the health IT director have any influence on the decisions doctors and patients can make together about tests and treatment?

A: Absolutely not. This position’s function is to make sure that doctors and other health care providers use good, secure technologies as they change their record-keeping systems from paper to computers.

Q: Will the government have access to my electronic medical record?

A: No. Federal law makes your medical records – whether they’re on paper or in a computer – confidential to you and your health provider.

Q: What’s the “meaningful use” of health IT? Does this bill say that my doctor has to use health information technology and provide only certain treatments to me, or risk a penalty from the government?

A: To improve the quality of American health care, it’s important for doctors and providers to move to an electronic system of records. This will reduce medical errors, improve efficiency, and help doctors for a single patient work together better to keep that patient healthy. The bill requires health providers to be “meaningful users” of health IT by 2015 – meaning, they have to have a system of electronic records to achieve these goals. This bill does not, however, require physicians to follow any particular treatment guidelines, protocols, or other research in order to meet the “meaningful use” standard. They just have to have electronic records by 2015.

Q: What is comparative effectiveness research?

A: Comparative effectiveness research compares clinical outcomes, or the “clinical effectiveness,” of alternative therapies for the same condition. More evidence on what works and doesn’t work can help patients and doctors make better health care decisions together, thus improving the quality of patients’ care, improving efficiency by focusing on what works, and ultimately saving money throughout the health system.

Q: Why should the government be doing this research?

A: Right now, much of health care research is funded by companies trying to sell a drug or treatment. The comparative effectiveness research provisions in the Senate economic recovery legislation are designed to allow unbiased research that simply gets the facts – and the provision will create jobs in the research sector as well.15

## ECONOMIC STIMULUS PACKAGE (CONT)

Q: Can the government use the results of this research to tell me, or my doctor, what tests and treatments I can or cannot have?

A: Absolutely not. In fact, the Senate bill specifically prohibits the government from making any coverage decisions based on this research, or even from issuing guidelines that would suggest how to interpret the research results. The sole aim is to disseminate the results of the research to the public, so that patients and their doctors can make the best decisions for their specific situations, together.

Q: Will this bill allow the government to apply the results of comparative effectiveness research to deny me end-of-life care or medicines that I choose?

A: Absolutely not. In fact, the Senate bill specifically prohibits the government from making any coverage decisions based on this research, or even from issuing guidelines that would suggest how to interpret the research results. The sole aim is to disseminate the results of the research to the public, so that patients and their doctors can make the best decisions for their specific situations, together.

Q: Is there some kind of health care „czar“ in this bill with access to this comparative effectiveness research and my electronic medical records, who might make decisions about what my doctor or insurance company can do about my medical treatment?

A: No. Comparative effectiveness and health IT are separate in this bill. There's no crossover in the administration of these provisions, research, or technology.

Here is what Keagan, Pete Sessions LD ,says about the inaccuracies of the bill:

For the record, this article is inaccurate in many ways . There are many reasons to oppose the stimulus bill, but we need to be sure to not spread inaccurate information.

- For example, this is simply made up: “But the bill goes further. One new bureaucracy, the National Coordinator of Health Information Technology, will monitor treatments to make sure your doctor is doing what the federal government deems appropriate and cost effective.” The National Coordinator sets standards, they cannot “monitor” your health information.

- The discussion of penalties for providers is also completely misleading. Penalties kick in only after a number of years and after significant incentives have been offered to providers to encourage them to adopt electronic records. We can argue the incentives are far more than the actual cost of an EHR systems and completely non-simulative spending, but the argument in this editorial is incomplete.

- And finally, this is simply not true: “The stimulus bill would change that and apply a cost- effectiveness standard set by the Federal Council (464).” As you know, language was inserted in the Senate to limit what the board can consider to “clinical” effectiveness. We obviously have very strong concerns over what this board can do, but you cannot say that the board applies a cost-effectiveness standard. We will continue to work with the stakeholder community to limit how far this board can reach, but we must do it a smart and targeted way.

Hope this helps! Let me know if you need anything else. Thanks!

Keagan

**SPONSORS PAGE**

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## 2009 SPONSORS

THANK YOU TO OUR SPONSORS FOR YOUR  
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**September**

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**December**





Alicia Bowers MARCH 15  
Dennis Ellis MARCH 15

***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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## MEMBERS ON THE MOVE

**Joanna Antongiovanni recently joined  
Wortham Insurance & Risk Management.**

New contact information is below:

PO Box 795008 San Antonio TX 78279  
131 Interpark Blvd., San Antonio TX 78216  
Phone: 210-249-2398  
Fax: 210-223-3592  
[joanna@worthamsa.com](mailto:joanna@worthamsa.com)

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

Other 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 updated
- ★ 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

*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 Dayton Hoffman; Public Service Chair**

**Name & Nickname:** Dayton Hoffman

**Spouses Name:** Vera Davis/Hoffman

**Birthday (mo & day):** July 26th

**Pets & Names:** English Bulldog, named Dozer

**Favorite Color:** Blue

**Favorite Food:** Mexican Food

**Children, Names & Ages:** None

**Hobbies:** Boating, Camping

**Quite time activity:** Going for a walk

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

Phillipines 4:13, I don't know the exact wording

**If you could have taken part in any single historical ceremony, what would it have been?:** No answer

**Name the all time best song ever:** I need more time to think about this one.

**Your Favorite Movie:** I need more time to think about this one.

**What being a member of SAAHU**

**Means to You:** Being a SAAHU Member to me means building and having long lasting relationships with fellow industry professionals.

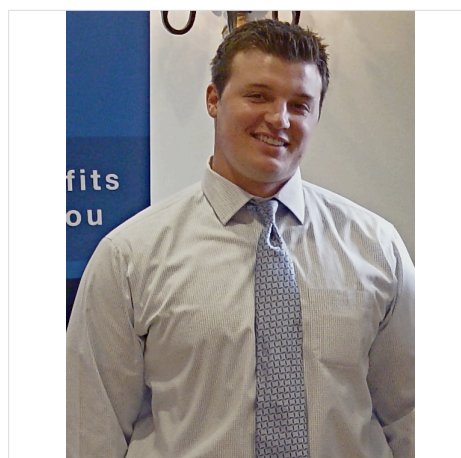
**How many years in the Industry?:** 5+

**Favorite Charity:** Any charity associated with helping kids in need

**The Smell you love the most:** The smell outside after a fresh rain

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

**Favorite Article of clothing:** T-Shirts



# 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
29	30	31				
<b>MARCH 2009</b>						

## ON THE HORIZON:

4/08 EDUCATION SYMPOSIUM  
 4/10 SAAHU BOARD MEETING  
 4/15 LUNCHEON