

# San Antonio

## Association of Health Underwriters



### PRESIDENT'S MESSAGE

Dear SAAHU Members,



Spring is a season that brings an awakening of the earth with cleansing rain and beautiful flowers. For SAAHU's Executive Board Members: Nicole Scott, President; John Bock, President Elect and Melissa Lopez, Treasurer, it brought little bundles of joy in the month of April. A baby girl and two baby boys.



Rylee Elizabeth Scott  
Day/Time: April 7th, 12:55 pm  
Weight: 6 lbs 3oz  
Length: 19 ½ inches  
Parents: Nicole & Sean Scott



William "Wayne" Bock  
Day/Time: April 23rd, 1:11pm  
Weight: 6lbs,15oz.  
Length: 19 3/4  
Parents: John & Natalie Bock

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Ethan Albert Lopez (*Photo Unavailable*)

Day/Time: April 24th, 10:40 pm

Weight: 7 lbs

Length: 21 inches

Parents: Melissa & Albert Lopez



**What? SAAHU Luncheon**

**When? Wednesday, May 20th**

**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: Carolyn Goodwin**

**CE: CE 3073 CHIP/Children's Medicaid  
Primer**

**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**

Thank you, Thank you!

The 18th Annual Education Symposium has come and gone and thanks to so many of you, it was a resounding success! We had great support from so many areas, our Title Sponsor, Unicare, carriers, vendors, brokers, agencies, the SAAHU Board and too many individuals to name!

Ouida Peterson and Kathy Corder did a fabulous job and presented informative and timely CE'S. We are so fortunate to have access to great presenters such as these.

Again, it does take a great many of us to come together to have an event such as this. I personally want to thank each of you for the part you played in this year's Symposium. We have received some very good feedback from those who attended.

We're already planning for next year!!!

Education and CE'S don't end with the Symposium, and we have another treat for you in May! Carolyn Goodwin will be coming to the May 20th SAAHU Luncheon at Sonterra to present a one hour CE, CE 3073 CHIP/Children's Medicaid Primer. Registration begins @ 11:30 and the program will conclude by 1:00.

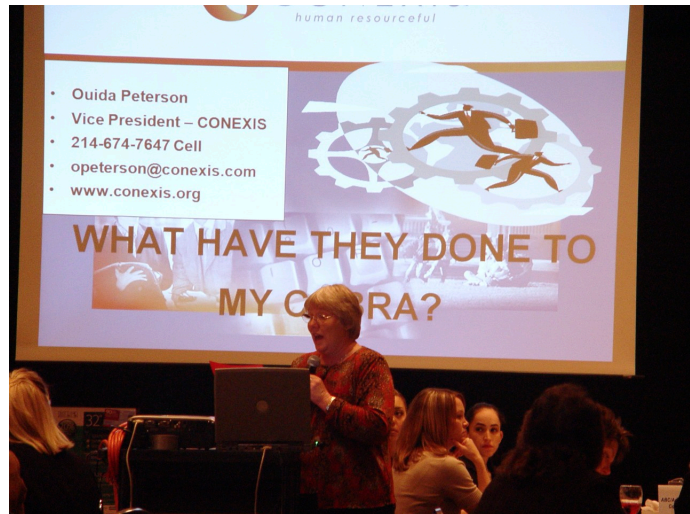
Please mark your calendars now and join us!



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

## 18TH ANNUAL SYMPOSIUM PICTURES

*Additional photographs can be seen on the SAAHU Website Gallery.*



*Ouida Peterson speaking on Cobra*



*Alicia makes sure we are ready for registrants*



*Participants take a short break and network*



## A Talk about the Uninsured

Well it has been a while since I wrote something for the SAAHU newsletter. A lot has changed regarding where I work, but I still do the same thing, consult on employee benefits. It is good to be back and have the time to write a quick note regarding the current situation we face as insurance agents.

Last month I was having a quiet lunch with some of my insurance buddies. It did not take us long to get on topic that afternoon. As one could guess it went from the federal government's cry for a single payer system to the real reason why this was a big deal. One of my fellow agents started in on the monetary reason why the federal government is going after the insurance industry. Basically insurance is about a third of the gross national profit, he claimed. Man did that hit me like a ton of bricks, did not know and still checking on his actual claim. Good reason for federal government to go after our industry, if insurance does produce one third of the national income. This was really something to think about and check the numbers on. My claim was this was never going to happen. I got some number from one of my various conferences that about 11 million Americans work in our industry. Can you imagine the US government giving a lot of us the old "pink slip"? I do not think so.

Well this conversation went into that larger number the federal government keep informing us of somewhere over 40 million people are without healthcare. Ok we all know this is a bad number and not really true. I think the number is close to about 8 million Americans, and it is without health insurance, not healthcare a big difference! I think the federal government needs to check the oath of every doctor and check the contracts of hospitals, etc. Last time I check anyone can get healthcare by walking into an emergency room of any hospital. The conversation started to head back to the request of all insurance carriers I know to get insurance to those who are uninsured.

This is the heart of my article I wanted to get some food for thought on. If there are several million Americans that are eligible for federal and state programs why are they not getting on these programs? This topic kept our lunch going until we finished our food. If these programs are out there why are our fellow Americans not hearing about them? We as agents know about them, do we pass on this information to them? Are the federal, state and cities programs being advertised? Questions kept coming and none of us at lunch could give a defining answer. As we finished up our lunch and conversation we did come up with a reason. Basically the reason we the insurance agents do not push more of these available plans to the lower income Americans, uninsurable Americans is basically it was not worth our time and effort, referring to the monetary aspect of it all. If these programs budgeted money to pay the insurance agent, even if it was a single commission of worthy value don't you think you would sell it more often. Just think if these programs were to offer the same type of commission as some of these Medicare Advantage insurance carriers I think we would not have an issue of those left out Americans not getting the coverage they deserve and can afford. Can you imagine the Texas Risk pool, the CHIPs program and Medicaid paying a good commission to an agent? I could only see the hoops to jump through like we have to do to write a Medicare Advantage program, certification every year, but those Americans who fit the profile would have the health insurance coverage and a new breed of insurance agent to handle them. Just something to ponder as it made me do so and point out a typical conversation between insurance agents.

***Nathan Bengel***  
***2nd Vice President***





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## TAHU CONVENTION-DALLAS, TX PHOTOS

TAHU's Annual Convention was held in Dallas, Tx from 4/29/09 through 5/2/09. There were some excellent speakers and CE's, fun events and great networking opportunities. Our own Rusty Rice was sworn in as the TAHU President and Joanna Antongiovanni as the 1st Vice President.

Here are a few photos from the convention. Go to the SAAHU website gallery for more.



*Joanna and Rusty are sworn in.*



*Rusty Rice the new TAHU President.*



*Lucille Ball and other famous characters attended thanks to Sharon Alt.*

## LEGISLATIVE MUSINGS

### ***Texas 81st Legislative Session in Austin - update***

We were hoping for few, if any, mandates, and are still hoping that with the sluggishness of the process with a new speaker -- hopefully most of the "bad" bills will die a natural death. Curiously, SB80, the "100% bill" (which would allow insurance companies to discount rates in exchange for a guarantee of 100% of employees' premiums paid for by the employer) has been assigned to the "Pensions & Investments Committee" and not to the Insurance committee. Not sure why. Lee Manross is working hard to keep up with all that happens at the Capitol and regularly sends out "leg updates" and "postcards from the Leg" to anyone who wants to be notified --especially with regard to some of the "hot" bills such as SB 80 and the Minimum Loss Ratio bills. If you are not getting enough notices from Lee or Rick Ott, TAHU Leg chair, please email me and I will get you on the list.

### ***NAHU Cap Conference, Washington D.C.***

SAAHU sent 3 members (along with Rusty going for the state board) -- myself, Gary Looney, and Karen Gil to Washington D.C. for the annual Cap Conference on March 31-April 1. Over 700 NAHU members attended, a record attendance for Cap Conference. We arrived on Sunday, and Monday was a full day with various speakers, programmed "tracks" (i.e. senior issues or employer based health insurance issues, or "connector" talks, etc.) as well as leadership meetings for first time attendees and new chapter presidents.

I've been to many Cap Conferences in the past and this was by far the best ever. NAHU is engaged and at the right tables. The message was clearly brought home to us that while the Clinton's health plan was derailed in the mid 90's, whatever mistakes they made are not being made now. All sides are now working on compromises and the decisions will not be yes/no, it will be when and how much and by whom. The health insurers are saying yes, we will, but only with a mandate that all will be covered. The government is saying yes, we will, but we can't pay for it all. The associations are saying yes, we will too, but we must protect the individual. The providers are saying we can't accept low Medicaid/Medicare reimbursements from all patients, we'll go broke. The government wants to provide a public option, in competition with the private sector; the private sector says the payment playing field cannot be unequal or we will go broke. Everyone is much more knowledgeable regarding the system financials, but it's still a push pull from all sides. We have yet to see which of the many sides will win the contest.

NAHU was able to arrange Cap Conference speeches by Congressmen/women from Iowa, California, Montana, Pennsylvania, New Jersey, Tennessee & Michigan, all of them either the ranking member or the Chair of the House Ways & Means or the House Finance Committees or the House Energy & Commerce Committees. All excellent speakers and most seemed to understand the issues as related to health insurance health care, and the access & funding of both. Most were friends of the association and were not too badly treated by questions from the floor. We also heard Senator Orrin Hatch from Utah -- I certainly hope he prevails in the Senate as he seems to understand the huge problem of trying to pass a bill for "everybody to have healthcare" when the government is already so badly in the hole, fiscally speaking.

The CEO of Assurant spoke on his opinion that a government mandate to force everyone to either buy or be covered with health insurance will prevail; which will then will bring about a patchwork system of federal & state government plans, employer based plans and individually purchased plans in an effort to "insure everybody".



**LEGISLATIVE MUSINGS (CONT)**

HUPAC members organized a reception Tuesday evening and I was pleasantly surprised to see that many Congressmen, including Charlie Gonzales of San Antonio, attended. A flurry of HUPAC checks were handed out to various congressmen and women and there was a photographer to catch all the members and their respective representatives. The room was packed. Patrick Kennedy was seen, but turned out that he was only there to eat dinner at the restaurant downstairs and was on his way to the top floor to visit the men's room. Nevertheless, NAHU staffers and HUPAC officers snagged him for a minute and tried to hold a quick chat with him. Despite Janet Trautwein's comments on Monday (at an info session) that NAHU/HUPAC has never given a penny to Senator Teddy Kennedy, maybe now the Kennedys will know who NAHU is, who we are and what we do.

On Tuesday and Wednesday afternoons we all met with various health policy aids or chiefs of staff for Lamar Smith and John Cornyn at their capitol offices. The TAHU legislative board visited with Kay Hutchison's staff, and Gary met privately with Henry Cuellar and Charlie Gonzales. We did "drive-by's" to the offices of Salomon Ortiz and Ciro Rodriguez and spoke briefly with them and left our brochures.

Here's the rub about seeing people at the capitol. If you are a constituent, the representative or the senator (both in D.C. and also at the state capitol) or someone on their staff will graciously make an appointment to meet with you as their constituent of their district. If you are just a "special interest" person, they get lots of those requests and tend to ignore you unless you are standing in front of them at their office. It is crucial for people in our association to make themselves known to their own representatives and senators in both capitols and make your voices heard. They do listen to you!! Their office staff count the calls from constituents, and they count the letters and emails and most always respond. But only if you live in their district. If you don't, they may or may not listen to you. Most of the representatives in D.C. schedule appointments by email and the email form states: we regret that if you do NOT live in our district, we cannot respond to you. That's how our system works, and why the Key Contact system is so important. If a representative files a bill or signs on to a bill, NAHU & TAHU need to know who lives in that district in case we need help with contacting that representative or senator.



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

**SPONSORS PAGE**

## 2009 SPONSORS

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





Christine Candler	MAY 8
Nathan Benge	MAY 12
Arlene Malzone	MAY 23
Caroline Hesselstine	MAY 23
Ron Graves	MAY 24

***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

#### **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
- ★ 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 = 682***

***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 Lori Rice, Speakers & Sponsors Chair**

**Name & Nickname:** Lori Rice

**Spouses Name:** Rusty Rice

**Birthday (mo & day):** July 10

**Pets & Names:** Mrs. Pickles (Cat) and McKenzie (our dog)

**Favorite Color:** Depends on my mood really.....

**Favorite Food:** Queso from Alamo Café or Shrimp Paesano

**Children, Names & Ages:** Skyler age 12 and Quinten age 6

**Hobbies:** Golfing, shopping, horseback riding, tennis

**Quiet time activity:** reading

**Favorite Quote and it's author:** Here's your sign....I think that was Bill Engvall

**If you could have taken part in any single historical ceremony, what would it have been?:** Too many to name

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

Unanswered Prayers by Garth Brooks

**Your Favorite Movie:** Sense and Sensibility

**What being a member of SAAHU**

**Means to You:** The opportunity to build life long relationships/friendship, to help strengthen and maintain our industry and to deliver a service to our clients to the best of my ability with the support of SAAHU/TAHU and NAHU.

**How many years in the Industry?:** 18 years

**Favorite Charity:** Douglass Academy

**The Smell you love the most:** You know in the morning right after it has snowed in the mountains and it is fresh and clean and untouched? That smell.....

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

The list is long and we don't have that much time.

**Favorite Article of clothing:** Do Jewelry and Shoes count?



# San Antonio

Association of Health Underwriters

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

## ON THE HORIZON:

**6/10 SAAHU BOARD MEETING**

**6/17 LUNCHEON-INSTALLATION OF OFFICERS**