

San Antonio

Association of Health Underwriters



PRESIDENT'S MESSAGE



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Dear SAAHU Members,

SAAHU's September CE event with Dave Racer was a huge success! I would like to extend a hearty thank you to Alicia Bowers for her efforts in ensuring a wonderful turn-out. I would also like to thank Humana for their sponsorship.

The CE was followed by a spirited legislative discussion during our luncheon. Gary Looney, Charles Kight, Don Kirchoff, and Rusty Rice graciously participated in the discussion. The panel questions were monitored by Will Haff. Once again our luncheon was sponsored by United Healthcare. Thank you to all of our participants and members for an awesome event.

October's SAAHU golf tournament promised to be an incredible day! We had 104 play who came out to support Transplants for Children while enjoying fellowship with their SAAHU friends.

Thank you to Dennis Ellis and his committee for putting on an great Tournament.

John Bock
SAAHU President

Some states considering banning individual mandate.

The [New York Times](#) (9/29, A25, Davey) reports that in "more than a dozen statehouses across the country, a small but growing group of lawmakers is pressing for state constitutional amendments that would outlaw" the individual mandate, "a crucial element of the healthcare plans under discussion in Washington." Opponents "of the measures and some constitutional scholars say the proposals are mostly symbolic, intended to send a message of political protest, and have little chance of succeeding in court over the long run. But they acknowledge that the measures could create legal collisions that would be both expensive and cause delays to healthcare changes, and could be a rallying point for opponents in the increasingly tense debate."

WSJournal says Obama wrong for saying individual mandate not a tax. The [Wall Street Journal](#) (9/29, subscription required), in an editorial, criticizes President Obama for saying that the individual mandate to buy health insurance is not a tax, noting that the IRS would be authorized to collect the \$1,900 "excise tax" in the Senate Finance Committee, and that noncompliance could result in a \$25,000 fine or prison time.

Join Us

What: SAAHU Luncheon,

When: Wednesday, October 21st

Where: Sonterra Country Club

Time: 11:30 Registration/12:00 Lunch

CE: Back To The 80's

Presenter: Mark Bellman, VP of United
HealthCare, PacifiCare

RSVP:

gholzworth@chapmanschewebenefits.com

Cost: Saahu Members: \$22;

Non-Saahu Members: \$42

Sponsor:



**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**Education Update!**

The Dave Racer event was well attended and once again I would like to extend our thanks to Humana for making that possible. Dave Racer is indeed a knowledgeable and interesting speaker. As those of you in attendance were made aware, Mr. Racer has also authored or co-authored almost 25 books on varying subjects. If you missed this event or didn't have the opportunity to purchase books on that day, you can check them out now at <http://www.freemarkethealthcare.com>

For our next SAAHU Luncheon on October 21st, Mark Bellman of UHC will be presenting a brand new 1 hour CE # 27387, entitled "Back to the 80's",

Provider #33714. We always look forward to new education opportunities and hope you will join us!

Alica Bowers
Education Chair

**WELCOME SAAHU'S NEWEST MEMBERS**

Adam Bowman – Insurance Network of Texas
Kelley Bendele- PrimeSource
Ashley Swalec – UHC

LINDA B'S CORNER

Welcome to Linda B's corner. The purpose of this is to keep you our members informed on upcoming designation classes that you can participate in that does not involve leaving your office.

NAHU is passionate about helping its members expand their knowledge and opportunities. We can help you reach new levels of success with our online Registered Health Underwriter (RHU) classes. NAHU's exclusive online courses have been a huge success. NAHU and The American College are now enrolling students for the upcoming spring semester. The course will again be taught by Julie King, CLU, ChFC, CEBS, RHU, REBC, one of NAHU's leading experts. Classes begin on October 7 and continue till December 9. Julie will be teaching this outstanding course in a weekly webinar from 10 a.m. to noon EDT.

RHU Courses:

Here are the other courses that are also available:

HS 340w—Tuesdays, September 15 through November 17 at 10 a.m. ET

HS 340 covers advanced topics in group benefits. It addresses COBRA, ERISA, HIPAA privacy rules, Social Security, Medicare, Medicaid, health plans for federal workers, voluntary benefits, dental benefits, self-funding, international benefits and ethics.

HS 344w—Thursdays, September 17 through November 19 at 10 a.m. ET

HS 344 covers advanced topics in managed care. It analyzes managed health care in detail, covering topics such as physician and member behavior, provider compensation, authorization systems, member services, specialty managed care services, value, accreditation, information systems, sales, marketing and federal legislation.

HS 325w—Wednesdays, October 7 through December 9 at 10 a.m. ET

HS 325 analyzes group insurance benefits including the governmental environment, contract provisions, marketing, underwriting, rating, plan design, cost containment and alternative funding methods. It covers the various private programs related to the economic problems of death, old age and disability. The course also discusses cafeteria plans and consumer-directed health plans such as HSAs and HRAs.

REBC Courses:

HS 326w—Fridays, October 2 through December 4 at 10 a.m. ET

HYPERLINK "http://www.nahu.org/education/designations/REBC_Registration.pdf" **NEW!** [HS 326. Planning for Retirement Needs](#)—focuses on retirement planning for the business, the business owner and the individual. It covers qualified plans, nonqualified plans, IRAs and retirement needs for individual clients. The course emphasizes the practical knowledge needed for choosing the best retirement plan and designing a plan that will meet a client's needs, and it discusses personal retirement planning and retirement distribution planning.

HS 343w—Wednesdays, October 7 through December 9 at 4:30 p.m. ET

HYPERLINK "http://www.nahu.org/education/designations/REBC_Registration.pdf" **NEW!** [HS 343. Compensation and Personnel Management](#)—covers a broad area of human resource management, including total compensation planning and the interrelationship of employee benefits and cash compensation. It discusses employee recruitment, selection, interviewing and orientation, training and management development, performance appraisal, safety and health, labor relations and collective bargaining, and equal opportunity and the law.

2009 Fee Summary

Admission: \$125

Course Fee: \$565

Shipping: \$25

To take advantage of enrolling in any of these courses please log onto the NAHU web site: HYPERLINK "<http://www.nahu.org>" www.nahu.org

If you have received your designation of RHU in the last year please let me know.

Linda Behrens
Professional Development
Chair



LEGISLATIVE UPDATE

Dear SAAHU members,

Are you taking part in the NAHU call to contact your legislators? Below is just one message from President of NAHU, Janet Trautwein

**Code Blue: Urgent Action Needed on Wellness Amendment in Finance Committee
Take Action!**

Dear NAHU Members,

We are calling on all our members with Senators on the Finance Committee for immediate action! The Senate Finance committee is preparing to vote on the Ensign-Carper Amendment #C8: BE WELL amendments.

Senators Ensign and Carper's amendment will encourage companies to offer wellness programs to their employees, as well as allow employers that are already doing so more flexibility in offering rewards to their employees who meet wellness goals. We all know that wellness initiatives are the first step to creating a healthier and more active America.

The BE WELL amendment will be proposed THIS AFTERNOON, so we need all our members to CALL their senator's office and urge them to support this important wellness amendment right now! Make sure you make it clear to your Senator's office that these wellness programs are important to encouraging healthier lifestyles among Americans, and that they would not penalize any individual who opts to not participate in a wellness program.

Thank you for your continued support. We truly appreciate all your action over the last week!

Janet Trautwein

Are you a team player?

Teamwork is the absolute foundation for many successes in business. Rarely is a goal met with just one person pressing towards it on their own. Having a partner means you have a sounding board for ideas, a support network for failures, and a cheerleader when you are discouraged. Working together with a common vision and maintaining a successful relationship holds a greater probability for achieving your dreams! Compiling your efforts gets the job done.

HAVE AN OPTIMISTIC DAY



Ron Graves
PROFESSIONAL SPEAKER, TRAINER & AUTHOR

OptimisticDay.co

Motivational Speaker - Trainer
- Author

Thought For The Day

***An Optimistic definition of
FAILURE: The beginning of
another OPPORTUNITY!***

ANNUAL GOLF TOURNAMENT

SAAHU 16th Annual Golf Tournament had a great turnout. More pictures from the event will be found on the SAAHU Website shortly. Thank you to all of our sponsors and players.



SPONSORS PAGE

2009 SPONSORS

**THANK YOU TO OUR SPONSORS FOR YOUR
CONTINUED SUPPORT AND CONTRIBUTION
TO SAN ANTONIO ASSOCIATION OF HEALTH
UNDERWRITERS**

January

Eyetopia

February

Aetna

March

United Healthcare

April

United Healthcare

May

United Healthcare

June

United Healthcare

July

United Healthcare

August

United Healthcare

September

United Healthcare

October

United Healthcare

November

United Healthcare

December

United Healthcare



“Coming together is a beginning; staying together is progress; working together is success.” - Anonymous

Help save the industry that supports your lively-hood by showing your support through contribution to the TAHU and HUPAC Funds

TAHUPAC
TAHU's Political Action Committee

With TAHUPAC's ability to contribute to state legislators' political campaigns, TAHU's voice will be heard. Legislators who support the preservation of the free market economy in the health care industry and maintenance of the role of the client advocate (the agent) in that system, will know that TAHU is there to assist them.

GOLD \$150 (\$12.50/mo.) **PLATINUM** \$ \$300(\$25/mo.) **RUBY** \$600 (\$50/mo.)

DIAMOND \$1,200 (\$100/mo.) **Other** _____

**Note: Federal regulations prohibit corporate contributions to TAHUPAC.
Individual contributions only!**

Name _____ Local Chapter _____

Employer _____

Occupation _____

Address _____ City _____

Zip _____

Telephone (____) _____

Email _____

Fax (____) _____

Check the appropriate box(s) that apply

() I have enclosed a **check** payable to TAHUPAC for the selected level.

~Credit Card Option~

We request that you reserve the monthly charge option for contributions of \$150 (\$12.50 per month) or more.

() Please **charge** my contribution **Monthly** in the amount of \$ _____ to my credit card as follows:

() Please **charge** my contribution **Quarterly** in the amount of \$ _____ to my credit card as follows:

() Please **charge** my contribution **Annually** in the amount of \$ _____ to my credit card as follows:

() MasterCard () Visa () Discover () American Express

Card Number _____ Exp. Date _____ VAL

Code _____

Cardholder _____



HUPAC • P.O. Box 20865 • Indianapolis, IN 46220-0865
 Phone: (703) 276-0220 • Fax: (317) 253-9285
 www.hupac.org

HUPAC CONTRIBUTION FORM

FIRST NAME	MIDDLE INITIAL	LAST NAME
OCCUPATION*	EMPLOYER*	WORK EMAIL
WORK ADDRESS		
WORK CITY, STATE, ZIP	WORK PHONE	WORK FAX
HOME ADDRESS		
HOME CITY, STATE, ZIP	HOME PHONE	HOME FAX
PERSONAL/HOME EMAIL	REGION	STATE CHAPTER

** A contribution to a Political Action Committee is not deductible as a charitable contribution for federal income tax purposes. Only NAHU members, their immediate families, and NAHU Staff may contribute. All contributions must be citizens or persons lawfully admitted for permanent U.S. residence under applicable federal law. Federal law requires PACs to report the name, mailing address, occupation, and name of employer for individuals whose donations exceed \$200 in a calendar year.

Suggested Contribution Levels**

Levels	One-time	Monthly Draft
Supporter	\$150	\$10.00
"365 Club"	\$365	\$30.00

Capitol Club	On-time	Monthly Draft
Gold	\$1,000	\$ 85.00
Diamond	\$2,000	\$170.00
2 Diamond	\$3,000	\$250.00
3 Diamond	\$5,000	\$410.00

** These guidelines for contributions are merely suggestions. You may contribute more or less than the guidelines suggest, and the National Association of Health Underwriters (NAHU) will not favor nor disadvantage you by reason of the amount of your contribution or your decision not to contribute.

PAYMENT METHODS

☐ One-time payment
 ☐ New Monthly Draft
 ☐ Increase to Monthly Draft
 ☐ Change of Information
 ☐ Personal Check Attached

Amount: \$ _____
 (Please make checks payable to HUPAC)

MONTHLY or ONE-TIME
 (Please circle one: Monthly or ONE-TIME)

☐ MasterCard
 ☐ Visa
 ☐ Discover
 ☐ American Express
 ☐ Credit Card Draft
 ☐ Bank Account Draft (attach voided check)

Card Number

Expiration Date

I authorize HUPAC to initiate charges to my personal bank account or credit card as show above.

Signed

Date

☐ **Candidate Fund**
 Personal Credit Card or Bank

☐ **Administrative Fund**
 Business Credit Card or Bank Draft



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



CHRISTMAS COUNTDOWN
DAYS LEFT
2 Months 11 Days

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
- ★ Golf Tournament registration form
- ★ 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

**Website Usage**

September 148 2009 Total 1278

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

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

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

BOARD MEMBERS

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

**Meet Linda Behrens,
Professional
DevelopmentChair.**

Name & Nickname: Linda & Linda

Spouses Name: Martin

Birthday (mo & day): 04/23

Pets & Names: Dog, Rusty

Favorite Color: Green, Red (it depends it changes)

Favorite Food: Italian did not know there was another choice

Children, Names & Ages: Patrick 26 Jenna 19

Hobbies: Trying to find one, I can not sit still long enough to develop one

Quite time activity: Wow you mean there is such a thing

Favorite Quote and it's author:
NONE

Your Favorite Movie: Beaches & Steel Magnolias

What being a member of SAAHU Means to You: The friendships that I have formed over the years and the knowledge that I have gained is priceless.

How many years in the Industry?:
26 years

Favorite Charity: Children's Shelter of San Antonio

The Smell you love the most: Fresh Linens

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

Favorite Article of clothing: Power Suits



San Antonio

Association of Health Underwriters

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1	2	3
4	5 SAAHU GOLF TOURNAMENT	6	7	8	9	10
11	12 COLUMBUS DAY	13 SAAHU BOARD MEETING	14	15	16	17
18	19	20	21 SAAHU LUNCHEON	22	23	24
25	26	27	28	29	30	31 HALLOWEEN
OCTOBER 2009						

ON THE HORIZON:

11/ SAAHU BOARD MEETING

11/ LUNCHEON

11/11 VETERAN'S DAY

11/26 THANKSGIVING