

# San Antonio

## Association of Health Underwriters



### PRESIDENT'S MESSAGE

October is a very busy and exciting month for SAAHU...



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We will be hosting our 15th annual golf tournament on October 6th at the Dominion Country Club. Once again, our tournament will be benefiting the Treehouse Day Program that works with autistic children. Our contributions have helped them enrich the lives of many young children and families.

Our October luncheon will be on the 15th at Sonterra Country Club. Reid Rasmussen will be presenting a CE on "Perspectives: Government Innovation in Insurance or as the subtitle would read: Why Smart People Propose Stupid Reforms." I encourage you to invite your clients to hear this important information. Please be sure to RSVP to Gwen Holzworth as soon as possible as seating is limited.

Don't forget to register to vote! Our general election is right around the corner. If you are not a registered voter, you must register no later than 30 days prior to the election. There are 3 convenient ways for you to register, so be sure to do so today!

Complete a HYPERLINK "<http://www.sos.state.tx.us/elections/forms/vr17.pdf>" voter registration application card from the Texas Secretary of State Website. Print, sign and mail the form to:

Voter Registration Office  
 233 N. Pecos Suite 350  
 San Antonio, Tx 78207

Call the Voter Registration office at 210-335-VOTE and request a voter registration application to be sent to you.

Visit the Voter Registration office at 233 N. Pecos la Trinidad, Suite 350 or the Elections Office at 203 W. Nueva, Suite 3.61 to request a voter registration application.

Regardless of which option you choose, fill out the application completely and legibly. The application may be mailed to either the Voter Registration Office or the Elections office. The application must be postmarked 30 days before an election for you to be eligible to vote in that election. For more information, please view HYPERLINK "<http://www.sos.state.tx.us/elections/pamphlets/largepamp.shtml>" A Guide to Voter Registration, at the Texas Secretary of State web site.



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

## LEGISLATIVE MUSINGS

Campaigns are heating up! Go Sarah! (that's Palin, ya'll)

Obama wants to change everything and give everyone who is NOT rich everything, McCain wants to change everything but keep most everything the same. It's the same old campaign rhetoric.

Bottom line for our industry? We are going to see some changes in the next 4 years. If McCain wins, we will still have a Democrat Congress, so he won't be able to change much -- Congress won't stop him from doing much. If Obama wins, he wants to change everything. If he can get Congress to agree with him, then expect changes within the next 4 years. However!!! We still might have a chance if the American people can succeed with voting in more Republicans into Congress during the next 2 years....in which case Obama might be halted at least a bit.

Now more than ever is the time to be aware and be involved and be sure to get ALL your customers, families, clients, & employees to read the issues, get out and vote and vote their conscience.

NOTE: key motivators for single (read: U.S. Government) payer for health insurance for all citizens are union companies and their leaders. Unionized companies today have lots of money tied up in reserves slated for under age 65 retirees' and active employees' health insurance. They are hoping to be able to spend that money elsewhere if they can succeed with helping Obama obtain the presidency and making the government pay for all health care. Neither of the candidates have discussed the issue of private companies'

health plan insurance reserves and how they would be "handled" if either candidate is successful with campaign promised health insurance changes. My bet: more "incremental" changes as opposed to a "sweeping" required change in funding.

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October's SAAHU luncheon will showcase Reid Rasmussen giving us a "new" outlook on Canadian healthcare as viewed by a former Canadian citizen who now works in the health insurance world in the States. Reid is a great speaker who has a unique viewpoint on the pitfalls of single payer and universal coverage for all.

Don't miss Reid's 1 hour CE luncheon October 15th!

There will be a TAHUPAC and HUPAC table for donations to our PAC funds during both the October and November luncheons. Raffle prizes will be given out!! Bring your checkbooks - (See last month's Leg Musings for a description of what is TAHUPAC and HUPAC)

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





**What? Saahu Luncheon**

**When? Wednesday, October 15th**

**Where? Sonterra Country Club**

**Time? 11:30 Registration / 12:00 Lunch**

**RSVP: [gholzworth@chapmanschewebenefits.com](mailto:gholzworth@chapmanschewebenefits.com)**

**Program: 1 Hour CE: Perspectives: Government Innovation in Insurance presented by Reid Rasmussen**

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

**Charity Fund: \$3 per ticket - Fire Safety**

**Sponsor: BenefitMall**

**\*Cancellations must be in writing and received within 24 hours prior to the luncheon. Individuals holding reservations will be billed for "no shows".**

## EDUCATION

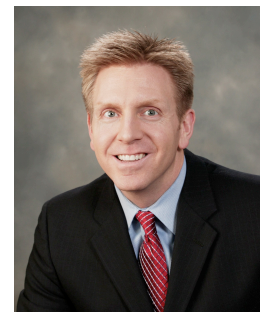
Isn't it hard to believe that we are already in the fall months of the year? It does seem to be speeding by so quickly. As I look back at the last few months, SAAHU has been fortunate to host some great CE's thus far and all of us on the SAAHU Board are really appreciative of the participation we've had for at our luncheons. Thank you so much! Not resting on our laurels though, we have a really great program for you on October 15th. Reid Rasmussen will be coming in from Dallas to present:

***"Perspectives: Government Innovation in Insurance"***  
***Or - Why Smart People Propose Stupid Solutions***

How is it that so many "solutions" currently being proposed for the Insurance industry sound like they are coming from people who have no idea how insurance works? And how is it that so many Americans are ready to accept these ideas? Through a group discussion, we will outline the perspectives where these people are coming from. This will help us to be better equipped to bridge the apparent gap between their ideas and solutions that will actually work in today's health care marketplace.

Please take a moment to read over Reid's bio.

Since 2004, Reid has been in Dallas as the Manager of Carrier Relations for BenefitMall – the country's largest General Agency. He plans, coordinates and maintains relationships with more than 50 insurance companies around the country.



Reid was born and raised in the Canadian Rockies, and received a degree in Health Administration from the University of Victoria. After short stints working for the Canadian government and a British Columbia hospital, he moved to Washington State.

Since 1991, he has worked in both Group & Individual sales and management for two insurance companies and two General Agencies.

An award-winning speaker, he is asked to travel around the country to discuss trends and the future of the healthcare industry.

Reid and his wife live in Dallas – which they enjoy as a launching pad for their travels.

So please join us for the luncheon on ***Wednesday, October 15th!*** It will be well worth your time and at a critical time like this for our industry and our country, we owe it to ourselves and to all of those we work with to be informed!

We all look forward to seeing you there!

***Alicia Bowers***  
***Senior Sales Broker Representative***



# 2008 15th Annual SAAHU Golf Tournament

Benefiting

## Treehouse Day Program

A school for Children with Autism and Developmental Delays

Title Sponsor:

**HUMANAI!**

| <u>Time and Location of Events</u>  | <u>Schedule</u> | <u>SAAHU Appreciates Your Sponsorship</u>  |
|---|-----------------|--|
| Monday, Oct. 6 2008   | 8:30            | Please check Sponsorship Level commitment:   |
| Registration Opens  |                 | <input type="checkbox"/> Title Sponsor - \$5,000- 20 Playing Positions   |
| Dominion Country Club   | Box Lunch       | <input type="checkbox"/> Platinum Sponsor- \$3,000- 12 Playing Positions   |
| Provided  |                 | <input type="checkbox"/> Gold Sponsor - \$2,000- 8 Playing Positions   |
| 1 Dominion Drive  | <u>10:30</u>    | <input type="checkbox"/> Silver Sponsor - \$1,000- 4 Playing Positions   |
| <u>Shotgun Start</u>  |                 | <input type="checkbox"/> Bronze Sponsor - \$500- 2 Playing Positions   |
| San Antonio, TX 78257   | 4:00            | Includes all entitlements of individual entry plus:  |
| Awards/Prizes/Auction   |                 | Recognition at the Awards Ceremony   |
|   |                 | Sponsorship Sign On A Hole   |
| <u>Tournament Format</u>  | <u>Each</u>     | Player #1 Name:  |
| <u>Player Receives</u>  |                 | Company:   |
| Florida Scramble  | Green and       | Address:   |
| Cart Fees   |                 | City/Zip:  |
| Peoria Handicap Method  | Lunch &         | Day Phone:   |
| Dinner  |                 | Player # 2 Name:   |
|   |                 | Company:   |
| Goodie Bag  |                 | Address:   |
| <u>Individual Contests:</u>   |                 | City/Zip:  |
| Longest Drive   |                 | Day Phone:   |
| Closest to Pin on all Par 3's   |                 | Player #3 Name:  |
|   |                 | Company:   |
| Early Registration Fee: (RSVP by Sept.9th)  |                 | Address:   |
| \$125   |                 | City/Zip:  |
| Late Registration Fee: \$150 (RSVP Sept. 12th on)   |                 | Day Phone:   |
| Lunch & Raffle only (Must RSVP by 9/21): \$15   |                 | Player #4 Name:  |
| Raffle & Dinner only (Must RSVP by 9/21): \$15  |                 | Company:   |
| <input type="checkbox"/> Lunch Sponsor - \$1,500- 4 Playing Positions   |                 | Address:   |
| <input type="checkbox"/> Dinner Sponsor - \$2,500- 8 Playing Positions  |                 | City/Zip:  |
| <input type="checkbox"/> Bev. Cart Sponsor - \$500- 2 Playing Positions   |                 | Day Phone:   |
| *Includes Additional Signage  |                 |  |
| <u>Yes!!! I will be a sponsor. (Please ck desired Level)</u><br><u>Yes!! I will play. Enclosed is my check for \$_____</u><br><u>#of players X \$125 or (\$150 ea. if after September 26th)</u><br><u>No, I cannot play, but I will attend the lunch and raffle. Enclosed is my check for \$15.*</u><br><u>No, I cannot play, but I will attend the dinner and raffle. Enclosed is my check for \$15.*</u><br><u>* If attending lunch &amp; Dinner- cost is \$30 per person</u> |                 | <u>Please FAX Form to:</u><br>Dayton Hoffman<br>13750 San Pedro, Ste. 440<br>San Antonio TX 78232<br>210-545-6030<br>210-545-9297 (fax)<br><br>Method of Payment:      Cash      Check |





**Alison Burkholder 9/5**  
**Gloria Rivera 9/11**  
**Joanna Antongiovanni 9/15**  
**John Bock 9/28**  
**Sarah Canez 10/19**

***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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## **WEBSITE UPDATE**

SAAHU website update:

Registration for the upcoming SAAHU luncheon is available on the website home page. Our website address is HYPERLINK "<http://sanantonioahu.org>" <http://sanantonioahu.org>  
Also, you can now pay for your luncheons on line as you register.

Upcoming CE events are also listed as well as the HYPERLINK "<http://www.sanantonioahu.org/Documents/saahu%20GT%20sign%20up%202008.doc>" \t "\_blank" GOLF TOURNAMENT REGISTRATION!!

Our new picture gallery is also up and running. Photos from the NAHU Region 6 meeting as well as Casino night are on the website.

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

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

***Sandy Johnson-***  
***Website Chair***



## SELLING FOR THE FIRST TIME

Well it has been at least two months since I contributed an article in my "Broker View" to the SAAHU newsletter so here is another look into the world of being a broker/agent. I was up late last night thinking about what topic to discuss this time around. Last time I think I might have scare reality into the new broker talking about receiving commissions for the first time instead of a paycheck. This was very scary experience for me the first time. I thought that this time I am going to ramble a few lines on how to get that commission check bigger, yes is called making the sale. Well a lot of sales.

There are a lot of books out there are making sales. They are all directed to anyone who works in sales such as an insurance agent, car salesperson or even a vacuum salesperson. I have read a lot of those books. Some have a lot of great information, but I have come up with a few proven techniques. The first technique requires me to tell a short story to get my point across here. I work with a lot of Financial Representatives at my office. I had one intern who is still with us who was scared to death about making phone calls and of course getting in front of a potential client. I tried to calm her down a bit. She had a hard time getting past the idea of this potential client's title. I believe that potential client was a vice president or president of a company. I made one quick comment to her about her meeting in the next hour to put this financial rep's mind at ease. I told her "we all put our underpants on the same way, it does not matter who they are." If anyone knows of a different way to put your underpants on, please tell me I want to know! My point is to the financial rep and to any new agent is to be relaxed. I know that it is hard to get relaxed about the first dozen or so presentations. Find something that lets you focused and relaxed before a presentation for a potential sale. This leads me to most important advice to give any new agent, be yourself.

I have been in this industry for going on my ninth year. I started having my best closing ratio when I just being myself. I like to talk and socialize with my clients to help relax the mood. Really who really enjoys talking about insurance besides an insurance agent? I have heard numerous times from potential clients and client how the renewal or dealing with health insurance was the worst time of year for them. I think I even had

one client compare talking about insurance to a root canal without Novocain. I did sell him a dental plan that year! To those agents who have a company presentation, change it to fit you. I was selling individual insurance for an insurance company when I got started. The training manager had a presentation that really hit home. When I tried it solo I failed miserably, I think the client bought the plan because they felt sorry for me. Tweak the presentation to fit you or make up your own. When you do your own presentation remember the KISS method, Keep IT Simple Stupid. Make your presentation easy to understand and lets your prospect or client ask you questions. This leads me to the last important technique of the sales process, listening to your potential client or client when they talk.

I have walked into many meeting with HR personnel or owners of companies thinking I was going to present in a certain way but change my presentation based on what the person across the table tells me. I had a meeting recently where I walked in, introduced myself and began to hear the owner of the company inform me about the current health plan and how they wanted something different for the first 30 minutes of the meeting. After the owners talking to me about what they have, how great their current agent was, etc. I began to dissect the previous 30 minute conversation back to the owner of what I had heard. After my 2 minute cliff note version back I was able to show the owner and the HR director a method of saving money on their current plan, something the current agent had not informed them about. Trust me knowing what to say comes in time. But if you expose yourself to the various insurance products that are available to help a business with its health package, the quicker you will be effective in the insurance industry. Until that day comes listen to what the owner or HR person has to say. They know what they want in a health product, they always tell you, as a broker go find it. Thanks to our carrier friends they do have the products to handle any situation.



Relax + Be Yourself + Listen = Sales

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

**SPONSORS PAGE**



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

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**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





**MEMBERSHIP****Membership Report**

**Current membership:** 242  
Membership goal: 265  
Net Members needed: 20

We are sitting at 242 Active SAAHU Members for the month of August.

As of September 10, 2008 we are still sitting at 242 members. I have sent out quite a few membership applications and we received about 50 referrals from our August luncheon of prospects who are not active or current members of SAAHU. We all need to follow up with the potential leads and see if we can turn them around.

I have also been working on the renewals and there are about 20 renewals sent in within the last 2 months. I distributed a list of pending renewals to the SAAHU board to work together and get the members renewed. If we can all partner together contacting these members to get them renewed it will keep us one step ahead in the game.

Thanks :)

Submitted by,  
**Christine Candler** "NEW" SAAHU Membership Chair



**Are you or someone you know  
on the move? Send us a short  
notice with your name,  
company name, date of move  
and a picture. Let your  
colleagues know where you are.**

**ON THE MOVE**

## **NEW DAY....but SAME TIME, SAME PLACE!**

The Luncheons have moved to the 3rd WEDNESDAY of the month. Come & join us!

**NEW PRICING:** Members: \$22 / Nonmembers: \$42.00

Pac Fund \$3.00

RSVP's need to go to Gwen Holzworth at: [gholzworth@chapmanschewebenefits.com](mailto:gholzworth@chapmanschewebenefits.com)

**Have you heard about the Luncheon Pass? It's NEW, too!**

Purchase 12 months of luncheons for the price of 11. Price is: \$242.00

Contact Gwen for more details by email or at the next luncheon.

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### **ADVERTISE**

## **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

## BOARD MEMBERS

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

Meet Nathan Bengé, SAAHU 2nd Vice President



**Name & Nickname:**  
Nathan Bengé  
"NateDog"

**Spouses Name:**  
Dawn

**Birthday (mo & day):** May 12th

**Pets & Names:** Cat, Tigger

**Favorite Color:** Blue

**Favorite Food:** Anything

**Children, Names & Ages:** Lauren -6, Ashley -4

**Hobbies:** golf, Boating, spending time with the crumb catches-my kids

**Quite time activity:** Reading

**Favorite Quote and it's author:** "HYPERLINK "<http://www.quotationspage.com/quote/34564.html>" \o "Click for further information about this

quotation" Early to bed and early to rise makes a man healthy, wealthy, and wise"- Ben Franklin

**If you could have taken part in any single historical ceremony, what would it have been?:** the last supper

**Name the all time best song ever:** AC/DC "Money Talks"

**Your Favorite Movie:** "The Longest Day"

**What being a member of SAAHU Means to You:** A brotherhood of agents, carrier reps and brokers trying to do the very best for their clients. Making sure that the option of insurance is in the consumer's hands and out of big government. Keeping up the trends and passing along helpful information to make sure the insurance industry maintains a good reputation.

**How many years in the Industry?:** coming up on 9 this July

**Favorite Charity:** American Diabetic Association

**The Smell you love the most:** fresh baked bread or cookies

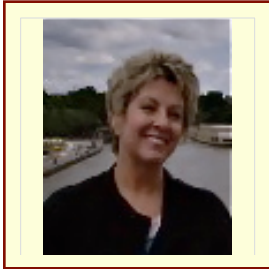
**If you could rid the earth of one thing what would it be?:** mosquitoes

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*"No vote. No voice. No choice." from "The Courage of Spirit"*  
*By Nancy D. Solomon*

## TRUSTEE'S CORNER

### Meet Trustee Emeritus Sarah Canez



Sarah G. Canez, RHU

#### **Insurance Experience:**

Sarah has been in the insurance industry since 1991 starting with UNUM Life Insurance in Houston as Field Office Sales and Service Supervisor. She worked at various times in the 90's with Traveler's (Metrahealth) PMSI, and LifeRe Insurance Co. Sarah began her own benefits agency in 1998, with the intent to better serve her clients, her family and her community. In 2004, Sarah merged her Benefits Brokerage with EFGI

Insurance & Bonds, where she is today. As a partner in a full service independent brokerage, Sarah manages the Employee Benefits division of EFGI.

#### **Association Involvement:**


Sarah has been a member of the San Antonio Association of Health Underwriters (SAAHU) since 1994. She served as Education Chair 1996-1997, Second Vice President 1997-1998, President-Elect 1998-1999, President 1999-2000 and currently serves as Trustee. In July 2006, Sarah was awarded the SAAHU Life Time Achievement Award, the highest award given by the local association. Sarah received the 4th of these awards ever given by SAAHU. Awards received include the TAHU Education Award 1997 and 1998, NAHU Presidential Citation Award and NAHU Pacesetter Award in 1999-2000 and NAHU's very first award for a Local Association Legislative Award 1999-2000. In 2005, she received the NAHU Distinguished Service Award. Sarah has served on the Texas Association of Health Underwriters (TAHU) board as SAAHU President 1999-2000, Awards Chair 2000-2001 and 2001-2002, Secretary 2002-2003 and Treasurer 2003-2004. She served as the National Association of Health Underwriters (NAHU) Region IV Chair for NAHU's awards committee 2001-2002, Vice Chair 2002-2003, and Awards Chair during 2003-2004. She has also been on the Leading Producer's Round Table in 1999, 2000, 2001, 2003 and 2004. Sarah is an adjunct professor with Northwest Vista College as a continuing education instructor and is certified by the Texas Department of Insurance to teach a variety of insurance courses through both Northwest Vista College and TAHU.

#### **Personal:**

Sarah was awarded a Bachelor of Arts degree with a major in French from Seattle Pacific University in 1976, and also attended college in Aix-en-Provence, France (75-76) and did graduate work at the University of Arizona and Arizona State University in Education (87-89). She earned the Registered Health Underwriter (RHU) designation in 1997 from The American College, and is working toward the REBC designation. She has enjoyed other careers as a Teacher of Junior High and High School French, Spanish and Reading; a Business Real Estate Broker; and a Peace Corps volunteer. She is also active in the San Antonio Association of Returned Peace Corps Volunteers, the San Antonio Council for International Visitors, and is a member of St. Thomas Episcopal Church in San Antonio. Sarah has been happily married for 31 years to Dan and is proud to be the mother of two wonderful children, Marisa, 28, and Daniel, 26.

## NEW MEMBERS

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WELCOME NEW MEMBERS  
JULY - SEPTEMBER  
STACY REYNA  
JUANITA BOWLING, LHPC  
VICTORIA I. HUMADA

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### DID YOU KNOW??

We can order CHIP brochures (free) to hand out at enrollment meetings to advise  
our

employee clients about the Texas CHIP program.

<http://www.chipmedicaid.com/cbo/print.htm>

BE **MORE** TO YOUR CLIENTS. Get children enrolled in CHIP!!





**The Medicare market is growing. Partner with us and your commissions will start growing too.**

**Help seniors meet their needs — and meet your own in the process.**

Our portfolio is comprehensive. We have year-round selling opportunities. And that's not all. Here are just a few reasons to work with us:

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- Zero premium plans with no underwriting
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For more information  
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[www.MAopportunity.com](http://www.MAopportunity.com)



You're always looking for opportunities to increase your sales — UnitedHealth Advisors has a great one for you.

**Contact us**  
to schedule an introductory meeting and find out about offering our plans.

# San Antonio

Association of Health Underwriters

| SUNDAY              | MONDAY                           | TUESDAY | WEDNESDAY               | THURSDAY | FRIDAY                          | SATURDAY |
|---------------------|----------------------------------|---------|-------------------------|----------|---------------------------------|----------|
|                     |                                  |         | 1                       | 2        | 3                               | 4        |
| 5                   | 6<br>SAAHU<br>GOLF<br>TOURNAMENT | 7       | 8                       | 9        | 10<br>SAAHU<br>BOARD<br>MEETING | 11       |
| 12                  | 13                               | 14      | 15<br>SAAHU<br>LUNCHEON | 16       | 17                              | 18       |
| 19                  | 20                               | 21      | 22                      | 23       | 24                              | 25       |
| 26                  | 27                               | 28      | 29                      | 30       | 31<br>TRICK OR<br>TREAT         |          |
| <b>OCTOBER 2008</b> |                                  |         |                         |          |                                 |          |

## ON THE HORIZON:

11/14 SAAHU BOARD MEETING

11/19 LUNCHEON - LEG IN A BOX