

The View

www.FWAHU.com

August 2010

From the President:

FWAHU'ers,
 Are you ready for the changes that will hit September 23rd due to health carrier (I mean *care*) reform? I encourage you to stay educated (through CE, carriers, TDI, TAHU cafe, etc) but balance that with the fact that this reform is a fluid and ever changing process. Remember, you are a part of the solution or the problem. Complaints do not constitute being part of the solution:) We are in this together and we will weather the storm together. On another note, along with your FWAHU board, I encourage to submit articles to our newsletter chair and share your thoughts and knowledge with fellow members. It can be 1-2 sentences up to a full article. This includes information

pertaining to industry trends, interoffice management, sales concepts, legislative news, retention strategies, hiring and firing tips, health tidbits, tips to beat the summer heat, and also let us know any time you receive a new designation so we can honor you! We heard from a couple of you last month and look forward to hearing from those outside the board as well. Submit your two cents to Lorraine Tune at LTune@fosterbenefits.com. Thank you all for making FWAHU a great place to learn, network, grow, teach, stay informed and get informed!

Your President,
 Gentry Pool
 US Health and Life



Gentry Pool
 US Health and Life
 2010-2011 FWAHU President

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FWAHU welcomes our newest member:

- Susan Murray, JME Insurance Agency

August 12th Luncheon – Sponsored by BENEFIT MALL

Please join FWAHU at our next luncheon at Rolling Hills Country Club in Arlington, TX. The luncheon will begin promptly at 11:30 am. Our first 1 hour CE (pending) speaker will be Camille Ramirez of JNC

Consultant Pharmacist. The second 1 hour CE (#3135) entitled: Rising Cost of Pharmacy is presented by National Speaker, Carol Bailey, of Action RX.

Lunch will consist of Caesar salad, chicken parmesan with pasta, yellow squash and zucchini combo provided by our sponsor: BENEFIT MALL.

Brownies and Cookies are sponsored by US Health and Life.

FWAHU ANNUAL MEDICARE VENDOR DAY



September 8th, 2010

Grapevine Convention Center

8:30 - 4:30

Includes lunch and 5 hours of CE!

**We will cover the latest information on
changes to Medicare under MMA, MIPPA
and PPACA legislation!**

**There will be drawings and door prizes
throughout the day!**

REGISTRATION INFORMATION

Early Bird Registration

Before September 1st

Members: \$25

Non-Members: \$40

After September 1st

Members: \$50

Non-Members: \$65

Please contact
Danielle Kunkle at
Danielle@consumerbg.com
for additional information



www.fwahu.com

About Our Speaker: Camille Ramirez, PharmD

As a Consultant of Pharmacist in long-term care, she worked in several different types of facilities on a monthly basis such as long term care, acute care rehabilitation, psychiatric, youth rehabilitation, and assisted living complexes both locally and in surrounding rural areas. She clinically reviewed patient charts for medication regimen and laboratory monitoring management and worked with physicians, nurses, and nurse practitioners to ensure necessary, appropriate, and safe use of medications across a wide variety of patient ages, conditions, and settings in effort to maximize therapeutic effectiveness while containing medication costs. She has served on monthly committee meetings to design formularies and help manage the use of medications towards meeting formulary requirements. She has

provided education (via in-services and/or written material) to administrative and staff nurses to correct and/or prevent deficiencies related to the annual state survey inspections of different types of facilities. She remains versed with current laws and regulations guiding the daily operation of these facilities as related to pharmacy services, medication storage, and medication use (such as proper dosing, monitoring, and indication).

JNC is an Independent LTC, Hospice, and Home Health consulting Company that she created to eliminate the red tape that is ever too common with a consultant "owned" by the pharmacy. She is able to practice and perform every aspect of her degree to its fullest without restraint from outside influences to enable medication to do what it is supposed to do,

nothing less, nothing more. Being an Independent Consultant Pharmacist has allowed her to not only to become a better team member within a facility, but it's helped her nursing staff and administration that she is their dedicated Pharmacist and her focus is on the residents and the value of the care they receive.

Camille Ramirez PharmD,
CGP's Specialties:

Long Term Care, Hospice, Assisted living, Group homes, MTM, and SNF, Home Health, Medication management

"I had a great experience today at the luncheon and I am grateful for all the information you shared."

– Shannon Moore



About Our Speaker: Carol Bailey, RHU – Pharmacy Benefit Consultant

As a pharmacy benefit consultant with Action Rx, an independent national pharmacy consulting firm, Carol has over 25 years of experience in the healthcare industry-14 of which are in pharmacy benefits. Carol has significant experience in, and knowledge of, the PBM industry having held positions with Medco Health Solutions and Advance Paradigm (now CVS Caremark) as a sales consultant and Director of Account Management. Carol is an expert in PBM pricing methodologies, benefit design modeling, clinical edit recommendations, contracting, RFP development and data analysis. For the past 9 years, as a pharmacy consultant for two national rx consulting firms,

Carol has assisted mid-to-large plan sponsors with their programs and developed and managed a large national purchasing coalition. A veteran of the managed care and pharmacy benefits industry, Carol guides brokers, consultants and plan sponsors as they improve effectiveness of their pharmacy benefits. Carol often works with PBMs to improve service, reporting data or capabilities and define internal processes in order to better serve mutual clients.

Carol, a native of Texas, graduated magna cum laude from Texas Woman's University. She is a licensed agent in the State of Texas; a Registered Health Underwriter

and is currently working on her REBC designation. Carol served for 8 years on the Dallas Association of Health Underwriters Board as President and Ed Chair. Carol serves as a supporter and mentor to the School of Business graduates in the University of North Texas Professional Leadership Program. Carol regularly speaks at national and regional conferences around the country and has contributed to articles published in several trade journals. Carol is a nationally recognized pharmacy expert who is frequently asked to provide industry strategies and trends to analysts in the financial markets.

In case you missed it... July Luncheon Recap

If you missed the FWAHU luncheon on Thursday, July 8th you missed the introduction of our 2010-2011 board of directors. Following the induction ceremony, Lee Manross, TAHU's lobbyist in Austin, provided us with a legislative update (approved for 1 hour CE credit). And, as a special treat, FWAHU member Ken Smith and his quartet entertained attendees with a couple of patriotic songs. **CE Information:** **Course Name:** Perfect Storm Brewing at Legislature – Preview of the 82nd Texas Legislature, **Course Number:** Pending Approval from the Texas Department of Insurance, **Provider Name:** Texas Association of Health Underwriters

Sign Up Today

Learn about product, procedure and carrier changes and changes due to reform

FWAHU Members
\$20

Non-Members
\$30



Details

Date

October 14th, 2010
10 am– 1 pm

Location

Rolling Hill Country Club
401 E. Lamar Blvd.
Arlington, TX 76011

Benefits

One-stop for updates and information for both core and ancillary products

CE Credit

Learn more about what FWAHU can offer you

FWAHU VENDOR DAY

All you need, all at once

- Multiple vendors
 - Core products
 - Ancillary products
 - GA's
 - TPA's
 - Wellness Companies
 - HSA Administrators
 - FSA Administrators
 - COBRA Administrators
- Learn about
 - Industry changes
 - Legal and regulatory changes
- CE for "Creating Alternative Revenue Streams Using Alternative Products"
- Lunch

FWAHU Season Pass Holders Attend for Free (Including Lunch and CE)
Contact Tiffany Bullock for more information– tbullock@ameritas.com

REGISTER TODAY AT WWW.FWAHU.COM

New Member Spotlight: Susan Murray, JME Insurance Agency

FWAHU would like to extend a big welcome to its newest member, Susan Murray. Susan owns JME Insurance Agency, where as a general agent for Blue Cross Blue Shield, they focus on individual, small group and Medicare supplements. Susan began her career with a strong background in accounting, gaining work experience at a major oil company, a CPA firm, and a software firm. In 1995, she began working part-time at her husband's insurance firm

helping him enter the computer age, and transition to a paperless system. What started as a part time position working with computers grew to a full time career for 15 years. Together they grew their firm from 2 to 5, with 300 down line agents. Susan decided to become involved with FWAHU after attending a CE taught by Eric Johnson and Audra Sullivan. She thought they were interesting, knowledgeable, and most important, not boring! Susan offices in Dallas, but saw the

FWAHU organization in the same light, and felt she could learn more about the most recent changes in the insurance industry by joining our chapter.

Susan lives in Westlake with her husband Jim. When not selling insurance, she likes to golf and knit (not at the same time!), and spend time with her son and recently-acquired daughter-in-law. We look forward to having her as part of our organization!

*By: Cristal Millican,
Consumer Benefit Group,
FWAHU Membership Chair*



Small Group Agent Certification

If you are one of the more than 400 agents that have taken the Small Group Agent certification, I have great news! The TDI has updated their website and more than 295 agents are now listed.

Click here to see if your name has been added to the TDI's list:

<http://www.tdi.state.tx.us/licensing/agent/SmEmplSpecial.html>

Thank you to all that have participated in the program so far. TAHU is still the only place to get your certification!

Upcoming dates for classes:

August 6 in LUBBOCK
August 26 in Wichita Falls

For more information on how to attend one of these upcoming classes, go to that chapter's website.



TAHU News Magazine wants to see you!!!

Attention FWAHU members – the TAHU News Magazine wants your photos!

We will be publishing all sorts of photos of TAHU members networking together, attending meetings, playing golf,

giving speeches or CE, performing charity work—anything with members in it.

Submit photos and a caption about who is in the photo and what they are doing/attending to

Danielle Kunkle in JPG format at danielle@consumerbg.com, and you just might see yourself in an upcoming issue!



Remember our sponsors:



Employee Wellness Programs

The success of any company depends heavily on the productivity and work performance of its employees. By implementing an Employee Wellness Program, not only can the company benefit heavily by reducing health care costs, it will increase productivity, workplace moral and company loyalty. An Employee Wellness Program indicates to employees that the company cares about their health and well-being; therefore, employees take interest in performing to the best of their ability. An Employee Wellness Program can have an impact on the reduction of absenteeism because these health risks can be prevented through education, training and professional health care. For a company, this is the bottom line. Reduced

absenteeism equals a reduction in costs and an increase in productivity. The intent of the program is to encourage a healthy lifestyle for employees, to generate an awareness of negative lifestyles, and create a desire to improve overall health, both physical and mental. The program addresses behaviors such as – overeating, smoking and physical inactivity -- which accounts for nearly 25 percent of all U.S. health care spending. As a result, many employers are adopting wellness programs. The program also addresses the levels of cholesterol, glucose and blood pressure. These tests may help identify potential health risks such as hypertension, high cholesterol, heart disease and diabetes. Concerns about health and

wellness have never been higher. With health care costs on the rise, an Employee Wellness Program can benefit employers by reducing the cost of health care. The wellness program is intended to address several areas, all focused on improving the health and wellness for employees.

*By: Cindy Maddin
DFW Wellness
817-201-5303
Dfwwellness.net
c.maddin@yahoo.com*

Is the cup half full or half empty?

Health Insurance producers are facing serious decisions that will have lasting effects. I have recently heard of at least three companies that have sent letters to small group producers explaining that in order to meet the government's new MLR standards, as proposed by recent legislation, commissions will be cut. This cut, in conjunction with many small employers having to trim back on benefits in order to stay in business, will force health agents to look elsewhere for revenue options. Drum roll, please...In steps the Medicare Opportunity!

Medicare Advantage and Medicare Supplements will have the highest exponential growth over the next few years due to the population increase from the "Baby Boomers", adding an explosion of an additional 33 million people that will need help. This equates to over nineteen hundred people per day turning 65 in the state of Texas alone. Open door number 2! In recent legislation, Medicaid will expand by an additional 22 million people. The Medicaid quandary will create a revenue stream for agents who want to write senior products all year long.

This expansion will give rise to an excellent revenue source that would replace lost commissions due to recent cuts in the group and individual health insurance markets.

If you are looking for additional money making options in the Health Insurance business, you will want to contact your local marketing organization for help. We view the glass half full – ALWAYS! Stay positive FWAHU!

*By: Beth Stevens,
Copeland Group,
2010-2011 FWAHU Secretary*

Searching for help with Wellness Plans or Medicare?

You don't have to look further than your very own FWAHU family. Our members are specialists in wellness, Medicare, small and large group sales.

We have a vast knowledge of industry information and carrier-specific rules, regulations and updates. Check out our member list at www.fwahu.com

All FWAHU members may also submit a picture and bio to be added to the member list. Please contact Eric Johnson for more information. Eric.johnson@agentallies.com



Gentrie Pool featured in August Benefits Selling

Remember our sponsors:

Gentrie has a criminal record?!

Oh, wait a minute, the article said Broker on Record. Whew. Look for Gentrie's article, "Broker on Record", in the August edition of Benefits Selling Magazine.

For a free subscription, click here:

<http://benefitssellingmag.com/Pages/Benefits-Selling-Magazine-Subscribe.aspx>



CHIP Update: Enroll DFW

Members and supporters of the Tarrant County CHIP Coalition,

Three things this week — all exciting:

1. Enroll DFW. We're ready! In August, we'll have application assistance for children's Medicaid and CHIP nearly every day somewhere in the Dallas-Fort Worth area. This will be DFW's largest campaign to help all eligible children enroll in Medicaid or CHIP, a community-wide effort throughout August. An estimated 200,000 to 300,000 children in the Metroplex are uninsured and would qualify for CHIP or Medicaid, but are not enrolled. As you know, Texas leads the nation in the number of uninsured children. The campaign includes:

- More than 50 opportunities for families to receive application assistance in Dallas, Tarrant and Collin counties throughout August. The venues will be at back-to-school fairs, churches, community centers, libraries and other venues.
- Community presentations
- Grassroots marketing
- Online and media messages by Radio One, 94.5 KSOUL and 97.9 The Beat
- Enroll-a-thon on Univision on Aug. 25

As children head back to school, they

need immunizations and basic healthcare coverage to stay well throughout the year. Many area families continue to struggle with loss of jobs and loss of insurance at work. DFW has an unemployment rate more than of 8%. Even for those with jobs, health insurance is often unaffordable, or dependents are not covered. Enroll DFW is organized and led by the Tarrant County and Dallas CHIP Coalitions. Our goal for August is to connect 10,000 uninsured, eligible children in DFW to insurance coverage. For more information, including a list of sites where application assistance will be available, go to: www.enrolldfw.com. To volunteer with marketing or outreach, contact tarrantcountychip@yahoo.com.

2. We're making progress on reducing the numbers of uninsured children in Tarrant County. In July, 2,496 more Tarrant County children were covered by children's Medicaid and CHIP compared with June 2010. This is a 1.8% increase over June, and a 17.2% increase over July 2009.

While enrollment has been increasingly throughout the state because of the economy, our numbers have been increasing slightly faster. I believe this speaks to all of YOUR efforts in raising

awareness and providing application assistance. Statewide totals in July were up 1.2% in July, 13.9% over the previous year.

Of all of new children covered under CHIP and Medicaid in Texas in July, nearly 10% were from Tarrant County.

3. Welcome Dr. Robert Rogers, who is joining me as co-chair of the Tarrant County CHIP Coalition. Dr. Rogers is a pediatric allergist in Tarrant County, and has been very active in our coalition. Also, please join me in thanking Walter Taylor, outreach supervisor of Your Texas Benefits, for his leadership with the coalition. Walter will continue to be involved in our efforts, but has asked to step aside as co-chair because of multiple personal and professional responsibilities he is balancing. A bit of history — Walter and I decided to start a coalition for Tarrant County in mid-2008, and officially started it with an organizing meeting in November 2008. We were strangers before finding a common passion for covering children. Meeting Walter and becoming involved in this work has been life-changing for me. If you want to hear the expanded version of this story, I wrote it on the blog: www.tarrantcountychip.com.

See ya, Sandy
Follow me on twitter: [besandylutz](https://twitter.com/besandylutz)

The Dog Days of Summer

It's the Dog Days of Summer but the heat can be rough! Here are a few reminders to keep Fluffy safe:

1. Never leave a pet in the car.
2. Make sure they always wear a collar and ID tag.
3. Limit exercise to early morning or evening hours.
4. Beware of poisonous fertilizers and plants.
5. Make sure they have plenty of water and shade.

(inspired by an article from hsus.org and personal experience) by: *Tiffany Bullock, Ameritas Dental, FWAHU Treasurer*

FWAHU Calendar of Events: August 2010 – March 2011

August 12, 2010

11:30 – 1:00 Rolling Hills Country Club

Rising Costs of Pharmacy – Why?
Course # 80490
Provider TAHU #32408
1 Hour CE
Carol Bailey, Action RX

September 9, 2010

10:00 – 4:00 Location TBA

Medicare CE Day
5 Hours CE Pending
Mike Smith, The Brokerage, Inc
Danielle Kunkle, Consumer Benefits
Group
Kathy Dorsey, Long Term Care Insurance
Solutions

October 14, 2010

10:00 – 1:00 Rolling Hills Country Club

Vendor Day
Pending “Creating Alternative Revenue
Streams With Alternative Products”
1 Hour CE Pending
Kelly Dills, Benefitmall

November 11, 2010

11:30 – 1:00 Rolling Hills Country Club

Privacy Compliance Under HITECH,
HIPAA and GLB
1 Hour CE
Course # 80490
Provider TAHU #32408
Audra Sullivan, VP Granite Benefits, Inc

December 9, 2010

11:30 – 1:00 Rolling Hills Country Club

“Politics, Religion, and Sex, Yes We Are
Talking All 3”
2 Hour CE Pending
Eric Johnson, MSaver First Horizon
Gentrie Pool, US Health and Life
Company

January 13, 2011

8:30 – 3:30 Rolling Hills Country Club

“COBRA, and HIPAA” 4 Hour CE
Pending
“Ethics the NAHU Way”
2 Hour CE
Course # 3101
Provider TAHU #32408
Ouida Peterson, Conexis

February 10, 2011

11:30 – 1:00 Rolling Hills Country Club

“Computer Security/Flood Protection for
Agencies”
1 Hour CE Pending
Bob Garner

February 14 -16, 2011 Hyatt Regency, Washington, DC

NAHU Capitol Conference

March 10, 2011

11:30 – 1:00 Rolling Hills Country Club

“Art of Rebuttals & Social Networking”
1 Hour CE Pending
Eric Johnson, MSaver First Horizon
Gentrie Pool, US Health and Life
Company

April, 2011

11:30 – 1:00 Rolling Hills Country Club

Legislative Panel
1 Hour CE Pending
Kasey Buckner, Granite Financial Group

April 14, 2011

11:30 – 6:00 TBA

FWAHU Annual Golf Tournament
2 Hour CE Pending for non-golfers
Danielle Kunkle, Consumer Benefits
Group

May 5-7, 2011 Westin La Cantena, San Antonio Texas

23rd Annual TAHU Convention

May 12, 2011

8:30 – 12:30 Rolling Hills Country Club

“Self Insurance”
4 Hour CE Pending
Kevin Chambers

June 3, 2011

7:30 – 4:00 Rolling Hills Country Club

“Small Employer Health Benefit Plan
Specialty Certification”
8 Hour CE
Course Number: 30527
Provider, TAHU 32408
Misty Baker, Lonestar Benefit Solutions

June 9, 2011

11:30 – 1:00 Rolling Hills Country Club

Donna Carnall Awards Luncheon

June 26-29, 2011 Grand Hyatt, San Antonio Texas

NAHU Annual Conference

Would you like to become a FWAHU Sponsor?

2010 -2011 Sponsorship Rates

Lunch Sponsorship: \$200

- 5 minute commercial at lunch
- Signage at Lunch/Pass out marketing materials and business cards
- Month long advertisement via website
- Month long advertisement via newsletter
- Month long advertisement via email blasts

Monthly Newsletter Advertisement:

- \$200 full page
- \$125 half page
- \$75 quarter page

Website Advertisement:

Revolving Banner Ad:

- \$500 chapter year (July 1-June 30)
- \$300 half chapter year
- \$200 quarter year

Stationary Ad:

- \$600 chapter year (July 1-June 30)
- \$400 half chapter year
- \$250 quarter year

Individual Bio and Ad: Onetime fee

- Free to membership
- Enhancements:
- \$25 for logo
- \$50 logo and link to your company's website or your email



Menu for August 12th

sponsored by:

Caesar Salad

Chicken Parmesan with Penne Pasta and

Marinara Sauce

Yellow & Zucchini Squash

Garlic Bread

Brownies & Cookies – sponsored by:



We will be accepting food/money donations to support the efforts of the Tarrant Area Food Bank at every meeting.

Help us by donating non-perishable food items. Please bring your items EACH MONTH.

Together we can help- make a big difference in many lives so please help!



Ideas, questions or comments? Please submit to newsletter chair, Lorraine Tune at:

Ltune@fosterbenefits.com

www.fwahu.com

Thank you to our August sponsors:



**US HEALTH AND LIFE
INSURANCE COMPANY**



Health Savings Account Enrollment Reaches Ten Million

*AHIP Research
AHIP Staff
May 19, 2010*

Ten million Americans are covered by Health Savings Account (HSA)-eligible insurance plans, an increase of 25 percent since last year, a new census released today by America's Health Insurance Plans (AHIP) finds. Health Savings Accounts were authorized starting in January 2004. Since then, AHIP has conducted a periodic census of health plans participating in the HSA/high-deductible health plan (HDHP) market.

"HSA plans continue to be an important coverage option for families and small businesses across the country," said Karen Ignagni, President and CEO of AHIP.

Key findings from the census include:

- ~As of January 2010, approximately 10 million people were covered by HSA/HDHP products, an increase of 25 percent since last year.
- ~Between January 2009 and January 2010, the fastest growing market for HSA/HDHP products was large-group coverage, which rose by 33 percent, followed by small-group coverage, which grew by 22 percent.
- ~Thirty percent of individuals covered by an HSA plan were in the small group market, 50 percent of individuals covered by an HSA plan were in the large-group market, and the remaining 20 percent were in the individual market.

- ~In the individual market, 2.1 million covered lives are enrolled in HSA plans, while nearly 3 million lives were enrolled in HSA/HDHP coverage in the small-group market and almost 5 million lives were covered in the large-group market.
- ~States with the highest levels of HSA/HDHP enrollment were California (1,018,000), Ohio (651,000), Florida (639,000), Texas (637,000), Illinois (575,000), and Minnesota (361,000).

For more information about the 2010 HSA/HDHP census, please visit www.AHIPResearch.org.

Submitted by: Melanie Harvis, Aetna