

www.fwahu.com

January 2011

*Gentrie Pool, RHU
2010-2011
FWAHU President*



**President's
Message:**

FWAHU'ers,
Welcome to 2011! I'm excited and hope you are as well. A lot changed in 2010 and now we can begin to see how those changes will play out in our industry. Be the change you wish to see (borrowed from Ghandi). Stay involved. Send emails to our politicians. Write your own or send these templates (they literally take about 1 minute to send because they are already written and tell you to whom to email them). [Operation Shout's](#). (If you do send one, please notify me as we track this for our chapter for awards.) Better yet, [join us in Washington DC Feb 14-16 for Cap Conference](#). The first three people to sign up can be reimbursed by FWAHU for their registration. Or to stay local, head to Austin for March 1st's Day at the Capital. We are reimbursing the registration cost for the 1st 10 people who sign up. These vents are FUN, informative, and just your presence can make a difference. You don't have to *do* anything other than show up (Email me for information.)

January 13th's luncheon

will be a great one to attend.

COBRA and HIPAA (4 Hour CE), Ethics the NAHU Way (2 Hour CE)

([click here](#) for info, [click here](#) to register, and see the 12 month calendar at the back of this newsletter).

Quotes worth sharing: A New Year's resolution is something that goes in one year and out the other. ~Author Unknown

Be always at war with your vices, at peace with your neighbors, and let each new year find you a better man. ~Benjamin Franklin

In this issue:

Upcoming & Last Lunch	Pg. 2
Season Pass	Pg. 3
What's Happenin'?	Pg. 4
FWAHU Golf	Pg. 5-6
FWAHU Calendar	Pg. 7
CLTC Info	Pg. 8-9
New Member Spotlight	Pg. 10
Member Benefits	Pg. 11
HUPAC v. TAHUPAC	Pg. 12
Food Bank/ Sponsor Info	Pg. 13



January 13, 2011 Luncheon:

\$80/members, \$100 non-members includes 6 hours of CE and lunch
January 13, 2010
8:30 to 3:30

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

COMPLIANCE – is EVERYTHING changing?

The subsidy is still with us – the eligibility may have ended May 31, 2010 but for people involuntarily terminated from employment by that date, they are still eligible for the full 15 months of subsidy. There certainly has been a lot of confusion with ARRA law. This seminar will discuss the differences between being eligible for COBRA and being eligible for the subsidy – two totally different things. We will review the eligibility and how the subsidy has impacted the COBRA election rates.

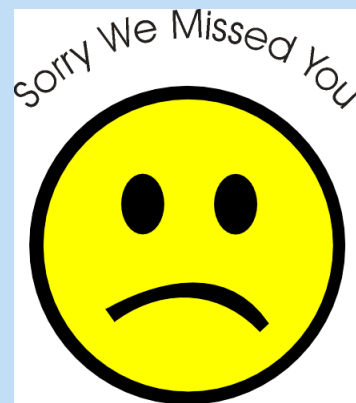
National HealthCare Reform is here – but, when does it really start to impact your Plan? We began to see major changes in health plans with October renewals. **Is your Plan Grandfathered from the National HealthCare changes – which ones?** Is trying to stay grandfathered worth the effort – and expense? Who holds the “grandfathered” cards?

One of the biggest changes of National HealthCare Reform is **covering dependents to age 26** – married or unmarried! This provision of the law will be causing the most confusion. Communication is the key! **You must**

coordinate your COBRA activities with this dependent eligibility change. Let’s discuss the best way to handle this. And, some carriers have made this change to your contract eligibility early – how is that impacting compliance responsibilities?

AND, those **FSA changes** are nothing to sneeze at – since the over the counter medications are no longer eligible!! Lots of changes to work through! Breakfast, lunch and a snack will be included.

SEASON PASSES HOLDERS CAN ATTEND JANUARY EVENT FOR FREE!!!!
SEASON PASSES ON SALE NOW!!!



Here’s what you missed @ December Luncheon:

Politics, Sex, and Religion – yes, talked all 3 on December 9th monthly membership meeting.

Dr. Eric Bricker from Compass Professional Health Services will present a 1 hour CE on sex

Then Kasey Buckner, VP of Granite Financial Group, gave us a legislative update regarding November elections and how they have affected the landscape of our business. Gentry Pool talked about office politics.

LouAnne Trebing, TAHU president, joined us and we presented her with a \$500 check for Carnall’s Kids and \$1500 check for legislative fund. We also gave out gifts including massages, gift certificates, and poinsettias for member appreciation.

Please support our January sponsor:

www.insxch.com





FWAHU SEASON PASS

A \$540 VALUE FOR ONLY \$200!

**Attend *all* FWAHU luncheons and receive 30 hours of CE
all for only \$200**



Without a Season Pass

30 hours CE x \$10/hour= \$300
\$20/lunch x 12 months= \$240

Total Cost=\$540

With a Season Pass

30 hours CE
12 monthly luncheons

Total Cost=\$200

Season pass valid from January 2011 to December 2011

To purchase a season pass, contact Tiffany Bullock at TBullock@Ameritas.com

[Click here](#) to purchase a Season Pass online.

What's Happenin'?



Straight from NAHU:

Keep Up The MLR Pressure!

Agent & broker pressure on the state officials regarding the impact the Department of Health and Human Services' new interim final MLR rule will have on agent and broker compensation arrangements is resulting in conversations about the topic at very high levels. [Read More](#)

No 1099 Relief Again

The Senate once again failed this week to act on legislation to repeal the new 1099 reporting requirements the Patient Protection and Affordable Care Act will place upon businesses beginning in 2012. Two amendments that would have resolved the issue were offered to a food safety bill being considered on the Senate floor on Monday but both failed to meet the required 67-vote threshold. [Read More](#)

Senate Democrats Question Mini-Med Policies

Senator Jay Rockefeller (D-WV) used his perch as Chairman of the Senate Committee on Commerce, Science and Transportation this week to hold a full committee hearing entitled : Are Mini-Med Policies Really Health Insurance?" NAHU submitted [written testimony](#), which was entered into hearing record on our behalf by Ranking Minority Member Kay Bailey Hutchison (R-TX). [Read More](#)

Deficit Commission Fails to Approve Plan That Included Key Health Provisions

President Obama's deficit commission released its [final report](#) earlier this week, but a vote on the report held this morning fell three votes short of a 14-vote goal that might have pressured congressional leaders to vote on the proposal to bring down the debt. While NAHU does not agree with all of the report's specific recommendations, we do agree with one of its central contentions – that serious action needs to be taken at the federal level of government to contain medical care costs. [Read More](#)

New Small Business Tax Credit Guidance

The Obama administration released [new guidance](#) this week on the small business health insurance tax credit. According to the administration, the new guidance "addresses small business questions about which firms qualify by clarifying that a broad range of employers meet the eligibility requirements. [Read More](#)

Please support our January sponsor:

<http://www.insxch.com/>



What's Happenin'? (continued...)

NAHU Cap Conference – February 14 – February 16, 2011

Registration for the 2011 Capitol Conference is now open... [click here](#) for registration instructions, lodging, agenda, current attendees & sponsorship information.



TAHU 17th Annual Day at the Capitol

JOIN US for the TAHU 17th Annual Day at the Capitol, March 1, 2011, at the Intercontinental Stephen F Austin Hotel in downtown Austin! This legislative session will provide you with a remarkable opportunity to discuss issues affecting your clients, not only with your peers but one-on-one with your state lawmakers. This is your chance to be on the leading edge of change in our industry. Don't miss this opportunity to have your voice heard! [Click here](#) for more info!

Social Networking & New Member Orientation

We will be having a social networking event after each luncheon in the bar area of Rolling Hills Country Club. There will also be new member orientation 30 minutes before each luncheon.



As a chapter we have revised our bylaws and Policy and Procedures. After approval from NAHU, we will publish these on our website for your perusal as well as bring copies to the luncheon so that we can take a vote from the general membership.

[Click here](#) for info & registration form for the CLTC class on Feb. 7th and 8th in Fort Worth. Harley Gordon will be teaching the course. If you sign up by Dec. 17th you will save \$400. You can also pay the balance for the course quarterly. **This is less than \$250!**



Drive for **show**



Putt for **dough**

FWAHU GOLF TOURNAMENT

Coming to a Course Near You

April 2011

M

MATURE AUDIENCES

SOME MATERIAL MAY BE INAPPROPRIATE FOR THE OFFICE

EXCESSIVE FUN, ADULT HUMOR, AND ALCOHOL CONSUMPTION

Contact Kelly Dills for
more information

Kelly.Dills@benefitmall.com



Fort Worth Association of Health Underwriters 2010 Golf Tournament Sponsorship Opportunities

Title Sponsor \$3,000

- 12 player positions
- Signage at tournament entrance
- Sponsor table to distribute marketing material prior to the tournament
- Signage at awards dinner
- Speaking time at podium during awards dinner
- Credit for photo sponsorship. Players will stop by title sponsor table for tournament photos.
- Recognition on FWAHU website and in FWAHU newsletter
- Logo on all golf tournament marketing material (promoted by FWAHU)
- Recognition at the FWAHU luncheon when we present a check to Carnall's Kids

Gold Sponsor \$1,500

- 8 player positions
- Sponsor table to distribute drink tickets and marketing material prior to the tournament
- 1 drink ticket to give to each participant
- Signage on beverage cart
- Signage at awards dinner
- Logo on all golf tournament marketing material (promoted by FWAHU)

Silver Sponsor \$1,000

- 4 player positions
- Sponsor table to distribute marketing material prior to the tournament
- Signage at awards dinner
- Logo on all golf tournament marketing material (promoted by FWAHU)

Sponsorship Logo will be displayed on the following (as an example):

1. Sign-in table
2. Snacks
3. Hole-in-one
4. Longest drive
5. Longest Putt
6. Closest to the pin

Bronze Sponsor \$500

- 2 player positions
- T-Box signage
- Logo on all golf tournament marketing material (promoted by FWAHU)

T-Box Sponsor \$150

FWAHU Calendar of Events: January 2011 – June 2011



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

April 14, 2011

11:30 – 6:00 TBA

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

February 10, 2011

11:30 – 1:00 Rolling Hills Country Club

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

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

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

NAHU Capitol Conference

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

March 3, 2011

3:00 – 4:00 TBA

Membership Call Blitz

March 10, 2011

11:30 – 1:00 Rolling Hills Country Club

“Art of Rebuttals & Social
Networking”
1 Hour CE Pending
Addi Hall, Gus Bates Company
Gentrie Pool, US Health and Life
Company

June 9, 2011

11:30 – 1:00 Rolling Hills Country Club

Donna Carnall Awards
Luncheon

April, 2011

11:30 – 1:00 Rolling Hills Country Club

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

June 26-29, 2011 Grand Hyatt, San Antonio Texas
NAHU Annual Conference

Please support our January sponsor:

<http://www.insxch.com/>



New Member Spotlight: Charlie Page



About three years ago, one of my best friends began to tell me about his job after I asked him how he liked what he was doing. He had been a Hartford Group Rep for a few years in San Francisco and he loved it. Before too long, I was asking him how I could break into this industry. I was living in Albuquerque, NM at the time. That's where I grew up, and moved back to after graduating from Pepperdine University. My friend's father was an insurance broker in Albuquerque, and he got me set up with interviews with several companies. After meeting with a lot of Regional Managers, I was eventually hired by the UNUM Dallas office.

UNUM was a tremendous place to start my group insurance career. They have a phenomenal training program, and the people I worked with were great. After a little more than 2 years with UNUM, I was offered a Group Rep position with American United Life Insurance Company, a OneAmerica Company. What a mouthful. Hopefully, we will just be called OneAmerica soon. It will help me save my breath. I came to OneAmerica because of the strong principles of our company which are: Stewardship, Integrity, Mutuality, and Financial Strength. We lead with Voluntary, and focus on the ability to design, implement, and maintain bundled ancillary benefit solutions for employees, employers, and brokers. We market Disability, Life, Dental & Vision.

I have really enjoyed my time in the group insurance industry. The people you meet and interact with have strong values, purpose, integrity, and a passion for helping other people be better prepared for the future. A couple of people I have met strongly encouraged me to join FWAHU. They are John Merrifield, and Chaliese Drum. I thank both of you for sharing what this organization has meant for you. I hope that my time at FWAHU would be spent developing strong partnerships with brokers while continuing to equip myself and others with new trends and ideas for our industry.

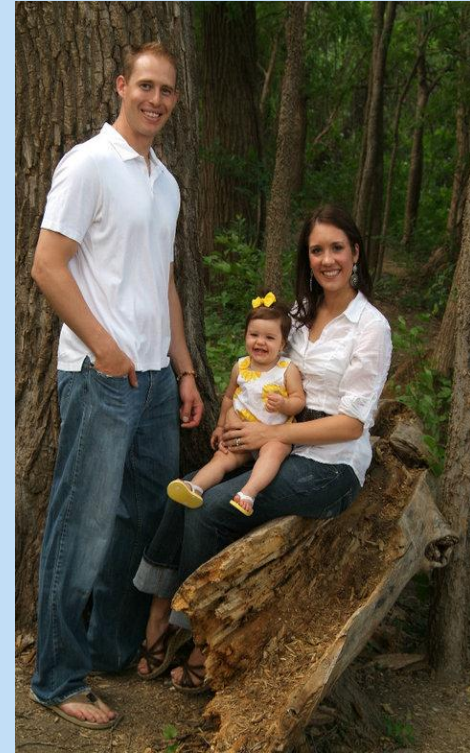
My wife, Briana, and I live in Frisco with our daughter, Lylah. We are expecting another child in June. We are blessed to be living in the great state of Texas. This is home to us now, and we don't plan on leaving. Why would you? We are members at The Village Church in Flower Mound. We are huge fans of the Rangers. In our spare time we enjoy spending time with family and friends, going to the movies, eating at Yogurtville, and cheering for local teams.

If I haven't had the opportunity to meet you yet, I look forward to doing that soon. Thank you for welcoming me to FWAHU!

Welcome Charlie– to FWAHU! Our chapter is anxious to get to know you!

Please support our January sponsor:

<http://www.insxch.com/>



MEMBERSHIP BENEFITS

AFFECT CHANGE...

Or at least, be aware of the changes affecting your industry. The laws that govern the insurance industry change all the time, and being informed is one of the greatest assets you can offer your clients and protect yourself. You may log into www.nahu.org, www.tahu.org, or www.fwahu.com and read the most current information affecting the insurance industry.

- ◆ It is your duty to protect your industry.
- ◆ You can even affect the process of how items make it to the state law and become bills...all the to laws. There are simple ways to get involved and they are described on these sites in addition to our meetings. TAHU has its own lobbyist and you have access to him as well.
- ◆ Meet local, state, and national politicians and be heard by them.
- ◆ Our organization is directly influential in affecting laws. Protect your industry and your career. You can impact laws by making your voice heard at the local, state, and national levels.

The Fort Worth Association of Health Underwriters (FWAHU) is a local chapter of the National Association of Health Underwriters (NAHU) and state level (TAHU). Here's just a few of the fantastic benefits you'll enjoy when you become a member of FWAHU:

Network

- ◆ NAHU represents more than 20,000 licensed health insurance agents, brokers, consultants, and benefit professionals who service the health insurance needs of large and small employers as well as individuals. TAHU has about 2000 members statewide and locally the FWAHU chapter has approximately 200 members . FWAHU provides opportunities to network with other agents/ reps in many sectors of the insurance industry such as group health, individual and supplemental products, and Medicare plans.
 - ◆ Locally on a monthly basis (throughout the year we have statewide and even national events).
 - ◆ If you are a rep, this is a way to stay present in front of your agents and potential agents.
 - ◆ If you are an agent this is a great way to develop relationships with your reps. You may need them to rush something for you, enroll a group in your absence, push something through UW on a tight deadline, etc.
 - ◆ Exchange leads, information, ideas, make lifelong friends, serve on boards, or committees.



Real Answers/Real Time

- ◆ The state TAHU Cafe is an email based forum where members share information on laws, products, carriers, and other insurance related material across the state. You can receive answers within seconds and at the longest, a day or two.
 - ◆ The NAHU Broker to Broker email forum allows you to post your insurance questions to thousands of other agents around the country and get answers from people who have been in your shoes.



Continuing Education Classes

- ◆ Educate yourself, your staff, (and your clients) depending on the event.
 - ◆ CE is offered locally at most of FWAHU's monthly meetings, usually the second Thursday of each month.
 - ◆ Several of these are offered at discounts and/or include lunch. Topics are always relevant and change with the needs of our industry.



Public Service

- ◆ There are opportunities to serve your community through our service projects for organizations such as Gil's Children's Services, Halo Project, Carnall's Kids, and others through the year.



NAHU lobbies to protect your rights to offer insurance services to consumers. We believe that everyone should have access to affordable, quality healthcare insurance. We are firmly committed to the idea that independent insurance agents provide the best means of presenting affordable insurance options to the public. Again, TAHU has our own lobbyist to whom you have access.

Our Industry PACs

NAHU

- NAHU's PAC is called HUPAC
 - www.hupac.org
- These contributions are most often given to Federal Legislators and candidates for Federal offices to help open the door for the NAHU Lobbyist NAHU Legislative staff, and the NAHU Member constituent to have positive dialogue regarding Federal healthcare/health insurance legislation
- NAHU Members can contribute on a monthly or annual basis.
- Contributions can be through bank draft or credit card

Suggested Contributions Levels

\$1200/year or \$100/mo – HUPAC Contributor
\$365/year or \$30/mo – HUPAC 365 Club Contributor
\$1000/year or \$85/mo – HUPAC Capital Club Contributor

There are 2 sides to HUPAC:

Candidate/Legislator Side

- On this side of the PAC these dollars are given directly to the Candidate or Legislator.
 - As the NAHU member makes their donation/contribution to HUPAC they can choose to have that go to this side of the PAC. They must donate/contribute "personal" dollars. They cannot donate/contribute "corporate" dollars

Administrative Side

- The money that NAHU member donate/contribute to this side of the PAC are used to pay administrative expenses. Each year the PAC can easily have over \$100,000 in expenses relating to everything from credit card fees, bank fees, to NAHU staff salary and the Administrator salary to run the PAC and do the required FEC reporting
 - As the NAHU member makes their donation/contribution to HUPAC they can choose to have that go to this side of the PAC. They can donate both "personal" dollars as well as "corporate" dollars to this side of the PAC

TAHU

- TAHU's PAC is called TAHUPAC
- These contributions are most often given to State Legislators and candidates for State offices to help open the door for the TAHU Lobbyist (Lee Manross), the TAHU Legislative Committee, and the TAHU Member constituent to have positive dialogue regarding State healthcare/health insurance legislation
- TAHU Members can contribute on a monthly basis or annual basis
- Contributions can be through a bank draft or credit card

Suggested Contributions Levels

\$100/year or \$12.50/mo – Gold
\$300/year or \$25/mo – Platinum
\$600/year or \$50/mo – Ruby
\$1,200/year or \$100/mo – Diamond

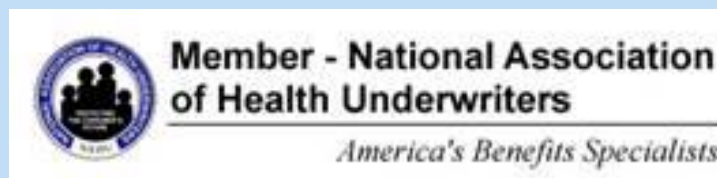
There are 2 sides to TAHUPAC:

Candidate/Legislator Side

- On this side of the PAC these dollars are given directly to the Candidate or Legislator.
 - As the NAHU member makes their donation/contribution to TAHUPAC they can choose to have that go to this side of the PAC. They must donate/contribute "personal" dollars. They cannot donate/contribute "corporate" dollars

Administrative Side

- The money that NAHU member donate/contribute to this side of the PAC are used to pay administrative expenses. Each year the PAC can easily have over \$100,000 in expenses relating to everything from credit card fees, bank fees, to NAHU staff salary and the Administrator salary to run the PAC and do the required FEC reporting
 - As the NAHU member makes their donation/contribution to TAHUPAC they can choose to have that go to this side of the PAC. They can donate both "personal" dollars as well as "corporate" dollars to this side of the PAC



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!



Find out how our January luncheon sponsor **The Insurance Exchange** is “Giving Agents More Time to \$ell!”

www.insxch.com



Not yet a member? Know someone you want to recruit? [Click here](#) for the FWAHU Membership Application!

