



HAHU HERALD

A Monthly Publication of the Houston Association of Health Underwriters

September 2013

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32nd Annual Symposium

We are excited to bring you the best symposium ever on Thursday, September 19. Tim Schauer of Cornerstone Government Affairs will be our morning political Keynote speaker. Janet Trautwein, NAHU Executive VP & CEO, will be our afternoon Keynote speaker. She always brings excitement and confidence to our membership.

Our CE - none of which has previously be offered at a HAHU event -will be presented by some of the best instructors in the state: Reid Rasmussen, Mike Smith and Bob Rogers.

Bob will lead off the morning with 2 hours of Insurance Industry Ethics, followed later in the day by Reid Rasmussen with an hour of Your Agency 2020 -- Next Gen Consumerism, Reid again with another hour of Rocking & Reforming Your Biz for Your Future Customer, and, finally, Mike Smith with an hour of Medicare in the New Millennium. See page 5 for more information on these courses and their speakers.

Add to all the above breakfast and breaks with the exhibitors, a great buffet lunch and snacks, a panel discussion on the federally run Texas Public and Private Health Exchanges, plus flu shots for those who want them, and you won't want to miss this great informative and inspirational event.

Our theme is **In The Red Zone**, so wear your favorite team's football jersey. This event is being held at the Studio Movie Grill at City Centre, 805 Town & Country Lane. Don't miss it!!

And bring your food contributions to the Houston Food Bank. Help this worthy cause provide food to needy Houston area residents.

President's Message

by Jeff Bacot



We've put together what we think is an awesome Symposium this year, thanks to the hard work of our Symposium committee. We've managed to get Tim Schauer of Cornerstone Government Affairs as our morning Keynote speaker and our NAHU Executive VP and CEO, Janet Trautwein, as our afternoon Keynote speaker.

We also managed to keep Janet over the following day (Friday, the 20th) for a full day (six hour) CE opportunity. Houston will be the first local chapter in Texas to offer this live PPACA Certification CE (total 11 hours, the remainder to be completed on line). Register online at www.nahu.org—registration will be cut off on September 16.

This is our first year at Studio Movie Grill, so be sure to let us know how you like the new location. We are limited to 200 attendees, so please be sure to register early.

We wish to thank our event sponsors, Aflac and Kelsey Care, as well as all the additional sponsors and exhibitors. Please be sure visit all the exhibitor booths while you're there and thank our sponsors. Without them, we could not have this event.

I wish also to express my thanks to everyone involved in putting together this year's Symposium event and the following day's PPACA course. We hope to see you there!

We're fast approaching October 1, when most employers are required to distribute Exchange Notices to their employees. I've already notified my clients of several options they have with these notices. NAHU has sent out several emails and held online meetings to discuss the specifics on the notices. If you're still not up to speed, check your emails from NAHU or go to www.nahu.org and click on *Compliance Corner* under the Members tab for more information.

One of the things that we are doing for you on a state level is putting out great publications to the media. We are going to start putting those publications online. If you would like to volunteer to be a key contact to a media outlet please contact our Media Chair Siboney Trevino-Toth at siboney_trevinototh@us.aflac.com.

We continue to need a marketing chair, technology chair and political action chair. If you are interested please contact Kathi Sandler via email at ksandler@hahu.org.

PPACA Certification Course

NAHU Executive Vice President and CEO Janet Trautwein will instruct six out of ten modules during the classroom study. Each attendee will be responsible for completing the remaining four modules online and the final exam. Certification will be provided following completion of the course and an online examination with a passing grade.

What will be covered in class:

[Implementing Healthcare Reform - Overview and Politics of PPACA](#)

[Grandfathered Plans and Small-Business Tax Credit](#)

[W-2 Reporting, Summary of Benefits & Coverage, Waiting Periods, Auto Enrollment, Essential Benefits & Modified Community Rating, Minimum Value Plans](#)

[Health Insurance Exchanges for Individuals and Small Employers](#)

[Employer Pay or Play](#)

[PPACA and Self-Insured Plans](#)

What remains to be taken and completed online:

[Medicare Part D & PPACA and Non-Discrimination Rules](#)

[Patient Protection under PPACA & Changes to Consumer-Directed Health Plans](#)

[Medical Loss Ratio Requirements and Tax Implications of PPACA](#)

[Pre-Existing Condition Insurance Plan, Individual Mandate, Pre-existing Conditions, Rating Reform](#)

The PPACA certification course is a certification of expertise in the provisions and implementation of health reform. It does not meet state or federal requirements that may be necessary to sell exchange-based plans.

Register at www.hahu.org for the HAHU Chapter's Custom PPACA Certification Program on September 20, 2013 with a registration start time of 8:00 am, program start time of 9:00 am and ending time of 5:30 pm.

Six hours of compact classroom educational content; Q&A opportunities per module, online library study resource, final exam and 11 hours continuing education credits.

Location: [Studio Movie Grill - City Centre](#), 805 Town & Country Lane, Houston, TX 77024

Lunch and refreshments will be provided.

Parking is in the garage behind the theater.

Exclusive Added Value for Members

Complementary full access to NAHU's [Compliance Online Tools](#)

Exclusive promotion of each certified specialist through NAHU's [Find an Agent](#) feature

Exclusive access to the [Q&A Center](#)

The cost of this program is **\$495 for NAHU members and \$595 for non-members**. Discount codes were emailed to you if you are member with 5 or more years of membership. Just put in the coupon code emailed to you by NAHU at checkout.

If you previously registered but did not start your PPACA course you can convert your registration to this special live event. Just email professionaldevelopment@nahu.org to get your registration transferred.

Calendar of Events

SEPTEMBER

10 Tuesday	4:00	HAHU Board Meeting	5433 Westheimer
19 THURSDAY	ALL DAY	Annual HAHU Symposium	Town & Country*
20 Friday	ALL DAY	PPACA Certification Course	Town & Country*

OCTOBER

8 Tuesday	4:00	HAHU Board Meeting	5433 Westheimer
15 Tuesday	Noon	HAHU Monthly Luncheon	The Palm**

NOVEMBER

12	4:00	HAHU Board Meeting	5433 Westheimer
19	Noon	Annual HAHU Symposium	The Palm**
28	ALL DAY	Thanksgiving Day	With Family & Friends

*Studio Movie Grill, City Centre

**The Palm, 6100 Westheimer

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(in monthly issues)
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Business Card	\$ 325.00
1/4 page	650.00
1/3 page	800.00
1/2 page	1,100.00
Full page	2,000.00
One-time insert	175.00

For more information:

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ksandler@hahu.org / 713.520.5720

OFFICIAL NOTICE:

Neither the Houston Association of Health Underwriters (HAHU), nor its Officers, nor Board of Directors endorses any advertisement which appears in this bulletin; however, these parties appreciate the support of any advertiser. Any references in this publication which may be subject to legal interpretation (i.e., state or federal laws, state licensing requirements for agents, approved continuing education courses for maintaining an agent's license) are not to be construed as fact and are not endorsed as such by the HAHU, its Officers, or the Board of Directors. Each reader is responsible for verifying these references through the appropriate government agency licensing authority or other source.

The HAHU Board further encourages an open, healthy debate of industry issues through publication of the articles herein. This does not necessarily constitute an endorsement of positions stated.

32nd Annual HAHU Symposium CE

by Kay Nettles, Professional Development



Listed below are the CE courses offered at this year's Symposium:

Robert J. Rogers, CLU, ChFC

Course: Insurance Industry Ethics, #81051

Provider: Accident Insurance Services, Inc., #33267

CE Credits: 2 hours

Bob Rogers is the Executive Vice President and Chief Marketing Officer for Accident Insurance Services (AIS) in Houston, Texas. AIS is the managing general agency for the Texas non-subscription market and markets voluntary/employer paid employee benefit programs and executive compensation programs.

Bob began his insurance career in 1967 as a college trainee with MetLife and retired as Vice Presidents and National Sales Director of MetLife's Voluntary Permanent Life Division in 2001. Bob has been a member of the National Faculty of the Society of CIC since 1985, and has served as chair of the Life and Benefits curricula committee. Bob was named "Insurance Educator of the Year" in 1992 by the PIA of Texas and was the 1993-1994 Watts Memorial Lecturer at the University of Richmond. He is the chair of the Jerry Montgomery Memorial Research Fund (JMMRF) of The National Alliance Research Academy, which provides scholarships for college students pursuing their CIC and CRM designations at 13 colleges and universities across the United States.

Reid Rasmussen

Course: Your Agency 2020: Next Gen Consumerism, #93000

Provider: TAHU, #32408

CE Credits: 1 hour

Course: Rocking & Reforming Your Biz for Your Future Customer

Provider: TAHU, #32408

CE Credits: 1 hour

Reid is an ex-Canadian with 25 years as a health care veteran. He is known as a reformer and innovator. He is married to Heidi Rasmussen who has 27 years of experience in retail and consumer marketing. Together they co-own Benefit Brainstorm and Freshbenies.

Mike Smith, LTCP

Course: "Medicare in the New Millennium" # 87744

Provider: The Brokerage, Inc. Provider # 32637

CE Credits: 1 hour

Mike Smith entered the insurance business in 1993 as a marketing and agent service representative at The Brokerage Inc. He is now the President of The Brokerage, an insurance marketing organization licensed in all 50 states. The Brokerage specializes in life, health and senior insurance products and marketing services. Smith is responsible for The Brokerage's marketing strategy, advertising, operations, sales support, web site development, public relations, and business development.

Mike is an active member of NAHU, NAIFA, BHINI, AALTCIE, Sub Centers and The Marketing Alliance. Currently Mike and his wife Shannon have three children, Kayli, age 18, Kyle, age 16, and Kinley, age 7.

Why is the GOP Split on Defunding ACA? It's How the Game is Played



by Malcolm Browne, Federal Legislation

By now, most of us are aware of the move by the Republicans to defund future ACA funding in the upcoming Continuing Resolution. The debate is primarily headed by Senator Ted Cruz (R-Texas) and Senator Mike Lee (R-Utah). While the defunding has support of 66 members in the House, there is resistance coming from several key Republican leaders, including Senate Minority Leader Mitch McConnell (R-Kentucky) and House Speaker John Boehner (R-Ohio). Democrats are painting this effort as an attempt to shut down the government, while those in favor of the defunding are insisting they do not want a shutdown and are willing to fund everything in the budget – including some items they oppose – EXCEPT Obamacare. They are willing to risk a government shutdown if they do not get the votes to defund Obamacare and will try to convince the voters that it would be the Democrats who shut the government down.

If they cannot get Obamacare defunded, what can be gained by a government shutdown? I will attempt to give background to who is supporting the effort and who is opposed and why we need defunding to go forward, whether we win or lose the initial battle.

The Congress has approved expenditures through the end of September, and must vote on another Continuing Resolution to do so through the end of the year. Senator McConnell has been quoted as saying, “I’m all for stopping Obamacare, but shutting down the government would be disastrous for Republicans, particularly if the party is seen as halting government activity (California, *Healthline*, 8/13).” *Healthline* reports in their 8/13 writing that McConnell cited a recent Congressional Research Service report that said implementation of the law would continue in the event of a governmental shutdown (Viebeck, “Healthwatch,” *The Hill*, 8/13).

Pressure is building and coming from diverse representation, including Rep. Michael Burgess (R-Texas), Rep. Tom Cole (R-Oklahoma), and Rep. Shelley Moore Capito (R-West Virginia). In opposition to the GOP favored shutdown is Rep. Tom McClintock (R-California) and Steve Womack (R-Arkansas), who have been telling their constituents, “that they will not support any effort to shut down the government.” (“Healthwatch,” *The Hill*, 8/16)

And now, I will attempt to convince you that the movement to defund ACA and the threat of shutting down the government is the logical way to win the war. I didn’t say win the battle, I said win the war (in figurative terms).

Why is the GOP Split on Defunding ACA? It's How the Game is Played (continued)

I don't think I have to convince you what most of us believe to be the case, that ACA will be a colossal failure. I believe the winning the "war," so to speak, is going on record that we see the light at the end of the tunnel on the national debate for health care will lead us to the same demise as the housing market crash of 2008 and 2009, when secondary loan purchasing giants and former United States governmental agencies, Fannie Mae, and Freddie Mac, were required to purchase substandard loans without regards to conservative underwriting requirements. Fannie Mae and Freddie Mac became publicly traded companies in the 90s. The subsequent meltdown on Wall Street and Main Street became a Republican nightmare and led to President Obama's election victory. The Democrats blamed the housing debacle on President Bush and conservative policies, and the Republicans blamed the issue on Congressman Barney Frank and the Democrats for failing to heed their warning regarding the out of control lending market.

And that is the rub! Voters bought the argument that the Republicans and their policies led to the housing crash and subsequent stock market sell off. But what if the Republicans had tried to limit Fannie Mae and Freddie Mac's funding sources? Wouldn't that have called for more oversight and supervision? Wouldn't the Republicans have had something to fall back on regarding criticism when they were given blame for the billions of dollars in losses on housing and commercial real estate?

My conclusion is that a financial meltdown will certainly occur because of ACA, and will now be remembered as a Democratic policy failure of promising universal health care to everyone when their senior spokesperson, Nancy Pelosi, stating that, "Let's pass the bill, so we can see what's in it." As the saying goes, "the devil is in the details." By making an issue of ACA, Republicans are in firm standing to defend their opposition when the eventuality hits, and Obamacare becomes their worst nightmare.

CLASSIFIEDS

HAHU posts – at no charge to members – job opportunities for our members on the HAHU website, www.hahu.org. Under 'Resources,' click on "Classifieds." Ads are initially run for three weeks, but can be extended, so the ads should be current. We hope that all members needing employees will post their ads here, knowing that the applicants, as HAHU members, will be the cream of the crop. And members looking for a new position don't have to rely on word of mouth or Internet postings, local newspaper classifieds, etc. Check it out!

Member Spotlight

We currently have a Member Spotlight section on the HAHU website that highlights specific individuals. If you would like to recommend someone for the Member Spotlight, please let us know!

Attention Members: Please log in and update your member profile with a biography and photo in order to be on the spotlight!



HAHU Membership Update

Current Membership: 427

HAHU would like to take this opportunity to welcome our New Members and their Sponsors:

Douglas Gorney – Sponsored by Heather Alpard

Dustin Neider – Sponsored by NAHU

Miranda Rosenbaum – Sponsored by Tom Cottar

Britt Rascoe – Sponsored by Jeff Bacot

Brent Schultz – Sponsored by Paul Browne

**Data as of 8/22/13*

Happy Anniversary!

Month: September

Attention Young Agents:

If you or anyone that you know is interested in participating in a HAHU Young Agents Organization, please contact Naph!

First Name	Last Name	Company	First Name	Last Name	Company
Vern	Wilson		Kimberly	Cooke	Benefit Concepts
George	Evans	George W. Evans & Associates, Inc.	Lily	Lee	World Financial Group
John	Perrin	Highmark Life Insurance Co	Steve	Buss	BCBS of Texas - Small Market Sales
Martha	Bunce	MJ Murray, RHU & Associates	Kathi	Sandler	
Terry	Brown	T. Ross Brown & Associates	Sharon	Weiss-Kantenberger	Benefit Concepts
Harry	Chapman	Chapman Schewe, Inc.	James	McLaughlin	Affordable Individual Med Ins
James	Buttler	Encore Insurance	Mike	Grass	
Michael	Stephens	Health Plans Of Texas	David	Chung	
Paul	Kaplan	Employee & Executive Benefits	Frederick	Bricker	
Daniel	McCleary		Stacy	Kukuk	GIA Insurance
George	Kopczynski	Lone Star Health Plans Ltd	Jayne	Cohan	Cohan Insurance Group
Rand	Wall	Lone Star Health Plans, Ltd.	Sallye	Tucker	Benefit Resources
Blaise	Guzzetta	Blaise Guzzetta Insurance	Sarah	McLellan	Benefit Resources
Terry	Bodkin- Agris	Bodkin & Associates	Cheryl	Harrison	eEmployers Solutions
Lynn	Burkhardt	Brady, Chapman, Holland & Associates	Anna Marie	Protz	AMP Insurance Agency/Consultancy
Charles	Talbot	Planning Solutions	Shanta	Dronamraju	Benefits Solution
Donna	Maverick	Texas Printers Insurance Agency	Alicia	Cannon	Flex Corp, a BPAS company
Ralph	Coatsworth	United Concordia	Donna	Vogler	HR&P
Lisa	Lee	Turnkey Financial Services, LLC	Jeffrey	Barry	Barry Insurance Group
Michael	Roosth	HealthCare Consultants, Inc.	Jennifer	Buzbee	USI
Daisy	Morales	Community HealthChoice	Jessica	Myers	Bashaw & Atherton
Leticia	Neri	Community Health Choice	Stephen	Holmes	Humana
Ara	Karian	Benefits Solutions			

For any membership related inquiries please contact membership chair Naphtali Carlson
Phone - 281-377-3939 Email - naph@texasbestinsurance.com

August Luncheon Photos



Ron Chapman shows his winnings in the Leg Fund drawing, with Naphtali Carlson. Alas, he did not draw the Ace of Spades.



Luncheon Sponsor Connie Carter promotes her company, Colonial Life.



Naphtali Carlson, Membership Chair, makes her report to the membership.



Members pay close attention to our luncheon speaker, Chris Della Salla, of Colonial Life.





We will be collecting the following items during the HAHU Symposium on Thursday, Sept 19, 2013. Along with the items listed below you may contribute money when you register for the symposium or at the event. There will be boxes available at the symposium to drop off the following items. Thanks for your help.

Most Needed Items

- Protein items
 - Canned tuna or chicken, packed in water
 - Canned stews and pasta/meat, easy on salt and fat
 - Peanut butter
 - Packages of dried beans
- Canned fruits in light syrup, natural applesauce
- 100% juice cans or boxes
- Canned vegetables, tomatoes, tomato sauce
- Soups with meat and/or beans, meal-in-a-can, easy on salt and fat
- Cereals and cereal bars, easy on sugar and fat
- Pasta, spaghetti, macaroni, noodles

For the safety of those we serve, the Houston Food Bank is unable to accept:

- Open packages
- Homemade food items
- Perishable foods
- Baby food
- Items with "expired" dates

Your Ad Could Be Here
Contact Crystal Hoffman
at crystal@hoffmanig.com

1	SYMPOSIUM		10
2	AGENDA		20
3	6:40 - 8:00 : Registration & Breakfast with Exhibitors		20
3	7:10 - 9:00 : "Insurance Industry Ethics" Bob Rogers, Course#81051, Provider#33267		30
4	9:00 - 9:10 : Opening Ceremonies		30
4	9:10 - 9:20 : Opening Remarks, Jeffrey Bacot, HAHU President		40
4	9:20 - 9:30 : Commercials 1 & 2		40
5	9:30 - 10:15 : Political Keynote Speaker - Tim Schauer		40
5	10:15 - 10:45 : Exhibitor Break with refreshments		50
5	10:45 - 11:45 : "Your Agency 2020: Next Gen Consumerism" - Reid Rasmussen, Course#93000, Provider#32408		50
4	11:45 - 12:00 : Commercials 3, 4 & 5		40
4	12:00 - 1:00 : Lunch / Announcements / Exhibitor Visits		40
3	12:00 - 12:20 : Lunch, Announcements & Exhibitor Visits		30
3	1:00 - 1:10 : Commercials 6 & 7		30
3	1:10 - 2:10 : Exchange Panel Discussion		30
2	2:10 - 3:00 : "Rocking & Reforming Your Biz for Your Future Customer" - Reid Rasmussen, Course#91964, Provider#32408		20
2	3:00 - 4:00 : NAHU Keynote Speaker - Janet Trautwein, Executive VP & CEO		20
1	4:00 - 4:15 : HUPAC & TAHUPAC Fund Drive		10
1	4:15 - 4:40 : Exhibitor Break with Refreshments & Exhibitor Prize Drawings		10
1	4:40 - 5:40 : "Medicare in the New Millennium" Mike Smith, Course#87744, Provider#32637		10
	5:40 - 5:45 : Closing Remarks, Jeffrey Bacot, HAHU President		



Houston Association of Health Underwriters Board of Directors and Committees

2013—2014



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Holders of National Professional Designations may claim credit for reviewing educational materials from the National Designation Sponsor or attendance at presentations of the National Designation Sponsor.

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A maximum of four hours total may be claimed once per licensing cycle. The hours claimed, no matter how earned, count toward the licensee's required Continuing Education as Self-Study credit.

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(Licensee's E-mail Address) _____

Current member of: _____

Holder of National Professional Designation: _____

Publications reviewed or educational presentations attended (Please be specific. May continue on another page)	Reviewing/Attending Hours	Date
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I affirm that I hold the above National Designation or am a member in good standing of the above state or national association and have completed at least the hours claimed in the named activities.

Signature of License Holder Date

www.hahu.org