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H AHU ERALD

a Monthly Publication of the Houston Association of Health Underwriters

April 2011

Luncheon Speaker

Annette Monks, Vice President Sandler Training



Annette's TOPIC: Break the Rules and Close More Sales!

- * Are you aggravated that people don't understand your value?
- * Are you stunned that your prospects say, "I could do this myself, why use a professional?"
- * Are you frustrated with hearing, "What's your price?" And then never hearing back from them?
- * Are you concerned because you are not sure about how to differentiate yourself from other professionals and your rate is getting shopped around town?

Learn how to confidently and comfortably (for you and the prospect) avoid the above situations by learning to differentiate yourself from other professionals as well as help them to realize why they should do business with you.

Dan Incavo

Unum

2000 W Sam Houston Parkway S., Suite 1400

Houston, TX 77042

713-706-4722 (office)

713-412-0492 (cell)



April Luncheon

Register at www.HAHU.org

Menu

<u>Entrée 1</u>	<u>Entrée 2</u>
Chicken Seasoned Grilled Chicken topped with Homemade Pico de Gallo accompanied by Mexican Rice and Seasonal Grilled Vegetable Medley	Salad Mexican Salad with Field Greens, Black Beans, Corn, and shredded Cheddar Cheese in a Lime Vinaigrette, Braeburn Cornbread and Warmed Rolls, Butter
Alternate Menu: Trio Salad with Chicken Salad, Shrimp Salad and Tuna Salad on a bed of Bibb Lettuce with Radicchio, Romaine, Cumber, Tomato and Grapes Dessert: German Chocolate Cake All served with Iced Tea, Water and Rolls	

What's missing in your health plan?

Colonial Life's individual **hospital confinement** indemnity plan, Medical Bridge_{sm} 3000, complements your core medical coverage benefits for hospital confinement, wellness, rehabilitation unit confinement, outpatient surgical procedures, diagnostic testing and doctor's office visits. It helps employees manage costs and helps cover the gaps when unexpected health care expenses occur.

Our **supplemental insurance** plans help fill deductibles and out-of-pocket costs.

- Accident
- Short-Term Disability
- Life
- Cancer
- Critical Illness
- Hospital Confinement

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Making benefits count.

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Products have exclusions and limitations that may affect benefits payable. See the outline of coverage for complete details.

From the President's Desk by Don C. Jones



The Patient Protection and Affordable Care Act was passed one year ago and has not stopped changing since. In fact the 2,000 page law was just in outline form when passed and will be an estimated 150,000 pages when complete. The economic downturn has caused a major shift in power with the elections in November. Republicans have now taken back control of congress, but there were not enough changes in the Senate to repeal the Law. Congress voted to repeal the law in January, but the Senate declined the appeal with a 47-51 vote. It would have been vetoed by the President if it had made it passed the Senate. It will require another President in order to be repealed and there are no Republicans candidates as of now that can make that happen. PPACA is law and we will need to make our plans to comply.

HAHU sent five representatives to Washington in February to talk to our congressmen/women about our concerns. It is very apparent that this is still a very political issue and that will not change. What has changed is the balance of power in congress. We have some good people representing us in Washington and they are doing whatever they can to correct PPACA or repeal it if possible. I want to thank each HAHU member who went for their time and money spent representing our chapter.

The Federal Government has now pushed the majority of the responsibilities of implementing PPACA to the states. A majority of the states did not want this law and are now being forced to implement their interpretation or have the Federal Government come in and implement theirs. The initial cost to the states is estimated to be \$30-\$40 million each, which they do not have. Texas has a huge budget deficit and cannot afford additional expenditures.

The most pressing issue we face today is the formation of a Connector or Exchange in Texas. This exchange would enable people to purchase health insurance on line as they do now with auto insurance and travel. The thought is that this will lower costs to the consumer. The concerns are that we include the agent in the process and that health insurance as a rule is very complicated. Congressman John Zerwas from Richmond has introduced a bill that includes all of the right language and is the leading bill at this time. If an exchange has to be formed, this one would be our best solution. It is important to thank the entire TAHU Legislative Council for their tireless work with all aspects of this process. They have made sure that your interests have been heard in Austin.

We have a lot of TAHU volunteers working tirelessly on our behalf. If you are not involved, you need to be. This is our industry and our profession. No one should be more involved than us. If you are not a HPAC contributor, please sign up today. You can contribute as little as \$10 per month on bank draft. You can imagine, with over 100,000 NAHU members, what effect we could have if everyone just did \$10 per month.

Get involved today.



<u>April</u>	<u>When</u>	<u>What</u>	<u>Where</u>
12 Tuesday	4:00pm	HAHU Board Meeting	BenefitMall Conference Room
14 Thursday	5:00pm	HAHU Happy Hour—Central	Brian O'Neil's
18 Monday	11:00am	HAHU Golf Tournament	Arnold Palmer Course
20 Wednesday	NOON	HAHU Monthly Luncheon	BraeBurn Country Club

TAHU 23rd Convention—San Antonio
Westin La Cantera
May 5-7th

BraeBurn Country Club, 8101 Bissonnet, Houston, TX 77074, 713.774.2586

BenefitMall, 5177 Richmond Ste. 1050, Houston, TX 77056

Register for any of these events at www.HAHU.org !

CONSISTENTLY REWARDING YOUR ACHIEVEMENTS

Relax and Rejuvenate at the Ritz

BenefitMall is the largest General Agency in the country, and we've been serving the needs of Brokers for over 30 years. We're pleased to announce our 9th annual sales incentive program, *Relax and Rejuvenate at the Ritz*, Rose Hall, Jamaica.

Join us in Jamaica... and don't forget your passport!

YOUR GOAL: Sell \$750,000 of new, annualized premiums with a minimum of five new cases with effective dates of July 1 through December 31, 2010.

YOUR REWARD: You and your guest will join us for four days and three nights at The Ritz-Carlton in Rose Hall, Jamaica, May 12 through 15, 2011.

YOUR ADDED BONUS: Sell \$1,800,000 or more of new annualized premiums with a minimum of five new cases during the same period, and you'll receive an additional trip for two.

Meet the challenge and we'll see you in Jamaica, mon! To join us in Rose Hall, Jamaica, go to www.benefitmall.com or contact your local BenefitMall Sales Team today!



BenefitMall 2010 SALES INCENTIVE PROGRAM

BenefitMall Houston **832-214-3005**

Membership Notes

by Susan F. Burdette, CEBS



NEW MEMBERS

WELCOME

March New Members

Kandice Horton- Transfer
 Stacy Flores- Sponsor Corey Magliolo
 Lynn Clark- Sponsor Dean Clark
 Daniela Miranda- Sponsor Lori Bayley
 Collin Henderson- Sponsor Coby Rod
 Adam Marks- Sponsor Susan Burdette
 Kay Nettles- Sponsor Susan Burdette
 Steven Long- Sponsor Scott Long
 Cas Sharp- Sponsor Scott Long
 Travis Weeks- Sponsor Scott Long
 Felicia Boudreaux—Susan Burdette

ANNIVERSARIES

Check out the April anniversaries below and if you know someone, please take a few minutes to say “THANK YOU” and encourage them to renew their membership. A *special thank you for your support goes to those members who have already renewed as noted by the **!*

Mike Alexander**	Michael Reichek
Don Atherton**	Robert Rogers
Stephen Rogers**	Jennifer Sweaney
Neldia Ahlquist	John Thames
Maime Ballard	Allison Walker
Jim Bennett	Olon Ware
Wendall Braniff	
Malcom Browne	
Eleanor Cooke	
Stacie Elkins	
Cody Fair	
Mary Gilbreath	
Laurie Hamilton	
Sean Heaney	
Robert Knepler	
Kathryn Kosadnar	
Rachel Koster	
Michael McGee	
Jerry Mendoza	
Linda Moore	
Demo Psifidis	
Scott Reaves	



HAAU TOP RECRUITER CONTEST

Sponsor a Newbie

February 1st- March 31st

The **two members with "Most Newbies"**

Win \$250 Each

HAHU HAPPY HOUR CENTRAL: takes place the second Thursday of every month at Brian O'Neil's-5555 Morningside Drive in Rice Village. *If you want to receive text updates and reminders for this event send a text to 90201 with the message 86554.* If you do not want to text and need to let us know you are coming or have a question email jbacot@corebenefits.net

If you decide you want to stop receiving texts just reply STOP to stop receiving texts. .



**Place Your Ad
Here!**

Industry Notes

Melanie L. Rogers

First V.P.

Is it November Already???

No, but in terms of voting it's November for the association. The new term year for your local (Houston) and state (Texas) Health Underwriters Boards of Directors starts every July 1st. By then we need to have all Board members ready to take their seats and start working on your behalf.

By the time you read this newsletter you should have already received (electronically) your ballot from TAHU for the state Board elections. There is only one contested position – Secretary. We were very fortunate to host the two candidates for that position at our March luncheon. Cheryl Clark, current President of Lubbock AHU, and Joe Phifer, former President of East Texas AHU, spoke to our members in attendance to describe their qualifications and what they would bring to the position.

At the state level, the Secretary's seat on the Board places that person in rotation for the (eventual) Presidency of our state Board. So this decision is a very important (and potentially long-lasting) one.

How can I make up my mind if I didn't attend the luncheon? Although you missed the opportunity to speak with each of these candidates personally at our luncheon, you can still learn about both of them to make an informed decision. You can view all of the candidates' profiles (not just the contested Secretary's race) at the state website, www.tahu.org. In addition, I know that both candidates would be more than happy to entertain your questions and hear your concerns if you want to pick up the phone or shoot them an email.

As Thomas Jefferson is quoted as saying, "An informed citizenry is the only true repository of the public will." Let your will be known! Don't forget to cast your ballot for the TAHU Board!

Education

By Ron Ledgerwood, MBA, CLU, ChFC, RHU, REBC



Are YOU looking for a GOOD TIME? Then DON'T MISS the After Lunch CE—'Cause It's Not Just CE...It's a Game Show!

April, After Lunch CE: The "Compliance Game Show" Course 81900/Provider 33474 Compass Resource, Inc.

April, After Lunch CE Speaker: Karli Dunkelberger is one of the few professionals in the country that truly find COBRA exciting and interesting! And, she enjoys the challenge of sharing industry information on HSAs, FSAs and HRAs, too. Her audience includes consultants, brokers, employers and internal associates. Currently Karli is a Sales Leader on the OptumHealth Financial Services sales team. Her national team and suite of benefits administration solutions are part of the UnitedHealth Group family of companies.

Find Out More About Available Designations

As a reminder for those of you who have not yet visited NAHU's Professional development section of the website, we encourage you to do so.

<http://www.nahu.org/education/index.cfm>

Find detailed information on the Alphabet of available designations including, RHU, REBC, DIA, CLTS, EHBA, CEBS, CSFS and LTCP.

REMINDER:

You must have your Agents License Number and Renewal Date to receive credit for CE. Please carry your license or at least place your number and renewal date in your cell phone so you can retrieve it. **"NO number and renewal date, NO CE Credit!"** (Several attendees at the January luncheon did not place their license number and renewal date on the sign in form). We will not look up your number for you!

****Check Sircon.com for info on your CE credits—What you have and what you need! TDI will....**

Come for the Meeting, the Speakers, the after lunch CE, and the fellowship. Stay on top of changes in our profession that are happening almost daily.

Lunch Sponsorship is a great way to

"Show Your Stuff"

to the largest chapter in the country.

Lunch Sponsorship Package: Includes strategically located table to display your literature, a 3-5 minute commercial during the luncheon, one lunch, an opportunity to offer a door prize, a newsletter stuffer AND a banner on the new HAHU Website!

All of this for only \$300!



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Houston Association of Health Underwriters Membership Application

Last Name	First Name	Designation	
Company	Title	Referral/Sponsor	
Mailing Street Address	City	State	Zip
Telephone	Fax	** Work E-Mail Address	
Home Street Address (for legislative purposes)	City	State	Zip

☐ Membership	☐ Special Events	☐ Newsletter	☐ Sponsors
☐ Education Events (CE)	☐ Legislation	☐ Anywhere I can be useful	

Dues:

Monthly - Bank Draft or CC Charge	or	Single Payment
\$36.25		\$435.00

Amount: _____

☐ Monthly Draft (please select one) ☐ Checking Account ☐ Credit Card
☐ Check (payable to NAHU)
☐ Annual Credit Card (please select one) ☐ Visa ☐ MasterCard ☐ Am Ex ☐ Discover

I (we) hereby authorize NAHU to initiate debit entries to my (our) account as indicated.

- Monthly debits will equal one-twelfth of any current applicable national, state or local dues.
- (Please include a voided check from the account to be drafted, or write credit card number below)

Name (as it appears on the check or credit card)	Routing Number	Bank Account Number
--	----------------	---------------------

Credit Card Number	Exp. Date	Security Code	Signature
4532 1234 5678 9010	12/2023	123 456	[Signature]

**Send To: HAHU P.O. Box 31475 Houston, TX 77231
(713) 520-5720 Fax 713-583-2858**

www.hahu.org

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.

ANNUAL ADVERTISING RATES

(in monthly issues)

Effective 02/18/08

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

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