



HAHU HERALD

a Monthly Publication of the Houston Association of Health Underwriters August 2013

In This Issue

President's Message	2
HAHU Symposium	3
HR&P Ad	4
New Luncheon Spot	5
Legislation - Medicare	6,7
TAHU Café	8,9
Triple Crown	10,11
Tentative Agenda	12
Membership	13
Luncheon Photos	14
HAHU Board	15
CE Credit Form	16
Membership Form	17

August Luncheon

Chris Della Sala is the Regional Broker Market Manager at Colonial Life for the Southwest region and will be supporting the Southwest sales team in the brokerage market. Chris is responsible for ensuring Colonial's broker partners and field sales force are up to date on the latest Voluntary Benefits industry news/trends, as well as Colonial capabilities and initiatives. Additionally, he is tasked with ensuring their field force is equipped to maximize their value and ensure their broker partners are provided with what they need to be successful, while ultimately targeting sales growth for Colonial's brokerage business in his region.



Chris has a degree in microbiology from the University of Texas at Austin and brings to Colonial 10 years of success and experience in sales and marketing of voluntary benefits, specifically through the brokerage channel. His career has allowed him the unique opportunity to observe and experience the voluntary benefits brokerage market from many valuable angles, including beginning his voluntary benefits career after college as an agent/broker, moving on to support the brokerage sales market from the carrier side, maximizing participation through enrollment consulting, and growing voluntary benefits sales through strategic brokerage alliances in both the benefits administration and PEO industries.

Course: Voluntary Benefits / Flexible Benefits
 Provider: Colonial Life
 Provider #32534
 Educator: Chris Della Sala
 Credits: One hour of CE

The course will explain the need for these benefits, how the core benefits work and how to implement a flexible benefit plan. It will also go into regulations and reporting requirements as well as Federal legislation affecting Flexible Benefit plans.

President's Message

by Jeff Bacot



August is proving to be a busy month for our members. The certification for agents to sell through the Federal Exchange and SHOP came out Thursday, August 1. You can now go to the CMS website to learn about training. You can go to <http://tinyurl.com/FEDXTRAIN> to learn more and start your training. You will need your National Producer Number (NPN) which is NOT your state license number. You can go to <http://tinyurl.com/NPNLKUP> to find your NPN.

Several other board members and I just got back from the Region 6 training meeting. We are all re-energized and have learned more best practices from other chapters. We will be putting all of this energy and training to good use shortly.

We still have a few board positions open: Technology, State Legislation and Political Action. More recently, our Marketing Chairperson has found she will not be able to complete her full year term of service, so we're looking for someone she can ease into this role. The only requirements to join our board as a chairperson are one year of NAHU membership, strong interest in the topic of the chair position and to have personal individual/group health insurance coverage. Please contact me at jeff@securancecorp.com to learn more or to express your interest in joining the board.

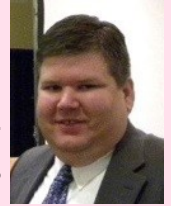
Please join us this month for our luncheon on August 20 at noon. And our 32nd Annual Symposium is just around the corner on September 19, which is a Thursday (not the usual Tuesday). You can go to www.hahu.org to register for both.

Have a GREAT month and keep fighting the good fight!

In the Red Zone

2013 HAHU Symposium

by Jeff Bacor



We have changed a few things regarding the HAHU 32nd Annual Symposium. We want to create amazing value to our members who attend this event. We are adding an additional hour of CE and a keynote speaker. Join us at our luncheon on August 20th for the live announcement of our Keynote speaker. September 19th we will go live at 7 am at the Studio Movie Grill.

What our members get for the \$65 registration fee:

1. FIVE hours of CE (2 hours of Ethics)
2. Keynote Speaker - *Announced at our August Luncheon on 8/20*
3. TAHU President Mark Bellman
4. TWO Panel Discussions: Exchanges & Legislation
5. Breakfast, Lunch and Snacks
6. One-Stop place to talk to all the important carriers and vendors in our industry.
7. Networking with other agents

Just in case you missed last month's HAHU *Herald*, the venue is one we hope -you will all enjoy. It is at a great location = City Centre, 805 Town & Country Lane, Houston, TX 77024. The venue has stadium style seating for just over 200 people. If you have never seen a PowerPoint presentation on a 300" or larger screen, you are in for a treat. PLUS... wear your favorite football jersey to celebrate our theme of "In the Red Zone."

The need for educated agents has never been greater for Texas employers. If you want to be one of those agents you need to be at our Symposium.

Mark your calendars now – note the day and date: THURSDAY (yes, Thursday), September 19.

(See page 12 for the TENTATIVE agenda.)

**WE DON'T
SELL BENEFITS**

We offer
3 LEVELS OF
SERVICE



**HR.
PAYROLL.
BENEFITS.**

In today's fast paced world, it's more difficult than ever for managers & owners to keep focused on their core business. HR&P has assisted many companies regain focus on what matters most...running their business. By assisting with burdens related to **Human Resources, Payroll and Benefits Administration**, HR&P can help you run your business better too.

PAYROLL.

- ✓ Payroll Processing

ASO

- ✓ Payroll Processing
- ✓ Benefits Administration
- ✓ HR Consulting & Management
- ✓ Safety & Injury Claim Management

PEO

- ✓ Payroll Processing
- ✓ Benefits Administration
- ✓ HR Consulting & Management
- ✓ Safety & Injury Claim Management
- ✓ Worker's Comp. & Co-Employment

visit us at **hrp.net**

or call to learn more:

877.880.4477 281.880.6525

HR&P
HUMAN RESOURCES & PAYROLL
hrp.net

14550 Torrey Chase, Suite 100, Houston, TX 77014 USA
Toll Free: 877.880.4477 | Phone: 281.880.6525 | Fax: 281.866.9426
E-mail: info@hrp.net

New Luncheon Location Starting in October

by Terry Agris

We're moving to The Palm!

We are excited to announce that, beginning in October, our monthly luncheons will be held at The Palm restaurant at 6100 Westheimer.

For those familiar with this legendary steakhouse, after months of anticipation and a \$5 million remodeling, the Palm reopened on July 8th to rave reviews. Fortunately for us, we were one of the first organizations to request a monthly luncheon reservation.

We will have a varying menu with options that will surely please our members, with beautiful new surroundings and a staff eager to accommodate our needs.

As seating will be limited, I would recommend that you make your reservations early. You won't want to miss any upcoming meetings. See you at The Palm beginning in October!

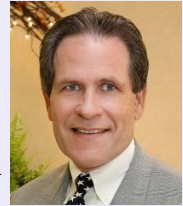
Our Luncheon Sponsor



Colonial Life Insurance Company is a market leader in providing financial protection benefits through the workplace, including disability, life, accident, cancer, critical illness and supplemental health insurance. The company's benefit services and education, innovative enrollment technology, personal service support and Value-Added services to more than 75,000 businesses and organizations, representing nearly 3 million working Americans and their families. For more information,

Medicare Part B At Risk

by Malcolm Browne



We all knew Obamacare was going to be detrimental to health care as the daily revelations to the specifics keep coming. Our legislature is reviewing cuts in Part B, due to the mandate to reduce spending. In an article written by Michael Hazel, President of the Texas Nurse Practitioners, appearing in the *Houston Chronicle*, on Monday July 22nd, he outlines the effect on the insured.

The proposal would cover cancer treatments and medicines given by physicians.

The providers purchase the medicines for their patients and, in turn, are repaid by Medicare.

The physicians are paid according to a formula known as the average sales price (ASP) per medication and then 6 percent is added to cover administrative costs. Those costs include shipping, handling, storage, and overhead.

Michael notes that when the federal sequester began in April, the ASP formula has been reduced to ASP plus 4 percent. On top of that, the legislators are now considering further cuts to the reimbursement rates.

As you can imagine, the physician provider would not be in a position to absorb those kind of reimbursement reduction rates and would probably withdraw from the market. Those patients depending on cancer medications will have to find a new source for payment of the drugs or face the inevitable outcome. The other problem is regarding who is going to provide the medication if the physicians withdraw from the market. This may imply that the government may be heading into the medical field to compete against our physicians to provide the services at even higher costs than the private sector, paid for by tax dollars.

.....continued on next page

Medicare Part B At Risk, continued

Michael backs up his assertions with facts. “According to the Community Oncology Alliance, approximately 240 oncology clinics have closed in the past four and a half years, and another 400 are struggling financially”.

The patient’s choices are to avoid treatment or to find an inpatient provider which could be geographically impossible for them to travel to. Michael points out that states like Texas will be hard hit because there are too few community clinics. He also writes that hospital treatments cost Medicare about \$600 more per month than seeing a doctor at a local facility.

As agents, we should be asking our elected leaders to block any attempts to cut Medicare Part B.

Luncheon Menu



Tossed Salad



Chicken Enchiladas

Garnished with Homemade Pico de Gallo and Spanish Rice & Beans

Or

Gluten-Free

Beef and Broccoli

(made with gluten-free soy sauce)

Steamed Rice and Baby Carrots

Dessert

Tres Leches

Are You on the TAHU Café?

by Jo Middleton



Café anyone?

Do you ever get questions from clients or prospects that you either don't know the answer or think you know the answer but would like some re-assurance of your answer from someone with experience?

Many of us have areas of practice in which we specialize, but also work in other areas of insurance where we are knowledgeable but not quite an expert. Often in business, it is comforting to have other professionals in your industry to whom you can turn for advice and answers. It is also rewarding to be able to provide help and answers to others in the industry.

Texas has the TAHU **Café** -- an electronic medium (E-MAIL) which allows Agents, Brokers, and Carriers to discuss topics ranging from "HOW DO I" to Legislative Issues that affect the future of Healthcare. Our desire is for the café to be a format that supports and enhances the professionalism of our Members. The café does not digest or archive emails, so it's up to the user to create an internal system to store messages of interest. A suggestion might be that you set up a rule in Outlook where all café messages are directed into a separate folder (café messages always have [TAHU café] in the subject line). This keeps your inbox from filling up and you can read the café messages when you are ready to. You can also sort them by topic which makes it easier to select the messages that may have importance to you.

How to subscribe? Go to www.tahu.org and under the membership tab you'll see a menu of options. Select TAHU Café. From there select "click here to subscribe" and you're on your way to being a café subscriber. While you're there, be sure to review the Guidelines for café use (I've included them below!).

I have found the Café to be a very valuable resource over the last ten years I have been involved in the insurance industry. You know when you have one of those senior moments, blonde moments, or whatever you call them, when your brain is out to lunch and you start questioning your answers!!!! Checking with the Café can put your mind at rest. Hope to see you all on the Café in the future!

.....continued on next page

TAHU Café, continued

Here are the rules for the Café:

POLICY: The TAHU Café is for business discussion of issues related to health underwriters in Texas and throughout the nation. Submissions are to be relevant to the insurance industry or insurance agents. All email posted to the TAHU Café should comply with the accepted guidelines. Users will accept the guidelines as posted upon signing on to the Café.

Users that violate the accepted guidelines will be removed or suspended from the Café by the Sysop under the following guidelines: First violation, the individual will be given a warning; Second violation, the individual will be suspended from the Café for 1 week; Third violation, the individual will be suspended from the Café for 30 days. Upon removal by the Sysop, the TAHU Executive Committee will be notified and removal may be overturned by a majority vote. If 3 months elapse with no [further] violation, the warning/suspension rules start over.

The Café is a public forum and is open to both TAHU and non-TAHU members.

Accepted Guidelines for Café postings:

- Postings must be insurance related
- Postings are expected to maintain a proper decorum and level of professionalism
- Jokes, movie clips and general pointless comments that do not address the question or issue are not allowed.
- Attachments may be acceptable if they are .PDF files or .doc files and are strictly insurance related, all other attachments are prohibited. Links are preferred and if furnished, should be insurance related.
- **Character assassinations are prohibited.** Postings should refrain from disparaging third parties by name, whether they are companies or individuals for any reason including when lodging a complaint or expressing a personal opinion
- Commentary is allowed as it pertains to the insurance issue being discussed. Personal remarks regarding the sender are not allowed
- Commercial solicitations are not allowed but a vendor may reply to a posted inquiry.
- Profanity is forbidden
- Copyrighted materials should not be submitted.
- Resumes of people in our industry are permitted as well as insurance related job posting

What is the President's Triple Crown?

by Craig Splawn



NAHU has 20,000 members across the country and we, its members, are the reason it exists. Our participation in lobbying and advocacy is the reason we've become a force in Washington and Austin. Your recruitment efforts are why membership is up 33% across the country over the past five years. Your contribution of your time and talents is why we have over 200 chapters.

NAHU created the President's Triple Crown Program to recognize those members whose individual contributions to NAHU help advance the association's mission. It recognizes accomplishments in three areas and the award can be won every year.

To qualify for the Triple Crown, within the calendar year, a member must:

1. HUPAC: Participate in \$10 X 12 monthly bank draft program or contribute \$150 total.
2. Membership: Recruit two or more new members
3. Advocacy: Use Operation Shout to send three or more messages

Members who meet these requirements will be recognized in a variety of ways, including a unique "President's Triple Crown" lapel pin, recognition in HIU, and on NAHU's website.

In addition, members who achieve the Triple Crown recognition three consecutive years or more receive the **President's Triple Crown** recognition and receive additional perks such as invitations to private events at the NAHU convention.

You might say "well that's great but what exactly is Operation Shout and HUPAC and how do I get involved in that?"

How Do I Participate in Operation Shout!

As you should know from reading the Triple Crown Award requirements, you must participate in at least three Operation Shouts in order to qualify for the award. For those that do not receive the TAKE ACTION notices by email just follow these steps.

1. Log on to www.nahu.org
2. Role the curser over the "members" section at the top of the page
3. Click on "Operation Shout".
4. Scroll to the bottom of the page to the "Stay Informed" section
5. Click on "Action E-List"
6. Enter your contact information and you will receive notices by email asking for you to TAKE ACTION in notifying your elected officials about certain issues that you would like for them to support. This keeps you up to date on what is going on in Washington and Texas that effect our industry and need our support.

What is HUPAC?

HUPAC is the political action committee of the National Association of Health Underwriters (NAHU). It is the expression of our 1st Amendment rights to free speech and association guaranteed under the Constitution. Such political expression has become far more than a useful option for professionals in a heavily regulated business like the health insurance industry. It has become a necessity. Since NAHU and similar organizations are prohibited from making political contributions, HUPAC was created to allow contributors to combine their political and financial support to a candidate to achieve maximum effect. HUPAC allows NAHU members to combine their resources and strength to make a difference where it will have the greatest impact for our colleagues, our clients, and above all, our country.

LET'S GET INVOLVED!



The President's 2013 Triple Crown Program

NAHU created the President's Triple Crown Program to recognize those members whose individual contributions to NAHU help advance the association's mission. Like baseball's Triple Crown, it recognizes accomplishment in three key areas. However, while baseball's Triple Crown hasn't been won since 1967, NAHU's Triple Crown can be won every year by hundreds of our members.

Criteria

To qualify for the Triple Crown, within the calendar year, a member must:

- HUPAC:** Participate in the \$10 x 12 draft program or contribute \$150 total
- Membership:** Recruit at least two new members
- Advocacy:** Use Operation Shout to send at least three messages

One, two, three—it's that simple!

While members have the entire year to complete the requirements, winners will be announced quarterly. Once a member achieves Triple Crown, their name will appear only once on the specific quarterly qualifiers report in the quarter in which the recognition was obtained. Once earned, the member has qualified for that calendar year.

Recognition

Members who meet these criteria will be recognized in a variety of ways, including a unique "President's Triple Crown" lapel pin and recognition in *HIU* magazine, and on NAHU's website.

The Triple Crown Club

Recognizes members who have achieved the Triple Crown recognition for 3 consecutive years or more. Qualifiers will be determined and recognized at NAHU's Annual Convention.

Criteria

- Emerald Level** — Received the Triple Crown award for 3 consecutive years
- Ruby Level** — Received the Triple Crown award for 5 consecutive years
- Diamond Level** — Received the Triple Crown award for 10+ consecutive years

Recognition

Members who qualify for Presidents Club will be recognized with special ribbons and certificates at NAHU's Annual Convention, recognition in *HIU*, and on NAHU's website.

Claim the Crown!

Address your questions to: Triplecrown@nahu.org



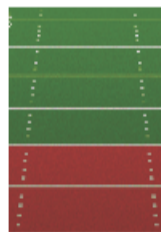
TENTATIVE Symposium Agenda



32nd Annual Symposium

September 19, 2013

"In the Red Zone"



Proposed Agenda for the Symposium: subject to change

- 6:40 – 8:00 Registration & Breakfast with Exhibitors
- 7:10 – 8:00 CE #1
- 8:00 – 8:15 Opening Remarks, Jeffrey Bacot, HAHU President
- 8:15 – 8:25 Commercials 1 & 2
- 8:25 – 10:15 Ethics CE
- 10:15 – 10:35 Exhibitor Break w/Refreshments
- 10:35 – 11:15 Key Note Speaker
- 11:15 – 11:25 Commercials 3 & 4
- 11:25 – 12:15 Legislative Affairs Panel Discussion
- 12:15 – 12:20 Commercials 5
- 12:20 – 12:40 Lunch/ Announcements/ Exhibitor Visits
- 12:00 – 2:00 Flu Shots/ "Take One for Raymond"
- 12:40 – 1:20 Lunch cont. with Mark Bellman, HAHU President
- 1:20 – 1:50 Break /Visit with Exhibitors
- 1:50 – 2:00 Commercials 6 & 7
- 2:00 – 3:00 Exchange Panel Discussion
- 3:00 – 3:15 HUPAC and TAHUPAC Presentation
- 3:15 – 3:35 Exhibitor Break w/Refreshments
- 3:35 – 4:30 CE #3
- 4:30 – 5:30 CE #4
- 5:30 - 5:45 Closing Remarks

Event partners

Aflac™

KelseyCare

To learn about sponsorship opportunities
email Crystal - crystal@hoffmanig.com

Where: Studio Movie Grill, City Centre
805 Town & Country Ln, Hou TX 77024

Price: \$65 Member; \$150 Non-Member
\$20 Late Registration Fee After 9/12

Flu Shots: \$20 Cash or Credit

Recommended Dress: Business Casual with
your favorite football team's jersey.

Registration Available at: www.hahu.org

Help Support: **houston foodbank**

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: 421

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

Brooke Anderson – Sponsored by **Pat Martin**

Barry Flinn – Sponsored by **NAHU**

Patricia Mille – Sponsored by **NAHU**

Charlene Parker – Sponsored by **Jane Burney**

Kristen Kreisvelt – Sponsored by **Lonnie Klene**

Jessica Gutierrez-Cano – Sponsored by **Lonnie Klene**

**Data as of 7/25/13*

Happy Anniversary!

Month: August

Attention Young Agents:

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

James	Stratton	Stratton & Associates	Mary Ann	Harinett	Harinett & Company
Elaine	Bell	Rogers Benefit Group	Candi	Olivo	BenefitMall TX
Henri	Childers	Childers Insurance Agency	Scott	Marder	Barry A. Marder & Associates
Pat	Mione	The Apical Menistem Company	Uta	Berry	
Corbin	Cooke	Cone Benefits	John	Going	Going Brothers Financial
William	Danz	Danz Insurance	Ron	Hale	Ron Hale & Associates
Allison	Younger	Myers, Younger & Associates, Inc.	Mark	Hudec	Quantum Advisors
Allison	Younger	Myers, Younger & Associates, Inc.	Bill	Shaw	The Shaw Group, Inc.
Jamie	Garza	Aetna	Connie	Carter	Colonial Life
Stephen	Herbert	S.W. Herbert Company	Kevin	Roblyer	HR&P Solutions
Charles	Mehling	Mehling Financial Group	Joseph	Toth	ATLAC
Chris	Gasper	Lone Star Health Plans, Ltd.	Eric	Burrows	Benefit Concepts
Wilfred	Dogan	Dogan & Associates	Lisa	Muncz	M Health
David	Adams	First Continental Diversified, Inc.	William	Downs	BCBS of Texas - Small Market Sales
Richard	VanStaden	Lone Star Health Plans	Tanisha	Ramey	Humana Inc.
Theresa	Bates	BCBS of Texas - Small Market Sales	Richard	Cegieski	Allstate Benefits
Denise	Kawes	BCBS of Texas - Small Market Sales	Carter	Freeman	The Freeman Agency
Randy	Shaffer	BCBS of Texas - Small Market Sales			

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



President Jeff Bacot thanks our luncheon speaker, Ron Chapman.



Public Service Chair Kevin Roblyer presents a check to Eric Fry of Houston Children's Charity's Back-to-School program, left.

Political Action Chair Malcolm Browne updates the members on legislative issues, right.



Left, President Jeff Bacot congratulates drawing winners Peggy Price, top, who won the Leg Fund drawing, and Stacey Merritt, bottom, winner of the free lunch.

Right, Assurant's Kirk Schumacher and Matt Tarien, our luncheon sponsors.

July Luncheon Photos



Houston Association of Health Underwriters Board of Directors and Committees

2013—2014



President	Jeff Bacot	713.466.3290	jeff@securancecorp.com
President Elect	Jo Middleton	713.932.7777	jmiddleton@tmia.biz
1st Vice President	Michael Ledgerwood	832.687.0061	mledgerwood@humana.com
2nd Vice President	Connie Carter	409.350.9598	conniecarter.colonial@gmail.com
Secretary	Nelva Toups-Maxey	832.358.1207	nelvamaxey@yahoo.com
Treasurer	Crystal Hoffman	281.491.6565	crystal@hoffmanig.com
Awards	Terry Agris	281.630.2361	terryagris@att.net
Communication	Pat Martin	713.504.6249	patmartin2007@comcast.net
Professional Development	Kay Nettles	713.466.4614	kay.nettles@ltcfp.net
Legislation - Federal	Malcolm Browne	713.962.5214	mbrowne@ix.network.com
Legislation - State	OPEN		
Marketing	OPEN		
Media	Siboney Trevino-Toth	713.206.7958	siboney_trevinototh@us.aflac.com
Membership	Naphtali Carlson	281.377.3939	naph@texasbestinsurance.com
Political Action	OPEN		
Public Service	Kevin Roblyer	281.744.6542	kevin@hrp.net
Special Events	Dirk Blankenship	713.622.9936	db@chambersmarketing.com
Technology	OPEN		
Past President	Craig Splawn	713.785.3290	craig@splawnandassociates.com
Trustee	Don Jones	713.977.6606	djones@securancecorp.com
Trustee	Terrell Rogers	713.296.4827	terrell_rogers@bcbstx.com
Executive Director	Kathi Sandler	713.520.5720	ksandler@hahu.org



Texas Department of Insurance

Licensing Division, Renewals, Appointments & Continuing Education
Mail Code 107-1A • 333 Guadalupe • P. O. Box 149104, Austin, Texas 78714-9104
512-322-3503 telephone • 512-490-1054 fax • www.tdi.state.tx.us

REQUEST FOR ASSOCIATION CREDIT ACCEPTED BY TDI See 28 Texas Administrative Code § 19.1011(f)(g) and § 19.1020

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.

Current members of state or national insurance associations may claim credit for reviewing educational materials from the state or national insurance association or attendance at presentations of the state or national insurance association.

Up to two hours may be claimed for reviewing educational materials. Up to four hours may be claimed for attendance at presentations. The content must be insurance or insurance-related.

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.

Texas Association C.E. credit requested by: _____
PRINT CLEARLY PLEASE (Licensee Name)

(City)

(State)

(Zip Code)

(Licensee's Telephone Number)

(TDI License Number)

(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 Date
Hours

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