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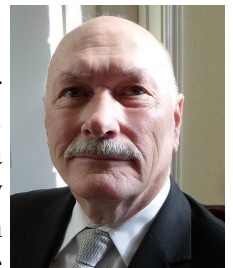
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HAHU HERALD

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

JULY LUNCHEON

Ron Chapman, CLU is our speaker for the July luncheon, offering a one-hour course on Medicare Basics. Ron entered the insurance business in June, 1969 as a career agent with The Mutual Life Insurance Company of New York. He became a regional sales manager in 1995 and was the first to introduce Unicare Insurance Company into our area, appointing the first agents in the United States.



From February, 1996 to present, Ron operates as an FMO, MGA and General Agent for life and health companies in Texas, Louisiana and Oklahoma, recruiting and training agents in life and health insurance products.

Ron is married with 6 children.

CE Offered

Course: Medicare Basics for the Agents 101 - Course #81634

Provider: TAHU

Educator: Ron Chapman

CE Credits: 1 hour

Medicare Basics 101 is intended to provide an overview of the health care coverage Medicare provides for members enrolled in Medicare Parts A, B, C, and D and a discussion of the gaps in coverage and Medigap Plans available. The course illustrates a simple and easily understood interview technique to explain Medicare coverage, gaps, plans and potential penalties to Medicare Members by insurance professionals.

From the President's Desk

by Jeff Bacot



July has turned out to be an exciting month for health insurance agents. In my case, procrastination was rewarded. If I had written this article on time, I would not have so much to talk about with you.

Let's review the things that PPACA has in store for America from now to January 1, 2014:

Before October 1, 2013 - Employers required to notify employees about Exchanges

October 1, 2013 - American's can start applying for subsidies for the State/Federal Exchanges. The IRS will verify income and status of employer offered insurance. HHS will have Federal Exchanges up and running for states that did not choose to create their own exchanges.

January 1, 2014 - "Large Employers" (50+ Full Time Equivalent Employees) are Mandated to offer coverage on a Pay or Play system. Small Employer plans (1 to 100 full time employees - *1 to 50 in the State of Texas thanks to legislation started in no small part by our association*) with renewal dates on or after January 1 have to be rated bronze level or better.

As many of you are aware, this all changed on July 2, 2013 when the White House released a 600+ page document changing many of these changes. I have used ~~strikeout~~ formatting above to draw your attention to those "changes that have been changed." I wonder if this is the change promised in the President's first campaign.

I, like many of you, have been bombarded with requests from employers about the Pay or Play system for 2014. I, like many of you, spent countless hours learning about what is a "full time employee equivalent," what is a "stability period," what is a "measurement period," what is an "administrative period" and when are seasonal employees counted as full time equivalent employees. I am not sure about you, but I feel like I have been robbed again of my precious time. The Federal Government has had over 3 years to "read the actual bill after they voted on it," clean it up, come up with administrative rules, create the computer programs/infrastructure necessary to implement the programs and to survey individuals and employers as to their prospective of the benefits and burdens of PPACA.

From the President's Desk, continued

Instead, the last 3 years have been squandered by our Federal Government. There is a strong chance there will not even be subsidies or, in many cases, exchanges. Insurance brokers like you and I are the back bone of getting the message out to America about PPACA. We have been made to look foolish. We have been telling our clients that they need to be preparing for changes soon and to take action now and not wait until it is too late. We will be the boy who cried wolf this time next year when we repeat our message.

The good news is that NAHU, TAHU and HAHU are staying on top of "the changes to the changes" for you, and we will be putting on a great Symposium on September 19th that will address many of your concerns regarding the exchanges and the future of PPACA.

If you are like me and in need of a serious break from most things PPACA, please join us Tuesday, July 18th @ 12pm @ The Hess Club to learn more about Medicare. Open Enrollment is almost upon us, and Ron Chapman, CLU will be our instructor for a Medicare CE during our lunch.



Luncheon Menu

Tossed Salad

Gluten-Free

Baked BBQ Chicken Leg Quarters (Gluten-Free)

Roasted Potatoes & Vegetable Trio

Or

Sliced Brisket

Baked Potato Casserole & Green Beans with Onions & Mushrooms

Dessert

Key Lime Pie

Membership

by Sarah Kramer

New Members

Welcome, Leigh Iguess.

Happy Anniversary

First Name	Last Name	Company	Join Date	Sponsor
Lori	Bayley	The Texas Financial Group	7/14/2010	Linda New
Brandei	Burridge	TDECU Insurance Agency, LLC	7/22/2009	Matt Horn
Lea Ann	Gibson	HR & P	7/18/2012	Kevin Roblyer
Laura	Glaze	Texas Associates Insurors	7/18/2012	Jeff Bacot
Dixie	Gunning	Entrust Inc	7/18/2012	Valerie Bagwell
John	Horne	Texas Benefits Plus	7/26/2004	
David	Jacobson	Entrust Inc	7/18/2012	Valerie Bagwell
William	Kilpatrick	Kilpatrick Companies, Ltd.	7/29/2005	Ron Kilpatrick
Mary	Lawson	Humana, Inc.	7/11/2000	Sara Tinnin
Michael	Ledgerwood	Humana Market Point	7/10/2006	Stacey Merritt
Roberto	Pflaumer	Entrust Inc	7/18/2012	Valerie Bagwell
Michelle	Schneider	MHealth	7/13/2012	Stacey Bevil
Paul	Teichert	MHealth	7/18/2012	Stacey Bevil
Veronica	Wingo	Dental Select-Houston Sales Office	7/18/2007	Nannette Richardson

Congratulations to the following members for sponsoring 4 NEW members

in the NAHU Sponsor 4 New Members and Get a Free Membership Contest:

Connie Carter

Tom Cottar

Sarah Kramer

Kathi Sandler

Thanks to all of the members who Sponsored New Members during the contest period: Crystal Hoffman, Fred Brown, Janet Trautwein, Jo Middleton, Kevin Roblyer, Lisa Munoz, Michael David Smith, Peggy Price, Robert Darnell, Susan Burdette, Terrell Rogers, Craig Splawn and William Kirkpatrick.

Annual Awards Luncheon and Board Installation

By Michael Ledgerwood

The HAHU awards presentation and installation of new officers held on June 18 was a special luncheon. It began with incoming TAHU President Mark Bellman taking to the podium as our Master of Ceremonies. We began united as one, while we shared in a prayer and recited the Pledge of Allegiance. HAHU Past Presidents were then asked to stand to be recognized, followed by the recognition of the current board members.

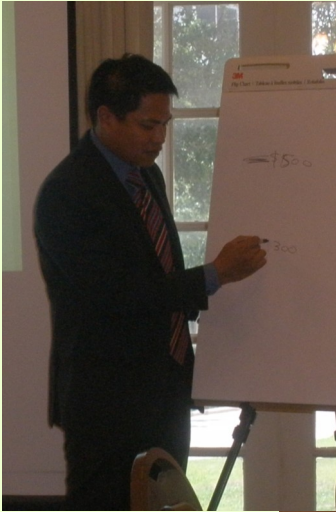
We kicked off our awards ceremony with the presentation for the Health Underwriter of the Year. The award was presented by last year's award recipient, Tom Cottar. As Tom began to present the seemingly endless list of accomplishments of this year's honoree, members began to look around the room waiting in anticipation to see who would be named Health Underwriter of the Year. Finally it was announced. The 2013 Health Underwriter of the Year is Jo Middleton, recognized for all her contributions to the organization, above and beyond her many responsibilities as a member of the HAHU Board of Directors. After Jo accepted her award, she was greeted by her husband Travis and their two daughters to enjoy and celebrate her award.

After the ovation for Jo quieted down, the next award was presented. The Ben Kowalski Memorial Award for Excellence is the greatest honor our local association can bestow upon a member. Last year's recipient, Lonnie Klene, began to announce an amazing list of accomplishments. Everyone knew that this person was extra special. This year's Ben Kowalski Award winner was not just being celebrated for professional and community accomplishments, but also for all the time, energy, and hard work he has put into HAHU, TAHU, and the health insurance industry. It didn't take long to realize who Lonnie was speaking about, and Tom Cottar was speechless as he returned to the podium. After accepting his award, he was also met by his family to enjoy the rest of the luncheon and reflect on all the good things Tom has brought to HAHU.

After the awards were given out, it was time for HAHU to give back to our community. Special Events Chair Dirk Blankenship approached the podium to present two donations HAHU would be giving out. The first was presented to the Ken Martin Scholarship Fund for \$500, accepted on behalf of the TAHU Honorees Corporation by Pat Martin. The second was presented to The Home Run Hitters International for \$1500. These donations were made possible by fund raising efforts during the HAHU golf tournament earlier this spring.

Finally, as the luncheon came to a close, it was time to install the new HAHU Board of Directors. The new board members met at the front of the room to be recognized and accept their roles on the new HAHU board, with Mark Bellman performing the installation. Afterwards, incoming President Jeff Bacot addressed the HAHU members with a final message that brought a positive outlook of the future of our industry.

2013 HAHU Awards Luncheon



TAHU President Mark Bellman conducts a HAHU member only CE on the future of healthcare.



Last year's recipient, Tom Cottar (L), presents the 2013 Health Underwriter of the Year award to Jo Middleton (R). Jo is pictured with her husband, Travis, and their two daughters (C),

and Board Installation

The Ben Kowalski Memorial Award for Excellence is presented to Tom Cottar by last year's recipient, Lonnie Klone.

This is the highest honor HAHU can bestow on a member. Tom's family joined him to celebrate.



Dirk Blankenship, Events Committee Chair, presents checks to the Ken Martin Scholarship Committee and Home Run Hitters International from donations to the recent HAHU Golf Tournament.



Trustee Emeritus Travis Middleton presents Lonnie Klone with her own Trustee Emeritus plaque, in recognition for her years of service to HAHU.



NEW HAHU President Jeff Bacot tells the membership about his plans for the coming year—and THEN wins the final Leg Fund Drawing!! (Naphthali Carlson and Craig Splawn verified the ace of spades was indeed drawn.)



*Use Operation Shout to **Stop** Commission Compression*

by Marty Budinsky

I recently attended the NAHU convention and am grateful for the opportunities I have experienced being a NAHU member and being involved in our local and state association. Dana Perino and Donna Brazile were entertaining speakers, although they represent differing points of view. My experience at the convention in networking with other members and learning from the experts in our industry was... priceless. Be sure to attend a TAHU or NAHU convention and see what I am talking about.

One of the most significant bills filed in Washington is the Jobs Bill. Yes, that is my name for HR2328 and SB650. On June 17th Mike Rogers (R-MI) and John Barrow (D-GA) introduced in the House HR2328, a bill to remove broker compensation from the Medical Loss Ratio calculation. Agents and brokers revenue fees were never part of the insurance companies revenue stream and should not be included in the MLR calculations. This Legislation would stop the MLR regulation from causing carriers to reduce the commissions of agent and brokers, which has led to a reduction in consumer access to critical and valuable services provided by agents and brokers. I think many legislators are figuring this out and slowly starting to support this bill. We need every member's help in pushing through this legislation. It currently has bi-partisan support and needs more co-sponsors.

If you remember, we had this bill come up last session, and it did not pass. Legislation is required to be introduced in each Congress if a bill does not pass, so the MLR bill was once again recently introduced into the House of Representatives and previously introduced in the Senate by Mary Landrieu (D-LA). This is the time to send a letter or email via Operation Shout or visit your representative in person to discuss this bill. There are many opportunities to visit your representative, especially in August when legislators come home for the August recess.

NAHU has recently changed its website, and it is a little more challenging to learn and figure out how to send an email to your Congressman. The best part is that it can still be done in a minute or less and the letter is already composed for you! Here are a couple of quick suggestions. Log onto the NAHU member website with your login name and password. Click on the Member section and scroll down to Operation Shout. The email letter will pop up automatically. All you have to do is put in your name and address. Done! Happy Selling!

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!

Symposium 2013: In the Red Zone

by Jeff Bacot

HAHU is proud to announce our upcoming 32nd Annual Symposium is scheduled for kickoff on THURSDAY, September 19th, 2013. We are trying a brand new venue this year that is different than any other before – The Studio Movie Grill in "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 power point presentation on a 300" or larger screen you are in for a treat.

The theme this year is **In the Red Zone**, inspired by PPACA and Texas's more predominant sport/religion... Football. PPACA was passed in 2010 and starting in 2014 (and now 2015... uuggg), the majority of the provisions go into effect. The provision we are most interested in is the establishment and function of the State/Federal Exchanges. So come on out to the event *wearing your favorite team/player jersey* and be prepared to learn more about the Exchanges than you thought possible.

Read the August edition of the HAHU Herald to learn more about who will be speaking, the CE courses offered and who will be on our discussion panels. As always, we will have great exhibitors with their latest offerings fresh off the presses, good food and the opportunity to network with fellow agents and carrier reps.

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

Luncheon Sponsor

Our July luncheon sponsor is **Matt Tayrien** with **Assurant Employee Benefits**. Be sure to stop by his table and visit with him about current **Assurant** products.



Calendar of Events

JULY

9 Tuesday	3:00 Strategic Planning Meeting	5433 Westheimer
9 Tuesday	4:00 HAHU Board Meeting	5433 Westheimer
16 Tuesday	Noon HAHU Monthly Luncheon	The Hess Club**

AUGUST

13 Tuesday	4:00 HAHU Board Meeting	5433 Westheimer
20 Tuesday	Noon HAHU Monthly Luncheon	The Hess Club**

SEPTEMBER

10	4:00 HAHU Board Meeting	5433 Westheimer
19	All Day Annual HAHU Symposium	Town & Country*

**The Hess Club, 5430 Westheimer

*Studio Movie Grill, City Centre

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	1100.00
Full page	2000.00
One-time insert	175.00

For more information:

Kathi Sandler, Executive Director

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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.



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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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Publications reviewed or educational presentations attended (Please be specific. May continue on another page)	Reviewing/Attending Hours	Date
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Signature of License Holder

Date

Bring your donations or your cash
to our July luncheon
to provide school supplies
to Houston area children
through the Houston Children's Charity.



HAHU will hold our annual school supply drive on Tuesday July 16th at the HESS Club. Please bring loose or prepackaged school supplies, backpacks or a **financial donation** to the July HAHU luncheon. A representative with Houston Children's Charity will be at the luncheon to accept the donations. Your tax deductible contribution will help children start the school year with the supplies they need to learn. Thank you in advance for your willingness to lend a helping hand to local, underprivileged children!

Kevin Roblyer, HAHU Public Chair



Houston Association of Health Underwriters



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