



Indianapolis Association of Health Underwriters

ISAHU News**“March Madness” In Full Swing . . . In Washington, D.C.**

It is early March as I write this article. The annual NCAA party, known to all as March Madness, will start very soon and many in our nation will be extremely engaged in the process. There will be hours spent in front of TV sets during the crazy early days of the tournament where we can seemingly watch basketball on a 24/7 basis. There will also be hours spent studying the “brackets,” in an attempt to come up with the best shot at winning the local office pool! As it winds down to the coveted “Final Four” there will be parties, extravagant events, and huge sums of money wagered on the outcome. To some, this event would seem to be the most important thing going on in our nation!

While the basketball tournament is a great event, a lot of fun, and obviously a very important part of the economic well being of many universities, there’s already another “March Madness” going on – in our Nation’s Capital. It’s called Health Care (Insurance) Reform, and the process has reached a frenetic pace which cannot be equaled by the NCAA event. In terms of importance, economic impact, and the future of our nation, I can’t think of anything that can rival this attempt to socialize this great country’s health care system. It is becoming increasingly clear that the latest plan to pass this “reform” bill will be done through a process known as budget reconciliation, as it is also pretty clear that there’s not enough votes to do it in the normal manner. In my opinion, this equates to cramming an unpopular, ill-conceived bill down our collective throats. Unfortunately, the vast majority of people in our nation are probably going to pay more attention to the NCAA tournament than to what is being done in Washington! What about you? Which process will you be engaged in – a basketball tourney or contacting your congressperson to ask them to vote against this legislation? Last month I wrote

about our new slogan – “WE CAN DO BETTER” - and this is the time to do just that! Many people thought that the outcome of the Massachusetts election meant the end of Health Care Reform – for now. It certainly changed the game but those who are trying to foist this action upon us don’t give up easily; they simply called a time out, regrouped, and went to their “Plan B,” an option which was part of their playbook all along. This is NOT the time to give up, nor is it a time for complacency! Compare this to the last few minutes of the championship game, with the score going back and forth, and then do everything you can to be involved in the process. This “tournament” is not over, but it will be if we take our eye off the ball at any time! In just a few days a number of your cohorts from around Indiana will travel to Washington, D.C. to take part in the annual NAHU Capitol Conference. They will join around 600 other members from across the nation in hearing speakers from Congress, being briefed on NAHU’s positions, and conducting Congressional visits on

the Hill. Every member who attends this event is making a personal sacrifice by being there. Those sacrifices include direct costs, loss of time in their careers, and more importantly, the time they are away from their families and other loved ones. Yet every person I know who has ever attended one of these events can’t wait to go back – in spite of the sacrifices. I think that falls under the definition of “We Can Do Better!” Please consider attending one of our national events in the future – a great place to start would be the upcoming National Convention in Chicago this June! Details are now on the NAHU website, including hotel registration. Let’s see if Indiana can be one of the best represented states attending this year’s convention! Thanks for everything you do for our association!



*From the President’s Desk
by Bill Robinson*

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NAHU Speaker's Bureau — A New Beginning!

The NAHU state and chapter leadership often struggle to find quality speakers for their meetings or they pay a pricey fee from an independent speaker's bureau. Yet some of the best speaking talent in the employee benefit industry include your NAHU colleagues which should be just a click away. Please take a moment to view a few of our first enhancements by visiting the NAHU at www.nahu.org/education. From there you can click on the speaker bureau link where you will find a map of all eight of the NAHU regions, and locate speakers by name, state or topic.

The second phase of the project includes updating current speaker information for all current speakers, and NAHU Vice-President of Education Farren Ross has already begun this process. The final phase is to help state chapters develop their own resources. The Professional Development Committee's goal is not to replace or hinder any state-specific speaker portals, but to have speakers from every state listed on the national speakers' bureau. This will better assist those in need of quality speakers and allow our leadership to help maintain the

"Professional Development" aspect of our mission. NAHU would like to reach out to the membership and request that if they wish to submit their bio and speaking topics for entry in the NAHU Speakers Bureau, to please do so by e-mailing Farren Ross at frross@nahu.org. If you or someone you know has presented a topic that may be of value to the membership, they may also visit the speakers' portal and complete an on-line "Speaker Application." Make no mistake, retaining current members and attracting new members is critical to NAHU's success. Providing

quality speakers is just one part of the formula. We have all learned that a good speaker has three very basic elements:

- Knowledge
- Passion
- Humor



We hope you find the enhancements to NAHU's Speakers Bureau a valuable resource that provides added "knowledge, passion and humor" to NAHU membership meetings. Your comments and suggestions help us to continue providing quality resources.

- by Carolyn Beck, Education Chair

NAHU STATEMENT ON WHITE HOUSE HEALTH CARE REFORM PLAN

(Arlington, VA) – Janet Trautwein, CEO of the National Association of Health Underwriters (NAHU), made the following statement today in response to the White House health care reform proposal: "President Obama has publically acknowledged that current health care reform proposals lack broad appeal. Unfortunately he did not use this opportunity to promote a bipartisan plan that improves access to quality health care without risking our nation's financial security. The White House plan will exacerbate our nation's economic crisis by driving up private health insurance costs so significantly that millions of American families and businesses will be

priced out of coverage, disrupting the quality coverage on which millions of Americans rely. "Health care costs are rising at an unsustainable rate, and if we don't get these costs under control, we will no longer be able to pay for the top-notch medical care that most Americans enjoy today. The high cost of health care is the primary problem with our current system, and unfortunately the President's plan does little to truly rein in these costs. "We need to get health care right for all Americans. We don't need to jeopardize the Medicare program by making cuts in the wrong areas. We don't need to

jeopardize job growth and economic prosperity by burdening our employers with a new mandate to provide the government's idea of appropriate health care coverage to those the government decides it should be provided to and at a cost determined by the government. We don't need new market reforms that come at a cost so high that no one can afford to buy the reformed coverage. And we most certainly do not need tens of billions of dollars in new taxes and insurer fees that will result in increased premium costs for all privately insured Americans. "What we do need is health reform that reduces the cost of coverage, and reasonable and

responsible efforts to make coverage affordable for more people. We have long advocated for members of Congress and the Administration to work together in a bipartisan fashion to develop an affordable and responsible means of achieving the needed reforms to our nation's health care delivery system. Americans are desperate for health care reform but are clearly not on board with the budget-busting bills currently under consideration." The National Association of Health Underwriters represents more than 100,000 professional health insurance agents and brokers who provide insurance for millions of Americans. For more information, please contact Kelly Loussedes, vice president of public relations at 703-276-3835 or kloussedes@nahu.org.



Health Legislation Continues to Take Center Stage

There continues to be little if no activity at the Indiana Statehouse that affects Health Insurance. We are anticipating that this Current Session will end Friday March 5, 2010, although our friends at the Statehouse have been informed that the session may continue through the weekend. The Indiana Department of Insurance for the second year in a row has attempted to get legislation passed that would bring it in to compliance with NAIC Model Legislation and for 2 years in a row Rep. Fry (D-Mishawaka, Chairman of the House Insurance Committee), SB 357 and HB 1240. We believe that at the very last moment Rep. Fry will make every effort to find a home for the pet items of his paired with several key items of the IDOI re-accreditation matters. Stay tuned, the Fireworks may just begin to light up the Indiana Sky. The actions of House Speaker Pat Bauer (D-South Bend) and House Insurance Chair Craig Fry (D-Mishawaka) have made it very difficult the last 2 years to get meaningful Healthcare Legislation passed in the House. There is only one way to make sure that this trend does not continue going forward, we must do everything in our power to elect a Republican Majority in the Indiana House. If this occurs, Mr. Bauer will no longer be Speaker and Mr. Fry will no longer be the Chair of the House Insurance Committee. There are many good Republican Candidates throughout the State

of Indiana that we need to get behind and help get elected to insure a Republican Majority. We will be reaching out to each local to support these candidates! We will be soliciting each Member to contribute to ISAHU-PAC so that we will have more dollars available to assist these candidates. It is in the very best interest of the State of Indiana and the future of our Great State to have a House that will work with the Senate and our Governor to move Indiana forward. An example of the Legislative Efforts of your Association and your PAC, last Thursday John Forrest (Indianapolis Member), Dwight Hall and I attended an Indianapolis Chamber Legislative Breakfast in the Rotunda of the Indiana State House. We met many of our State Senators and State Representatives and Governor Daniels and Lieutenant Governor Skillman as they entered the Rotunda to start their day. As we left this event, which was the first that John has attended, John stated that he had no idea that we knew so many of the Senators and Representatives. But even more powerful was that most of them came up to Dwight and me and said hello to us! Along with our Lobbyist, Bose Public Affairs Group, we are well known and well thought of at the Indiana Statehouse!

FEDERAL LEGISLATION Obviously the President's Healthcare Summit has come

and gone! I am sure that most of you are well aware of the outcome. As the President summarized this event, we will try over the next 4 to 6 weeks to come together where we have "Common Ground" to see if we can put together a BIPARTISAN EFFORT to do something for the CITIZENS OF THE USA. If not, we will just PUSH THROUGH WHAT WE WANT TO DO! It is very timely that the NAHU Capitol Conference begins Sunday March 7 and runs through Wednesday March 11. 17 Members from across the State of Indiana will join over 700 NAHU Members from across the country will attend this outstanding conference. NAHU has arranged for **REP. Mike Pence (R-IN), SEN. Scott Brown, (R-MA), and SEN. Ben Nelson (D-NE)** among others to speak to us. Your 17 members that will represent you will meet with the Indiana delegation (Senators and Representatives)

and present our message on Healthcare Reform. This will be a historic time in D.C. especially on Capitol Hill. We hope to be able to provide each of you with a briefing upon our return from D.C. It is extremely vital that each of you contribute to our Federal PAC, HUPAC, to keep the pressure on in D.C. to create the kind of Healthcare Reform Americans want and to assure that the President and Congress don't shove down the throat of Americans the kind of Healthcare Reform that Americans DONT WANT! If you already contribute to HUPAC, reach DEEP and GIVE A LITTLE MORE! We also need you to give to our STATE PAC, ISAHU-PAC! We will be calling each of you to continue to contribute and for those of you that have yet to contribute; we will ask you to begin to contribute! As Senator Scott Brown stated during his campaign for the Senate Seat that was held by Senator Ted Kennedy, "WE CAN DO BETTER!"

*- by David Berman,
Legislative Chair*

 <p>INSURANCE SERVICES www.siho.org</p>  <p>HEALTHIEST EMPLOYERS</p>  <p>WELCOA WELLNESS COUNCIL OF AMERICA Gold Status Workplace</p>  <p>American Heart Association. Learn and Live..</p>  <p>Fit Friendly Company</p>	<p>AWARD WINNING!</p> <p>SIHO is your one-stop shop for complete group benefit packages.</p> <p>Call us to learn more: 800-873-2022</p>
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Update From the Indiana DOI

In lieu of the recent media attention surrounding carriers' rate increases for their individual benefit plans, I asked the IN Department of Insurance for their official position on the matter and to explain, for our members, the process involved -- "The Indiana Department of Insurance reviews all individual health premium increase requests. All increases must first be justified by our independent actuary and an insurer may not

implement a premium increase without approval. The insurers are required to provide substantial actuarial analysis justifying rates. The Department regularly questions underlying assumptions and negotiates the amount of the increase based upon the recommendation of the actuary. Once the Department agrees that an increase is necessary for a certain individual product, the Department gives permission to implement the

increase. The Department is very sensitive to the needs of individual health insurance consumers and only allows what the Department believes is necessary to keep the product available to the public."

*Anita Strauss -
Deputy Commissioner of Health
Policy
Indiana Department of
Insurance
2/26/2010*

Membership Growth Vital in 2010

By the time you read this article, our fearless leaders from NAHU will be in Washington D.C. speaking on our behalf at Capitol Conference 2010. Some of them I'm sure you know well, like Bill Robinson, Dwight Hall and Dave Berman to name just a few. They will be meeting with lawmakers to discuss the current state of healthcare reform and to present ideas and give feedback as to where our association stands on these issues. They will also have the unique opportunity to attend workshops, lobby on Capitol Hill and listen to speakers about the latest developments on healthcare reform. We wish you luck and please the next time you see one of them, thank them for their time and effort for lobbying on our behalf. I hope you had a chance to attend the IAHU Sales Congress Event on February 18th and 19th. This year's theme was **Build for the Future of Healthcare.**

NAHU President Russ Childers, Adam Brackemyre NAHU Director of State Affairs and Linda Erlenbach Region III VP were all in attendance at this year's event. I felt extremely proud to have such important representatives of NAHU at our event. It validated, for me, what our organization is trying to do and how important our association is, especially in today's world. It was a great event with outstanding speakers, entertainment, great food, a chance to fraternize with fellow colleagues and several Continuing Education opportunities that had not been done in Indiana. I want to take this opportunity to thank all who worked tirelessly on this year's event, you did an outstanding job! I also want to congratulate Jane Haag from Evansville, Indiana for winning two tickets to the Brickyard 400 on July 25th. Her name was drawn for the ISAHU Membership

Contest. Jane signed up four new members!! Thank you, Jane, and have a great time. Thank you all for participating and making a push to recruit new members. Our membership committee has finalized a new Membership Tri-Fold flyer to hand out to potential members. We will be contacting each chapter's Presidents and Membership Chairs so you can have these flyers to hand out at your monthly meetings. We ask all of you to **just** ask the question, 'Are you a member of Health Underwriters?' It's a simple question. If the answer is no, this new flyer is a great pamphlet to hand out to let them know what they are missing. Please feel free to contact myself or D Hall with any questions or if you would like me to mail out some flyers to you.

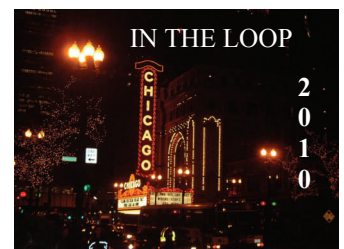
*- by Chandra Coffee & D. Hall
Membership Chairs*

NAHU's 80th Annual Convention: "In the Loop" June 27-30 Hyatt Regency Chicago

In this economic and legislative environment, you need to be at the top of your game. Join us June 27-30 in Chicago to get the tools and information you need to expand your business. We have revised our schedule and content to create a convention that will keep you "In the Loop." On Monday, we are presenting our Professional Development Program designed specifically for Benefits Professionals. Tracks include:

- Compliance in the Coming Decade
- Expanding What You Do and How You Do It
- Agency Management
- Challenges in Managing an Aging Workforce
- Bending the Cost Curve - Managing Cost and Quality Through Value Based Purchasing

We have developed a broad range of workshops that will help you grow and manage your business, and our Exhibit Hall will feature a full contingent of companies providing information about their latest products and services. And, as always, you'll find plenty of networking opportunities!





RAIN, SLEET and SNOW will not keep the members of the Southwest Chapter away!



*Carolyn Beck,
SWIAHU
President*

It is so encouraging when you have an opportunity to share a good story these days, especially after the awful February we all have experienced here in Indiana this year! SWIAHU had a busy February. We were very fortunate to be able to schedule a special meeting that allowed us an opportunity to bring in guest speaker Sherry Brackney from the Department of Labor. The meeting was scheduled for February 9th at 7:30 a.m. but at 6:30 a.m. I received a call from our Program and Development Chair informing me that the meeting location was closed due

to snow. Well I guess you can imagine that I just had a panic attack! I called Roger Garrett who was the person responsible for getting Sherry to be our guest speaker. Roger and I decided that we could work something out because we weren't going to let a little snow get in the way of our membership missing this opportunity. I called another facility to see if we could get in and of course they were closed also. I called Roger back giving him the news and asked him if we could use his office conference room and I would pick up some donuts and bagels so we could continue on with our meeting. Roger said yes so now we had a plan B! At this point I had to hit the road so I could make it to our first location and

put a sign on the door letting members know about our alternate location. While I was doing that, Roger Garrett, Jane Haag and Jill Ross were busy on the phone calling our members to let them know about the change of plans. I was putting the sign on the door of the first location when I saw a member that we hadn't been able to get in touch with and was able to quickly let him know about the change. We had received 20 RSVP's for this meeting and when I got to Roger's office and walked in the door I saw a room full of our members! We had 17 people that were present for the meeting and I was amazed and proud! What a great show of team work and "can-do" attitude. We all pulled together and got

the job done. The meeting was scheduled to begin at 8:00 and at 7:55 our speaker was being introduced and at 9:00 we were adjourning...starting on time and ending on time! I was just amazed that between 6:30 a.m. to 7:30 a.m. we were able to reach everyone and they switched directions and made it to the meeting. Needless to say, we truly impressed Sherry Brackney from the Department of Labor and she will remember us in the future. I hope that this story will be an inspiration for all that read it. I know that I can't say enough about how I am inspired from the wonderful members and individuals we have associated with our local chapter here in Evansville. **If you pull together and have a plan, great things can happen!**

GBAHU to Host CE Day in April



*Susie Bailey,
GBAHU
President*

As I turn the calendar to March, I see that clocks spring forward on the 14th and Spring officially begins on the 20th. Time goes so fast, it will be here in no time and I'm sure everyone agrees, the sooner the better. What a winter we have had!! Our next luncheon meeting will be held at Coaches on Tuesday, March 9th at 11:30. I invite you all to attend and also encourage you to bring a friend or guest to the meeting. Spread the word about our organization and recruit a new member! Our

industry is changing and we are excited to hear updates from our Legislative chair, Jeff Grossnickle and all those who attended the Sales Congress that was held in February. Great people share ideas!! We have great people and great ideas within our group. Health coverage is the hottest item on the agenda this year and we need to stand firmly together. Hopefully everyone has marked their calendar for April 23rd. We are offering a full day of CE at Chapman's in Bloomington. Additional information and brochures will be mailed to all of you within the next few days. I look forward to

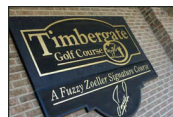
seeing you on the 9th. Our sponsor will be Bloomington Hospital and our speaker topic will be regarding the Integrated Health Advocacy Program.

Please remember that we run with the Monroe County School schedule. If school is closed due to bad weather we will not have our meeting as scheduled. Hurry up Spring!!!



**Golfers and Sponsors!
May 14, 2010**

South Central AHU's 11th Annual Golf Outing



Please Contact Andrea Bogard
At 812-288-6353 or ABogardInsurance@aol.com
For details and to register to play!



IT IS LPRT TIME! — ARE YOU READY TO QUALIFY??

Now that 2010 has arrived, it is time to take stock of your accomplishments in 2009. Have you thought about applying for NAHU’s Leading Producers Round Table? This award was created by NAHU to encourage excellence among NAHU’s health and benefit insurance professionals by recognizing their sales achievements. Everything you need to know about qualifying for LPRT can be found at www.nahu.org! Go to the website, then the “Members Area”, to the “Leading Producers Round Table (LPRT)” link. There you will find the appropriate applications, qualification rules – and so much more.

If you sell insurance, you should apply for the LPRT!

CONGRATUALIONS TO INDIANA’S

2009 LEADING PRODUCERS ROUND TABLE QUALIFIERS

Chris S. Barthel, CFP, ChFC, CSS, CRPS	Waldroup-Barthel Agency	Lifetime and Qualifying Eagle
W. Todd Byrd	RMD/Patti Insurance and Financial Services	Lifetime and Qualifying Eagle
Carla M. Cohen, MBA	Braman Insurance Services	Eagle
Christopher D. Cotton	Hall and Marose Insurance	Golden Eagle
Nicole Fairbairn	Creative Insurance Concepts, Inc.	Lifetime
Patricia A Griffey, CSA, LUTCF	Page 1 Benefits, Inc.	Eagle
Patricia A Griffey, CSA, LUTCF	Page 1 Benefits, Inc.	Eagle-Agency Company Award
William J. Hartman	Hartman Insurance Services	Lifetime and Qualifying Eagle
Brian W. Liechty, RHU, REBC	KL Benefits	Eagle
Rita A Musser	Senior Insurance Solutions	President's Council
Linda Ann Passmore, FLMI	All Insurance Solutions	Golden Eagle
David S. Shymkus, HIA, FLMI, MHP	Dunn and Associates Benefit Administrators	President's Council
James R. Snyder	Humana	Eagle-Carrier Rep
Brian Steiner	Physicians Health Plan	Golden Eagle-Carrier Rep

Below are links to the LPRT forms found on the NAHU website for both the Producers, Carrier Representatives, Agency and Carrier Management levels. The entry deadline is March 31, 2010.

- ⇒[2010 Online LPRT Application](#)
- ⇒[2010 Producers and Management LPRT Application and Certification Form \(Print Version\)](#)
- ⇒[Producers and Management Point Calculation Work Sheet](#)
- ⇒[Producers and Management Certification Form](#)
- ⇒[2010 Carrier and General Agent LPRT Application and Certification Form \(Print Version\)](#)
- ⇒[Carrier and General Agent Point Calculation Work Sheet](#)
- ⇒[Carrier and General Agent Certification Form](#)

Serving the Broker Community



Bill Robinson, Sr. Marketing Director

PO Box 410498 317-695-5683
St. Louis, MO 63141 fax 636-527-3816
Roadguy1950@hotmail.com 877-493-0883



Leading Producers Round Table

Encouraging excellence among NAHU's health and benefit insurance professionals by recognizing their sales achievements.

Qualification Information

Personal Production:

Business written by a single producer

Carrier Representatives:

An employee of an insurance carrier working with producers

Agency:

Management of a general agency or agency

Carrier Management:

Carrier/home-office sales managers, directors of sales and vice presidents of sales

Levels of Membership

Qualifying:

This category is available to members applying for the first 9 consecutive years of qualification OR for the first 14 total years.

Lifetime:

This category is available to members applying and qualifying for 10+ consecutive years OR for 15+ total years for members who are no longer producing.

Lifetime & Qualifying:

This category is available to members who still generate production at qualifying level and have achieved lifetime membership.

Awards Categories

- Leading Producer Qualifier
- Presidents' Council
- Eagle
- Golden Eagle

** Please see the application on the NAHU website, for full qualification guidelines.*

Benefits

Web Seminars

The Leading Producers Round Table sponsors several Web seminars each year. The Web seminars will deal with advanced topics that are of interest to the top producers in the industry. The seminars will be open to the general public, but LPRT qualifiers will be able to attend these Web seminars free of charge.

LPRT Educational Track at the NAHU Annual Convention

There will be an LPRT-focused educational track at the NAHU Annual Convention. This educational track, like the LPRT Web seminars, will deal with advanced topics.

LPRT Qualifier Discounts

A 5% discount on all NAHU services and meetings, including Capitol Conference and the Annual Convention, will be given to qualifiers at the Leading Producers and Presidents' Council levels of production.

A 10% discount on all NAHU services and meetings, including Capitol Conference and the Annual Convention, will be given to qualifiers at the Eagle and Golden Eagle levels of production and Lifetime qualifiers.

LPRT Products

The Leading Producers Round Table will offer LPRT logo merchandise.

Recognition

The Leading Producers Round Table recognizes qualifiers in myriad ways for their outstanding achievements.

LPRT qualifiers receive a certificate with their name and level of qualification each year until they attain Lifetime status. Lifetime qualifiers receive a lifetime achievement plaque. Additionally, Golden Eagle qualifiers receive an eagle statue. Qualifiers also receive an LPRT pin, which is usually presented at local or regional leadership conferences.

Another great recognition for LPRT qualifiers is the LPRT event at the NAHU Annual Convention. Each year LPRT hosts an event to honor all LPRT qualifiers attending the convention. These events have ranged from exclusive breakfasts and luncheons with guest speakers to fabulous dinner cruises.



LPRT qualifiers enjoy a cruise of San Francisco Bay at NAHU's 2006 Annual Convention.

History

NAHU formed the Leading Producers Round Table in 1942 to recognize the successful underwriters of accident and health insurance. Today, the LPRT Committee is committed to making LPRT the premier program for top health, disability, long-term care and worksite marketing insurance producers, carrier representatives, carrier management, and general agency/agency managers. Through the hard work of the LPRT Committee members, LPRT will offer new membership benefits, exclusive LPRT events, and new categories and qualification requirements.

For more information about LPRT and to download the application, please go to www.nahu.org.



Out-Performing the Trend IHS has the secret

One-third of employer-sponsored health plans out perform trend ...
year after year.

Group	Annual Savings Under Projected Trend	Annual Savings Per Employee
Live Case #1	\$284,673	\$2,131
Live Case #2	\$1,016,495	\$3,157
Live Case #3	\$310,827	\$2,676



IntraHealth Solutions, Inc. (IHS) offers comprehensive, professional employee benefit planning, along with Third Party Administration services for HRA, FSA and HSA plans as well as administration for employers who have elected to self-fund their medical, dental, prescription drug and short term disability plans.

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- URAC Accredited Large Claim Management
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- Strategic PPO Network Placement and Plan Design
- Wellness Programs
- MOMS Pre-Natal Programs
- Smoking Cessation Programs
- Weight Management Programs
- Exercise Management Programs
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IHS10-08



ISAHU ADVERTISING

'2 for 1' -- Newsletter & Website!

The ISAHU newsletter is distributed, via email, by the tenth of each month to all members throughout Indiana. We have recently revised the advertising rates as follows:

	<u>6 Months</u>	<u>12 Months</u>
Full Page Ad	\$600.00	\$1,000.00
1/2 Page Ad	\$360.00	\$ 600.00
1/3 Page Ad	\$240.00	\$ 400.00
1/4 Page Ad	\$120.00	\$ 200.00

Include your company logo & link to your website with any of the above advertising options !

New! Business Card Size Ad N/A \$ 100.00

The above rates will be pro-rated in the first year on a quarterly basis. To take advantage of this offer please circle your selection above, send a copy of your ad or your business card, attach your check and complete the information below. Any artwork or logos must be submitted in .jpeg format.

Name: _____ Phone number: _____

Address: _____

E-mail address: _____

Submit this form to: Bill Robinson
739 E. Jackson Street
Martinsville, IN 46151

Questions - roadguy1950@hotmail.com or call (317) 695-5683

Every effort will be made to include your advertisement in the monthly issue following receipt of this form!



Welcoming NIAHU Members & Guests to join us for a Wonderful Evening!

WINE & BEER TASTING

FEATURING A SELECTION OF WINE & MICRO-BREW BEER
FROM AROUND THE WORLD
&
HORS D'OEUVRES



*Improving its members' ability to meet the health, financial
and retirement security needs of all Americans through
education, advocacy and professional development*



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Indiana Wholesale Wine & Liquor Co.

Beer Education & Pouring By:
NorthCoast Distributors

Sales through:
Delocks Discount Liquors (Munster, IN)

Sponsored By:
Guardian Life Insurance Company

FRIDAY, APRIL 30TH, 2010
5:30 p.m. – 8:00 p.m.

The Patio Fine Dining & Banquet Facility
7706 Broadway, Merrillville, IN 46410 - (219) 769-7990

Tickets are \$27.50 per person or \$250 per table of (10)



Date: April 23, 2010

Time: 8 am– 3:30 pm

**Chapman’s
Restaurant**

**300 S State Road 446
Bloomington**

Please RSVP by April 15th

Cheryl Terry

812-353-6480 cterry@mayagency.com



NAIFA and GBAHU Present:

6 Hours of CE!

Schedule

- 8-8:30am Registration
- 8:30-10:30 2hr “Group Life” presented by AUL One America
- 10:30-12:30 2hr “What and How of Sick Pay Plans” presented by AUL One America
- 12:30-1:30 Lunch (included in price)
- 1:30-3:30 2hr “Disability” presented by



Cost:

NON-Members

- \$50 (non-member) all day– includes lunch
- \$40 (non-member) morning only
- \$25 (non-member) afternoon only

Members:

- \$40 Member– all day– includes lunch
- \$30 Member– Morning only

Please detach and return with payment to:
GBAHU PO Box 861 Bloomington, IN 47402

NAME: _____
 AGENCY: _____
 PHONE: _____
 EMAIL: _____

Please circle:

MEMBER NON-MEMBER



INDIANA STATE ASSOCIATION OF HEALTH UNDERWRITERS 2009 ANNUAL SUMMARY REPORT OF CHAPTER ACTIVITIES & ACCOMPLISHMENTS

by Bill Robinson, ISAHU President

I've always known this is a great organization because of the great people involved. The ISAHU officers and board members quietly do a number of outstanding things on an ongoing basis, many of which are reported in our monthly newsletter and on our website. However, I don't know that any of us can realize just how much is done throughout the year until we compile a list of the activities for review. I think everyone will agree that for an all volunteer organization the following accomplishments are pretty amazing and the people who have been the drivers behind these activities are to be commended!

Meeting Attendance at:

National Convention in New York (6/09)	12 members
Capitol Conference (3/7-3/10/2010)	17 are registered to attend
Regional Meeting – Special session for presidents in Cleveland	4 members
2 th Annual State Convention (8/27 & 28/2009):	
CE Classes –	9 classes offered/5 CE credit hours
Convention attendance:	74 full event registrations
	27 single day registrations
	11 Leadership only registrations
Reception for IDOI Commissioners	90 members & guests
5 th Annual Awards Banquet	78 members & guests
State Leadership Training Conference	80 attendees!!!!
Total registrations including speakers, sponsors & vendors	161 attendees
Monthly ISAHU Board meetings (12 per year)	
ISAHU Strategic Planning Meeting (6/5/2009)	18 attendees
(ISAHU Officers, Committee Chairs & Chapter Presidents)	

Chapter Business Activities:

2009-10 ISAHU Annual Budget approved
Re-negotiated D & O Insurance for State Chapter & Local Chapters in Indiana
Qualified for the NAHU "Silver Seal Certification" in 3/2007, 3/2008 & 3/2009
Qualified for the "Blue Ribbon of Excellence" – ISAHU & all 7 chapters qualifying for Silver Seal!!
Strategic Business Plan developed and published in June 2009

Communications:

Monthly emailed newsletter to all members and other insurance professionals
Email blasts with up-to-date Legislative news from Indiana & DC
Local chapter presidents encouraged to participate in quarterly ISAHU Board meetings
Local chapter presidents included in the distribution of ISAHU Board meeting notices and updates

Legislative Activity:

ISAHU has hired the lobbying firm Bose Public Affairs Group to represent the Association in the Indiana General Assembly
ISAHU actively operates a State Political Action Committee (ISAHU-PAC)
ISAHU-PAC has hired Stakeholder, Inc. to administer compliance and conduct professional fund raising
Active Legislative Committee that coordinates state & federal legislative initiatives throughout the year
Hosted our 5th Annual Legislative Reception on 1/20/2010 in Indianapolis State House
Email blasts to all members regarding up to the minute activities in the General Assembly
Operation Shout Alerts to all members as needed on State & National issues
Actively promotes HUPAC in e-newsletters and special email blasts
IDOI Liaison agreement and regular contact with the Insurance Commissioner Carol Cutter and the Health Deputy Commissioner, Anita Strauss



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Education & Awards:

CE class presented as part of State Convention (8/27 & 28/2009) - 5 CE credit hours
NAHU Healthy Access Plan
Assisted local chapters around the state in holding "Super CE Days"
ISAHU won a 2009 Landmark Award
Shawn Gibbons was awarded the NAHU 2009 Legislative Achievement Award
LPRT program promoted to the membership – 14 qualifiers in 2009

Members working with industry related groups:

Board member, Nicole Fairbairn, serves on the Board of the Indiana Small Employer Insurer Voluntary Reinsurance Program (ISEIVRP).
Board member, David Berman, serves on the Health System Innovation Working Group under the Indiana Chamber of Commerce.
Board Member, Patricia Griffey, works with IMA
Board Member, Cheryl Terry, serves on the Greater Bloomington NAIFA Board

Future events:

2010 Capitol Conference in Washington, DC:	3/7 thru 3/11/2010
2010 NAHU National Convention in Chicago:	6/27 thru 6/30/2010
2010 Region 3 Conference:	(tba)
3 rd Annual ISAHU State Convention	8/27 & 8/28/2010

We should be proud of this list of accomplishments over the past year and, again, I want to thank all of the volunteers of this association that made all of this possible. With the NAHU Convention being held in Chicago in 2010, we hope that more of our members will be able to attend. Once a member attends a National Convention (or Capitol Conference), they always have a much better appreciation for this association and the people behind the scenes. I've always said, "First you get into the association, then the association gets into you!" This usually happens after attending a national event, so be prepared if you go – you might never be the same!

ISAHU and its chapters have had a successive and productive year – but remember –

"WE CAN DO BETTER!"

2009 –2010 ISAHU Executive Board

President

Bill Robinson

Immediate Past President

Denny Wright

Secretary

Cheryl Terry

President Elect

Dwight "D" Hall

Treasurer

Pat Griffey





Indianapolis Association of Health Underwriters

Thursday, March 25th
8:00 am to Noon

A special Thank you to Cigna For sponsoring and provide the continuing education day facility!

\$35 member \$45 nonmember

RSVP by March 23rd. Seating is limited to the first 35 registrants, so register early. No shows will be billed for the event



CIGNA Group Insurance
Life • Accident • Disability

Date: Thursday

Time: sign in at 7:30am

8 am to 9 am

Family and Medical Leave Act This course covers a variety of topics, from a detailed discussion of the definition and key provisions of FMLA to the distinction between an FMLA program and a traditional disability program. Learn more about: The basic provisions of FMLA and state-specific leave regulations Challenges employers face with FMLA programs Compliance issues and risks The distinction and links between traditional disability and FMLA programs

Classes start at 8am, will provide continental breakfast and refreshments.

Location Details
Cigna Group Insurance
11595 N Meridian Street, 6th floor
Carmel, IN 46032.

9 am to 10 am

Disability, Integration, Productivity If you're looking for a new approach that can help your clients reduce benefit costs, this compelling course examines how an integrated health and productivity management model can help companies control overall costs and improve productivity. Learn more about: The #1 challenge employers face and the key factors that drive it. The link between medical and disability costs and a company's overall direct and indirect costs Proven advantages of an integrated health and productivity management model.

Just north of 465 on US 31 north to 116th Street. Turn East on 116th street to Pennsylvania Avenue. Go north to 11595, on right.

Sign up online at our link below:

10 am to Noon

Long-Term Disability, Underwriting and Pricing This course covers a wide range of topics, from the nuts and bolts of manual rating to the intricacies of experience rating. You'll deepen your knowledge of the terms and concepts related to long-term disability (LTD) insurance rating.

[Sign Up Now](#)

Sign up and pay online, or fax a copy to 866-495-4737, or email sue.meyer@wellsfargo.com

Name : _____ License Number: _____

Contact Number: _____ Email: _____

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Questions or comments? E-mail us at sue.meyer@wellsfargo.com or call 317-841-5026



TAX TIME IS JUST AROUND THE CORNER!

Spring is coming – and so is April 15th! As our members begin to prepare their annual tax returns, the question frequently comes up: “What portion of my NAHU dues can I deduct as a normal business expense?” Per the IRS regulations, the following percentages of dues vs. lobbying expenses for the three NAHU membership levels determine the allowable deductible amounts.

<u>NAHU Levels</u>	<u>Allocation of Dues</u>	<u>% Paid in Lobbyist Fees</u>	<u>Disallowed Amount</u>	<u>Allowable Business Expense for 2009</u>
*Local Chapter Dues	\$ 45.00	0%	0	\$ 45.00
ISAHU Dues	\$ 40.00	62%	\$ 24.80	\$ 15.20
NAHU Dues	\$ 195.00	25%	\$ 48.75	\$ 146.25
Totals	\$ 280.00		\$ 73.55	\$ 206.45



* Check with your local chapter's treasurer to confirm that your chapter does not pay any direct fees to any lobbyist or lobbyist organization. If the answer is "yes", you will need to refigure the amount eligible as an allowable business expense for your chapter.

ISAHU's Mission Statement

ISAHU will improve its members' ability to meet the health, financial and retirement security needs of all Americans through education, advocacy and professional development.

ISAHU's Vision Statement

Every American will have access to private sector solutions for health, financial and retirement security and the services of insurance professionals.

NOTE: Financial Reports are available for review. Please contact the ISAHU Treasurer for copies of the annual Budget Report or monthly financial reports. The ISAHU By-Laws, ISAHU Policy & Procedures and updated ISAHU Strategic Plan are available for review. Please contact the ISAHU Secretary to request copies.



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