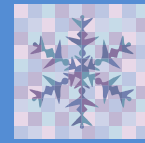




ISAHU NEWS



February, 2010

From the President's Desk....

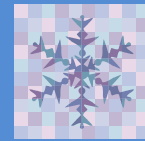
Bill Robinson

“We Can Do Better.....”

By now I'm sure you all know who Scott Brown is, or you've at least heard of him. However, just in case you missed it, he is the candidate who remarkably won the recent election in Massachusetts for the Senate seat that most thought was “owned” by the Democrats in that state. With that stunning turn of events taking place, the whole debate over “healthcare” reform has changed dramatically. Once seated, Senator Brown will bring the one vote needed to prevent a 60 vote majority in the Senate, which may dramatically change any legislation passed with respect to reforming healthcare, or better put – reforming health insurance. Please don't misconstrue this message as partisan or suggesting no reform is necessary – I think we can all agree there are definitely things in our present system that need to be fixed. I just don't think we need a massive takeover of one sixth of our economy to get the job done!

One of candidate Brown's lines that seemed to resonate with the voters in Massachusetts was “We can do better.” A simple statement, but very appropriate in so many ways! I certainly think it fits with what's been going on for far too long in Washington, D.C. – let's hope they can do better! But, having said that, I think it applies to each of us individually and to our association in general – don't you think WE can do better? I do. As a matter of fact, I've decided to use that line as the theme for the rest of this year, so get used to seeing and hearing it! How can we do better? It's pretty simple, really. For starters, we all need to become more involved in our association – it takes a large number of people working together to make anything a success. We have a GREAT organization, and we need to shout that message from the rooftops all over Indiana. I'll bet you know someone who should be a member but isn't, so what are you waiting for? Go talk to them! On another note, we also need to improve in our grass roots efforts to work with our elected officials – both here in Indiana and in Washington, D.C. We need to remember that they are elected to serve us – not the other way around! While they are often put in the spotlight, they really aren't rock stars – contrary to what some believe. They are CITIZENS of the United States – just like you and me – and we need to understand that it is OUR civic duty to share our thoughts with them on a consistent basis. A fabulous opportunity to meet with your congressperson is coming up in March – the annual NAHU Capitol Conference. Those of you who have attended in the past know what a great event this is, and I hope you will be there again this year. If you've never attended, PLEASE consider joining 700 or so of your fellow members from across the country at this important event. You can make a difference by being there!

I've mentioned a couple of ways that we can do better – there are lots more! Now, it's up to each of you to come up with your own ideas to make things better in your business and your association. Let's Git'R Dun!!



Legislative Report

David Berman

FEDERAL UPDATE

December 24, 2009: The Senate passes its health reform legislation

Early January: The House and Senate leaders begin meeting to create one health reform bill

Mid January: The Cadillac tax deal, a major hurdle to passing reform, is announced

January 19, 2010: Scott Brown is elected Massachusetts Senator and Republicans now have 41 votes

The Conference Committee has apparently suspended its work creating a compromise bill. There's really no point in creating a bill since the 60 Senate votes are gone. The Senate bill was moving slightly left to merge with the House bill. Given these circumstances it's difficult to believe that an R Senator would suddenly become the 60th vote.

So what's Plan B? Leadership appears to have been caught flat-footed with the Brown election. The Speaker, Majority Leader and White House are meeting to find a new way to advance health reform. There are a number of options to pass federal legislation, but how many are viable? At this time, nobody knows. So here are a few solutions and associated challenges-

What could happen:

The House passes the Senate bill by a majority vote.

Barriers:

No public plan. Liberals believe a public plan was THE compromise for single payer.

State-based implementation. The House liberals want federal implementation and control.

Abortion. A number of conservative to moderate Catholic Democrats voted for a House amendment that restricts federal funding to plans that cover abortion services. You may recall that this was the "Stupak Amendment" named for Rep. Bart Stupak (D-MI). The Senate bill does not contain this language.

The politically-toxic \$100 million Nebraska and \$300 million Louisiana Medicaid deals are still in the Senate bill. There's a \$100 million hospital (possibly Connecticut) and relief for some Montana mine workers.

The Cadillac plan tax. Unions want this removed yesterday. The widely-reported Conference Committee agreement is dead.

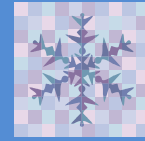
The House and Senate bills have substantial differences. A yes vote for one doesn't guarantee a yes for the other. The converse is true as well.

The Massachusetts election was shocking.

Every potential vote is crucial. Since the House vote, Robert Wexler (D-FL) has left Congress- and his seat is open. Also, the only R to vote for the House bill, Gao (R-LA) announced he's a "no" on the Senate version because of the missing Stupak language. The House bill passed 220-215, including Gao and Wexler.



ISAHU NEWS



February, 2010

What could happen:

The House passes the Senate bill if the Senate agrees to make amendments by passing a second bill using "reconciliation," which requires only 51 Senate votes.

Barriers:

Only budget matters can be included in reconciliation legislation. One issue that cannot be fixed: abortion.

Political problem: this would be an overtly partisan and additional fodder for a GOP campaign ad.

What is the end product? The very independent Parliamentarian could strike significant portions of the legislation as not being related to the budget.

What could happen:

The House passes the Senate bill after brutal fall elections.

Barriers:

All the above plus new implementation date problems. The Senate bill generally assumes a first quarter 2010 enactment. A fourth quarter 2010 enactment would accelerate implementation time by about nine months (during Thanksgiving/Christmas/New Years). This would be chaotic. Why can't this be fixed? It would require 60 Senate votes.

What could happen:

Find bipartisan points of agreement and pass a scaled-back bill.

Barriers:

There isn't much bipartisan agreement during an election year.

This would probably require new legislation, hearings and precious time.

Voters' primary concerns are the economy and jobs. What is the upside to investing time and starting over?

What could happen:

Nothing

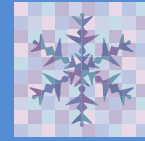
Barriers:

The President and Congress have campaigned on health reform and have invested significant political capital to walk away with... nothing?



ISAHU NEWS

February, 2010



STATE UPDATE

Attached is a thank you note (see page 16) from Representative Peggy Welch (D, Bloomington) for my testimony to the Public Health Committee during the hearing for HB 1022, the Open Access bill. ISAHU opposed this bill that would allow providers to go open & close their practices on a selective basis. Current non-discrimination clauses require providers to treat all insurers/networks the same with respect to open access. The bill passed out of committee by a vote of 8 to 2. Mindy King from Indianapolis also testified against this bill. An interesting twist: Labor Unions are opposed to this bill. As a result of Labor's position, the bill was unassigned to the second reading calendar at the request of its author, Representative Welch, while she tries to seek a compromise with Labor. As of earlier this week, providers hosted a meeting with Labor & Employers in opposition of this bill. If that remains, HB1022, will likely find difficulty moving in the House as the Speaker eyes Labor support in the Fall Election.

The last day for bills to be heard in a committee and for committee reports to be filed is Thursday January 28, 2010. Bills must pass their house of origin by February 3, 2010. This session has moved at a very fast pace & if things continue at this pace, they is a very good chance that the session could end before March 14, 2010.

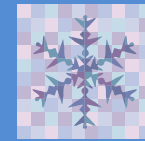
SB 129, authored by Senator Jean Leising (R, Oldenburg), moved out of the Senate Health Committee on a 7 to 2 vote. The bill was amended in committee to conform the bill to a Rhode Island law which limits the ability of a Dental Plan to impose a fee schedule for services not covered by the plan. It retains the ability of the plan to impose a schedule if the services are covered even though the plan makes no payment for the services. The Employer Community remains neutral on this particular issue, especially now that the bill has been amended. Labor has not entered into the debate. Several Health Insurers and HMOs, including Anthem, have moved to neutral as well with the bill now amended.

HB 1074, Dialysis Bill, authored by House Insurance Chairman, Craig Fry (D, Mishawaka), which revisits insurer & provider mandates sought by him last year, was stripped of its content in committee & language addressing a P&C issue – auto passenger liability – was inserted. While the dialysis issue appears off the table at the moment, it might still reappear before House action on House bills is concluded. However, at the moment, it appears that the issue may be dead for the session.

SB 125, Smoking Mandate, will not be heard. Insurer Cost Disclosure, SB 171, will not be heard this session. Assignment of Benefit, SB 326, will not be heard. IDOI Omnibus Bill, HB 1240, authored by House Insurance Chairman Craig Fry (D, Mishawaka), was heard in the House Insurance Committee but was held for amendment until the final hearing this week. Mini IDOI Omnibus Bill, SB 357, mainly deals with the licensing of Independent Adjusters.



ISAHU NEWS



February, 2010

Professional Development/Awards

Carolyn Beck/Rita Musser

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



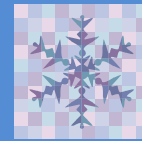
Now that 2010 has arrived, it is time to take stock of your accomplishments in 2009. Have you thought about applying for NAHU's Leading Producers Round Table? This award was created by NAHU to encourage excellence among NAHU's health and benefit insurance professionals by recognizing their sales achievements. 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!

CONGRATULATIONS TO INDIANA'S

2009 LEADING PRODUCERS ROUND TABLE QUALIFIERS

Chris S. Barthel, CFP, ChFC, CSS, CRPS	Waldroup-Barthel Agency	Lifetime & Qualifying Eagle
W. Todd Byrd	RMD/Patti Insurance & Financial Services	Lifetime & Qualifying Eagle
Carla M. Cohen, MBA	Braman Insurance Services	Eagle
Christopher D. Cotton	Hall & 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 & 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 & Associates Benefit Administrators	President's Council
James R. Snyder	Humana	Eagle-Carrier Rep
Brian Steiner	Physicians Health Plan	Golden Eagle-Carrier Rep



LPRT Frequently Asked Questions

Who can qualify for LPRT? Individuals working in personal production, carrier representatives, management of an agency or general agency or carrier management.

I work for a carrier, but not as a manager, and do not work with other producers. Where do I fit? This would be under personal production (direct sales) if you are not working with brokers.

Does a Mini-Med policy count as a medical plan? Yes, HIPPA recognizes them as a qualified medical plan and so does LPRT.

Can a carrier representative who services accounts qualify for LPRT? Yes, under Carrier Rep.
Do I have to have my retention numbers certified? No. The only category that requires certification is for new business at the Golden Eagle level.

What is Lifetime Membership? See number 7 on the Qualifications Guidelines. If you have not applied and attained LPRT for the number of years stated, it does not apply to you. Skip that section.

Do I have to send in an application if I have attained Lifetime? Yes. You can send it in with no dues if you simply want to renew your Lifetime status. We need to know where you are and if you still want the Lifetime recognition.

What does it mean to be Lifetime & Qualified? If you have attained Lifetime, are still producing, and want to be recognized for production, you would complete the production section. You are required to submit the appropriate fee for the level attained.

Can I submit the paperwork after the deadline and still be accepted for LPRT? Yes. However, there is no guarantee that you will be recognized for your achievement or receive the invitation to the annual event if it is late. Once the certificates and awards are produced, there will not be more produced for the year. We highly recommend that you meet the deadline.

Can I submit an application for a third party? Yes, we have created a special Carrier and General Agency Application specifically for that purpose. It was designed so that a manager or GA could submit for his/her employees or qualifying producers. This can be used as an internal reward program for top producers.

What if one of my carriers will not sign a certification form? Sometimes a production report will suffice if they have problems getting the form signed. Most carriers do not have a problem signing the form. We will work with them to verify you that you have achieved the level of production required. If you placed your business through a GA, they can sign the certification form.

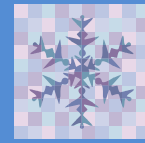
What if my production is with several carriers and I am applying for the Golden Eagle level? You will need to get certification from multiple carriers. You only need to verify the minimum numbers needed for your category.

Please do not hesitate to contact the LPRT Committee members, your Regional LPRT Chairperson or Brooke Willson at NAHU if you have questions.



ISAHU NEWS

February, 2010



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.

Hoosier Dental Plans

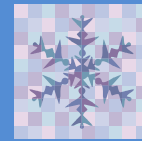
Doug Skinner General Agent
Specializing in *Stand-Alone* Dental & Vision
812-337-8245 or 888-466-8245
www.hoosierdental.com





ISAHU NEWS

February, 2010



Membership

Dwight Hall/Chandra Coffee

GO COLTS!!! By the time you may receive this, I'm hopeful we'll be celebrating another **Super Bowl Victory** for the boys in blue. I was fortunate enough to be at the AFC Championship Game and the electricity in the air from the fan enthusiasm was absolutely amazing! Nobody got down when they were behind; neither the team nor the fans. They just increased the defensive pressure until the offense could again take control. And guess what - another victory.

This seems to me to be a similar scenario with our Association. We're playing in the "Super Bowl" of health care and we've been on the losing end on many issues. But, there are many who never gave up, played some great "defense", made some "key stops" and now it's time for the "offense" to take over and bring home a "victory". And it's no secret that in order to obtain a victory in D.C., we need more "team members" - translated to "more NAHU members" becoming involved.

Every winning team has a wide variety of talent with various specialties. That would be you all. BUT there's always room for some "additional talent", i.e., new "team members". You were challenged last month to sign up one new member by February 1st which would make you eligible to win the ISAHU Membership Contest to be drawn at the final day of the Indianapolis Sales Congress on February 19th. If you were able to "recruit" one or more new "team members" by then, great. If not, do NOT give up as our "season" never ends and we need new "team members" year round.

As stated before, there are still many good "players" out there in our field that for whatever reason, have not yet been "recruited". It is up to each of us to reach out to these folks and to enlist them in this momentous battle. Share our message and I'm confident that many of them will join our "team" for their benefit and the benefit of the country.

Our slogan this year has been - **"Each One of You - Can Reach Two"**. To those of you have been successful in your "recruiting" - **THANK YOU!** For those that have not, the "clock is running", some of our "players" are tired and we need some new "team members" to step up and pull us on to "victory". So, get out there and "win one for the Gipper"! (I knew I'd work that in somewhere.)

You may ask - How do I "recruit" a new "team member"? It's actually pretty simple - Just ask them. I know this sounds simplistic, but it really does work. Even the "top players" like to be asked to participate on a "team". Always carry applications with you and hand them out when talking to potential new "team members". By sharing the fact that you're on the "team" and could use some new "substitutes" as well as "starters", they may actually sign up on the spot. (We'll let you work out your own "signing bonus" package.)

And again, share information at seminars, product meetings, etc. The more these other "players" hear about NAHU, the more likely they will finally get the message and decide to be a part this great "team".

If ever you have questions or need assistance in communicating the NAHU message, just ask your Local membership chair or Chandra or me. We're always available to assist you.

Also, please don't forget about the ISAHU Membership Contest - July 1 through February 1, 2010. For every new member someone signs up, they will receive an entry into a drawing for 2 Brickyard 400 Tickets which will be held at the Indianapolis Sales Congress February 18th and 19th, 2010. You will NOT have to be present to win.

And as an ongoing reminder, another way you can assist the membership team is to update your own records on the www.NAHU.org website. Many of you still have outdated addresses and emails which prevents NAHU from providing you with all the various updates that are provided both hard copy (i.e. HIU magazine) and via email. There's so much happening so quickly that if you're not receiving the ongoing updates from our folks out in D.C., you're really missing out. So, if you haven't checked your information in a while, take a couple of minutes and check it out under the My NAHU tab.

Note: if your records are outdated, you may not be receiving ISAHU and Local notices as well.

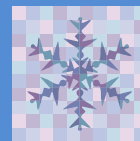
Thank you so much in advance for your ongoing help and remember, **"Each One of You, Can Reach Two."**

Happy Recruiting to you all!



ISAHU NEWS

February, 2010



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

News from the Southwest Chapter

Carolyn Beck, SWIAHU President

Hello from Southwest Indiana! It is hard to believe that January is behind us! January was a great month for SWIAHU with a wonderful turn-out for the first meeting of 2010! We had representation from Cincinnati (SWIAHU's newest member)! We also had folks from Fort Wayne and Indianapolis! I guess they know they can get a great meal and good information when they visit the 3rd largest city in Indiana. If you haven't been to our meetings, please join us in February. Here are upcoming events:

Strategic Planning Meeting

Date: February 5th, 2010

Time: 12:00 - ?

Location: 200 Springhaven Drive
Evansville, IN 47710

RSVP: Carolyn.beck@siho.org by 2/4/2010

Special Meeting with Representative from DOL

Date: February 9th, 2010

Time: 8:00 a.m.

Location: Black Buggy Restaurant
4920 Davis Lant Drive, Evansville, IN

Speaker: Sherry Brackney – DOL

Topic: COBRA, HIPAA, ARRA

SWIAHU Monthly Member Meeting

Date: February 18th, 2010

Time: 11:30 registration, 12:00 meeting

Location: Black Buggy Restaurant
4920 Davis Lant Drive, Evansville, IN

Special 1 hour CE – Healthy Access

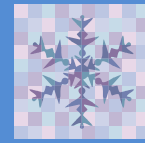
Presented by: Roger Garrett Sponsored by: MedBen

Hope to see you soon!





ISAHU NEWS



February, 2010

News from the South Central Chapter

Dave Shymkus, SCAHU President



The State of South Central AHU

Well the Indianapolis Colts made it to the Super Bowl, yours truly turns another year older, and SCAHU is poised toward a schedule of great meetings in the months ahead. Our February (11th) meeting will feature a return visit by attorney Scott Waters. Scott's homespun approach to estate issues, probate, and legal matters for the elderly will keep us informed and entertained. Feel free to join us!

With the tragedy in Haiti, SCAHU elected to contribute funds to an organization called Mission of Hope. It is typically our intent to contribute to charities that have a local connection, and we know the funds will be used for their intended purpose. Brad Johnson is President of Mission of Hope, and several of our members know Brad. He is also a Hauser High School (Bartholomew County) graduate. As always, SCAHU makes its mission to maintain a benevolent spirit to organizations in need.

Don't forget to mark your calendars for the May 14th annual SCAHU Golf Outing. The outing will be held at Timbergate (A Fuzzy Zoeller course) Golf Course in Edinburgh. Our organizers have advised us they expect sunshine and warm temperatures for this fun event! As of the writing of this article, I am looking out at snow and 21 degrees! The month of May can't get here soon enough!

Finally, on a personal note I want to thank our board members who have supported me during my tenure as SCAHU President. David Horowitz (conservative writer and political advocate) said, *"Success depends on the support of other people. The only hurdle between you and what you want to be in is the support of other people."* I would encourage incoming chapter presidents to utilize the talent available to build a great chapter like ours.

News from the Greater Bloomington Chapter

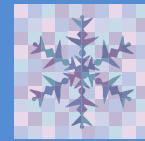
Susie Bailey, GBAHU President

The past week has been an exciting week for all of us. 2010 is looking up!!! We have been busy here with updates and scheduling our next full CE day which will be at Chapman's in Bloomington on April 23rd. We have an exciting day planned and invite you all to attend. Watch for details in next month's newsletter. We would also like to extend an invitation for our regular luncheon meeting on February 9th at Coaches in downtown Bloomington. The meeting will start at 11:30 and our guest speaker will be Tom Acton, German American Insurance, and the topic will be "how to protect ourselves against others". The blast of winter is upon us so please remember to check the weather as our meetings will run off the Monroe County School Corporation calendar. If there is bad weather and the school is closed on our meeting dates, we will not meet. Check your local news stations for delays and closings. Have a safe and successful February and hope to see you all at the Indianapolis Sales Congress on February 18th and 19th.



ISAHU NEWS

February, 2010



News from the Indianapolis Chapter

Susan Rider, Indianapolis AHU President-Elect



The Indianapolis Chapter has been very busy on the legislative front...we just had our Town Hall meeting at AUL January 8th. As a follow-up to that event, several people have asked for additional information. The IBJ has published several articles and requested information from our members. Our name is finally getting out there...way to go Ben Miller!

Most recently, we obtain our 2010 Silver Seal Certification and plan to submit several awards for National Convention.

As we "Build for the Future of Healthcare" our membership will be attending our Annual Sales Congress February 18th and 19th at the Ritz Charles 12156 N Meridian St Carmel, IN 46032. We have 6 hours of continuing education planned, way to go Sue Meyer. Russ Childers, NAHU President; Adam Brackemyre, Director of State Affairs; and Linda Erlenbach, Region III VP will be participating in the 2-Day Event. Visit www.iahusalescongress.com <<http://www.iahusalescongress.com/>> for more information.

As we continue to educate the public and our membership as it pertains to Healthcare Reform and other legislative issues, Indianapolis has been attending a variety of events. Dan O'Brien and Dwight Hall are doing a tremendous job keep our website up to date.

We have several NEW faces attending Capitol Conference this year and plan to continue our NAAG (New Agent Advisory Group) efforts in 2010. Below is a special NAAG announcement pertaining to Capitol Conference.

Cocktail Hour

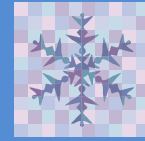
New Agent Advisory Group

Calling all new and young agents to network with others that are new to the industry.
We will be enjoying a late night snack and cocktails.
Please note: this is a cash bar.
1331 Bar and Lounge Located in the JW Marriott
Reservation under Susan Rider

Contact: Susan Rider 317-313-1531

Sponsored by:





2010 Indy Sales Congress

Location: [The Ritz Charles](#)

12156 N Meridian St Carmel, IN 46032

Event Date: February 18-19, 2010 [Agenda](#)

[Member](#) Cost: \$100 [Non-Member](#) Cost: \$120

Event Highlights

Self-Funding 202- Advanced Concepts (2 Hrs of CE)

Presenter: Dean Hoffman- Director of Strategic Accounts, National CooperativeRX

Date: Thursday February 18, 2010

Time: 2-4 p.m.

Geared towards agents, brokers and consultants who have self-funding experience. Includes in-depth review of stop-loss "contract types" 12/12, 15/12, 12/15, 15/18, terminal liability and how they work with and not against the employer's risk tolerance and financial goals.

"What Constitutes a Winning Program?" (1 Hr CE)

Presenter: Principal Wellness

Date: Thursday, February 18, 4-5 p.m.

Cost Strategies for the Future of Employer Sponsor Plans (2 Hrs of CE)

Presenter: Stephen S. Honig, CFCI President, O.C.A Benefit Services

Date: Friday, February 19, 2010

Time: 9:30 a.m. - TBA

Discussion of the impact of wellness and prevention as it relates to cost containment for employers.
Discussion of trends.

Special Guests

Russ Childers- NAHU President

Adam Brackemyre- NAHU Director of State Affairs

Linda Erlenbach- NAHU Region III Vice President

Legislative Sessions

Legislative Grassroots Session

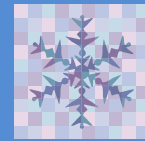
February 19, 2009

12:45 p.m.-1:45 p.m.

Legal Update (COBRA/HIPAA/ERISA) Presented by Karen Kirkpatrick, National Sales Manager, Infinisource.
February 19, 2009 (CE Applied For)



ISAHU NEWS



February, 2010

Indy Sales Congress RSVP (Please fax to Susan Rider @ 317-634-6629.)

Name _____

Address _____

Phone _____ E-mail _____

Member or Non-Member _____

License# _____

Attending Dinner Thursday February 18th? _____

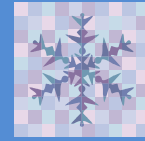
[News from the Greater Northern Chapter](#) no report

[News from the Northeast Chapter](#) no report

[News from the Northwest Chapter](#) no report



ISAHU NEWS



February, 2010



Helpful Reminders From the Department.....

The Department routinely directs individuals to the NAHU website to find an agent. It is common for a consumer to call back stating the agent they contacted doesn't sell the product they need, or the phone number was no longer in service. Don't miss an opportunity to make a sale – please update your information in NAHU. To update your information, go to www.NAHU.org. At the top of the home page is a large, red LOG IN button. Enter your email address and password. If you do not have a password, select "Trouble Logging On" and follow the prompts. To update your personal information, select "Manage contact and profile information". From here you can update phone numbers, product lines, email address, etc. I would love to see everyone check their NAHU profile to be sure it reflects current information – **make it a February priority!**

Also, spring is around the corner and that is the most common time for people to move. Your home information is in the Sircon database and will need to be updated no more than **30 days** following your change of address. There is a penalty of \$100 for non-notification of address change. Information on agent (Producer) requirements can be found at IC 27-1-15.6. The link to the form for this address change is:

<http://www.in.gov/idoi/files/IndianaServiceRequestForm2>.

Anita Strauss

Deputy Commissioner of Health Policy

Indiana Department of Insurance

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Fax: (317) 232-5251

www.IN.gov/idoi

SIHO INSURANCE SERVICES
www.siho.org

HEALTHIEST EMPLOYERS

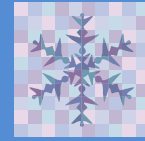
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Proactive COBRA Administration Allowing you to monitor activity and eligibility

IHS can do it all!

We have a state-of-the-art COBRA administration system with on-line connectivity that allows you to monitor your account activity and keep eligibility up-to-date for all of your employees. Includes administration of up to five plans for as little as \$1.00 pepm.***



IHS has created a Stimulus Package for Agents and NAHU!

Just place a minimum of 200 contracted COBRA Lives with IHS in a calendar year, and we will pay your NAHU dues for 1 year! (200 life contracted COBRA life minimum must be maintained during the year that IHS pays your dues)

Does your company need to offer COBRA?

If you are part of a *control group** that employs more than 20 *full time equivalents*** you must offer COBRA continuation of benefits to your employees. If your company needs to offer COBRA, you can benefit from InterHealth Solutions' COBRA Administration.

Are you offering COBRA for your dental, FLEX, and HRA benefits?

Some companies offer additional employee benefits over and above traditional health and dental benefits which also require COBRA. Having multiple benefits, companies can end up with a different COBRA administrator for each benefit. InterHealth Solutions (IHS) can manage all of your benefits under one system and you can be confident that your COBRA rates will be calculated correctly for each of your many different benefits.

Could you pass a COBRA audit?

Your COBRA administrator needs to stay current with notices and filings. You need to make sure notices are sent out on time, with the correct benefit rate, and in the proper manner.

There are many regulations for the administration of COBRA benefits and they periodically change. Keeping up to date with new and changing regulations can be confusing, but with IHS's COBRA administrator your plan will be in compliance.

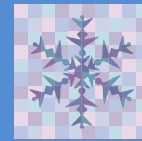
*A control group is made up of all your full and part time employees as well as the employees of subsidiaries, parent company, and can include other companies depending on the percentage of common ownership. There are four tests to determine who is in your control group; we can assist you in determining the size of your control group.

**Each part time employee counts for 1/2 a full time person in your employee count ie: 15 full time plus 12 part time equals 21 full time equivalents.

***Assumes annual employee turnover of groups with 100 lives or more to be less than 25%— groups exceeding 25% turnover are subject to additional fees.



ISAHU NEWS



February, 2010

NOTE: Financial Reports are available for review. Please contact the ISAHU Treasurer.
To review the ISAHU By-Laws and / or Policy & Procedures, please contact the ISAHU Secretary.

Letter referenced in Legislative section:



STATE OF INDIANA
HOUSE OF REPRESENTATIVES

THIRD FLOOR STATE HOUSE
INDIANAPOLIS, INDIANA 46204

REPRESENTATIVE PEGGY WELCH
2802 SAINT REMY CIRCLE
BLOOMINGTON, INDIANA 47401

January 22, 2010

Dear David,

Thank you for taking the time to testify in the Public Health Committee during the hearing for HB 1022, the Open Access bill. Although we disagree, you brought up some good points and supplied me with food for thought.

Again, I appreciate your input and feedback. And as always, feel free to contact me if I can ever be of assistance.

Sincerely,

Thanks!

Peggy Welch
Peggy Welch
State Representative
House District 60

PW/eg