

VIEWPOINT

VOLUME 4, ISSUE 1

JULY-AUGUST ISSUE

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“Building a Better Broker”

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President’s Message
July-August Issue



David Wilcox
IAHU President

It was interesting for me to find out that in a little over a year, The Idaho Association of Health Underwriters will celebrate its 30th year anniversary. IAHU is one of the over two hundred chapters of the National Association of Health Underwriters (NAHU) found throughout this great nation. NAHU is an 80-year old association

representing more than 100,000 licensed health insurance agents, brokers, consultants and benefit professionals. We use the term Health Underwriter to describe broadly what we do. Our membership consists of insurance agents, producers, company representatives, and other insurance professionals dedicated to helping Idahoans have health, financial, and retirement security.

The vision statement of our Idaho association is this: **“Through the services of insurance professionals, every Idahoan will understand and have access to private sector solutions for health, financial and retirement security needs.”**

That is our vision. That is what we see in a perfect world. How do we get there?

We get there with you. As a member of this great association, you are one of those professionals pushing to see that our vision becomes a reality. It is my pleasure to introduce our theme for the association for this upcoming year. IAHU’s focus this year, and the prevailing theme will be “*Building a Better Broker*”.

When you joined NAHU, you signed a **Code of Ethics**, promising very specific things:

NAHU's Code of Ethics

- To hold the selling, service and administration of health insurance and related products and services as a professional and public trust and do all in my power to maintain its prestige.**
- To keep paramount the needs of those whom I serve.**
- To respect my clients' trust in me, and to never do anything which would betray their trust or confidence.**
- To give all service possible when service is needed.**
- To present policies factually and accurately, providing all information necessary for the issuance of sound insurance coverage to the public I serve.**



Make plans to attend your local Chapter Meeting .



- To use no advertising which I know may be false or misleading.**
- To consider the sale, service and administration of health insurance and related products and services as a career, to know and abide by the laws of any jurisdiction Federal and State in which I practice and seek constantly to increase my knowledge and improve my ability to meet the needs of my clients.**
- To be fair and just to my competitors, and to engage in no practices which may reflect unfavorably on myself or my industry.**
- To treat prospects, clients and companies fairly by submitting applications which reveal all available information pertinent to underwriting a policy.**
- To extend honest and professional conduct to my clients, associates, fellow agents and brokers, and the company or companies whose products I represent.**

It is my sincere belief that as we espouse these values and work to improve ourselves in this professional manner, we will be "Building a Better Broker". Our clients and those we work with need us to be better. In these challenging times, we can't afford not to be. May I quote an excerpt from the inaugural address given by President Ronald Reagan?

"It is time for us to realize that we're too great...to limit ourselves to small dreams. We're not, as some would have us believe, doomed to an inevitable decline. I do not believe in a fate that will fall on us no matter what we do. I do believe in a fate that will fall on us if we do nothing. So, with all the creative energy at our command, let us begin an era of...renewal. Let us renew our determination, our courage, and our strength. And let us renew our faith and our hope. We have every right to dream heroic dreams. Those who say that we're in a time when there are no heroes, they just don't know where to look." - Ronald Reagan 1-20-81

You are and Idaho Health Underwriter. You are a member of the greatest association of health insurance professionals anywhere. It is within your capacity to be the health insurance hero your clients need you to be.

I invite you to join with me this year on a quest of "Building a Better Broker".

HUPAC Raised over \$3,000 at the Symposium.
ARE YOU CONTRIBUTING?



HUPAC'S MISSION:

"The purpose of the National Association of Health Underwriter's (NAHU) Political Action Committee (HUPAC) is to raise funds from NAHU members for the purpose of supporting the political campaigns of candidates who believe in private sector solutions for the health and financial security of all Americans."



Cricket Stirling
IAHU State HUPAC Chair
State Pac President

THE IDAHO ASSOCIATION OF HEALTH UNDERWRITERS

IAHU
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Phone: 208-323-0611
Fax: 208-377-1585
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WHY IS HUPAC NECESSARY?

Few other industries are as heavily regulated as health insurance. Therefore, your success, and that of your clients, is directly dependent upon the actions of Congress. It is absolutely **critical** that we help those congressional candidates who support private-sector health insurance.

Idaho Mission Statement

Through education, advocacy and professional development, we will improve our members' ability to meet the health, financial and retirement security needs of all Idahoans.

WE'RE ON THE
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Idaho Vision Statement

Through the services of insurance professionals, every Idahoan will understand and have access to private sector solutions for health, financial and retirement security needs.

Legislative Update



Scott Leavitt
IAHU Legislative Chair

Even though the Idaho Legislature is not in session again until next January, there still has been a lot of activity regarding the Health Insurance Industry here in Idaho and in Washington DC. Most you have been affected by the effects of MLR and the reduction of commissions for individual business. NAHU has been working hard to

get agent commissions taken out of the MLR and make them a pass through. Congressman Rogers-Michigan has introduced a bill, HR 1206, that would help fix the MLR issue. The bill currently has over 100 co-sponsors and has been endorsed by both the NAIC & NCOIL. We are very hopeful that this bill and the companion bill that is being introduced soon in the Senate will pass by the end of the year.

The Exchange working group has started to meet this summer to determine whether to create an Idaho based Health Insurance Exchange or to allow the Federal Government to create and run an Exchange here in Idaho. IAHU has two members that are sitting on the Exchange working group that working hard to make sure the best interests of the Consumers, the Agents and the Private Sector are included. We need to make sure the use of Agents are included in the Exchange. Idaho will need to pass a law this next session to be able to create the Exchange by the 2013 deadline.

You may have heard that Idaho is one of 10 states that the Federal Government will now be conducting rate reviews for increases of 10 percent or more. I spoke to Deputy Director Shad Priest to get a better understanding as to why and he provided me with these comments to share with you:

“The Department of Insurance was recently notified by HHS that Idaho does not meet the PPACA effective rate review requirements. Here is some background regarding our rate review process and the reason for the HHS determination.

The Idaho Department of Insurance conducts a careful review of small group and individual health insurance rate filings for compliance with Idaho law. If any potential areas of concern are identified, the filing is referred to a consulting actuary for an in depth evaluation. If problems are found, the filing is disapproved and the insurer is required to correct its rates to conform to the requirements of Idaho law.

HHS did not cite any problems with the effectiveness of Idaho’s current review process. Instead, the two areas of concern noted by HHS related to the Department’s ability to make rate filing information public by posting it on its website and the ability to provide rate analysis information to HHS. Idaho law treats certain small group and individual rate development information as proprietary and limits the ability of the Department to disclose that information to others. In addition, the Governor’s Executive Order 2011-03 prohibits state agencies from assisting the federal government in implementing or enforcing PPACA unless the agency obtains the Governor’s written consent. Because of the limitations on sharing information with the public and the prohibition against assisting in the implementation and enforcement of PPACA, HHS concluded that Idaho was not able to comply with the effective rate review requirements. This means that in September, rate increases for small group and individual products may be reviewed by HHS as well as the Department of Insurance.

The Department is still reviewing the HHS determination to determine whether further action should be taken. The HHS notice permits the state to request another review at any time, so the determination is not final. In the meantime, it is important to note that nothing in the HHS determination affects the ability of the Department to continue its review of rate filings for Idaho. The Department will continue to conduct a careful review of small group and individual health insurance rate filings to make certain the rates used in this state meet the requirements of Idaho law, and will take action where appropriate.”

The IAHU Legislative Council will be working hard for you this next year to make sure our message is heard!

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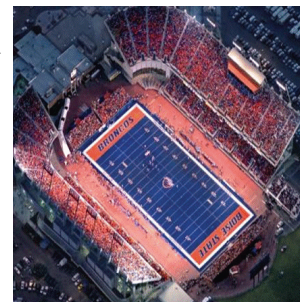
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Your Health Insurance Broker Matters



by Tucker Slosburg
Published: July
28th, 2011
**Idaho Business
Review**

Democrats often shoot themselves in the foot. The recent healthcare changes were supposed to reduce the cost of healthcare; instead they are cutting spending for the consumer advocates of healthcare—the broker.

This is real money. I spoke with Trent Sutton in Pocatello who's seen a 60-65 percent decrease of revenue for individual coverage. Mr. Leavitt and his firm Scott Leavitt Insurance and Financial Services had to lay off his assistant because of their losses.

According to Leavitt, former president of the National and Idaho Association of Health Underwriters, Idaho insurance brokers have seen a 25 percent loss in revenue since the first of January when health insurance companies enacted new medical-loss ratios (MLR) as mandated by the recent healthcare laws.

The medical-loss ratio represents the percent of a premium paid toward a claim or toward administrative expenses. Broker commissions fall under the administrative costs of the MLR. Before the changes at the beginning of the year, the MLR averaged about 75/25; now it is fixed at 80/20. To meet these new cost constrictions, health insurance companies are cutting commissions to brokers.

Colleen Thompson, the marketing director with

PacificSource Health Plans in Eugene, Ore., informed me that everything is on the chopping block to stay within the new MLR mandate. Similarly, at Regence BlueShield of Idaho, Scott Kreiling sent a note to agents informing them that "... agent/producer commissions also represent a part of our operating expense and those needed to be addressed in order to align our total cost structure with the appropriate total cost to service each segment of business."

As for the brokers, most people don't think about them. We often view the insurance salesman as the Willy Lomanesque figure going door to door asking for money. It's an outdated archetype. Brokers matter. A good broker functions as a consumer advocate finding the best product for you.

Some consumer advocates argue that insurance brokers are nothing more than travel agents. With the advent of technology, their role will become obsolete. Leavitt disagrees. "Booking a flight is transaction-based. The interaction ends after the purchase of a flight or hotel room, but buying insurance is ongoing. We service our clients and become advocates for them after they purchase insurance."

There are many ways to adapt to the situation. In general, brokers are retiring early, diversifying their products, closing their offices and working from home, selling and merging with larger firms, or shutting their doors completely. Mr. Sutton and Mr. Leavitt are offering more products hoping to offset their lost revenue, but both worry that significantly increasing clients will mean less time servicing each client's personal needs.



ASSURANT
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What happened? The new laws were supposed to cut costs, but instead they have cut the revenue of an industry that views itself as an advocate for consumers. Capping administrative costs doesn't actually lower healthcare costs, it just shifts who pays for healthcare.

No one doubts that healthcare costs too much. No one doubts that spending must decline, but shifting the cost to the health companies and by proxy the brokers offers no incentive to change the way we practice medicine.

According to Sutton: "We need a fundamental change in the way we practice medicine. We go to the doctor too much. In other industries we utilize technology and it brings costs down, but not in medicine. Why?"

Generally we need to change a lot of things and it isn't the commission, but rather our perspective.

Another broker put it this way: people get increases on their premium on home and auto insurance every year—and most people just take it— because if they file a claim they'll get

declined or end up with a major mark-up. Whereas with healthcare, which gets people back to work—if they don't use it in a year, they feel like they're getting ripped-off.

Representative Michael Rogers, a Republican from Michigan, is sponsoring H.R. 1206, "Access to Professional Health Insurance Advisors Act of 2011." According to the summary, the bill "Amends the Public Health Service Act to exclude remuneration paid for licensed independent insurance producers from administrative cost calculations for purposes of calculating the medical-loss ratio of a health insurance plan."

While the H.R. 1206 should pass, it fails to reduce the cost of healthcare. Until people use pre-emptive care, until people eat healthy, until we can implement technology to reduce costs, until we fundamentally change our behavior, costs will continue to rise. Only now we're destroying the livelihood of the very people who can match us with the best care.

You can reach Tucker at tslosburg@gmail.com or follow him @Tucker849

Did you know

....**THE OLDEST** president inaugurated was Reagan (age 69); the youngest was Kennedy (age 43). Theodore Roosevelt, however, was the youngest man to become president—he was 42 when he succeeded McKinley, who had been assassinated.

....**VICE PRESIDENTS** were originally the presidential candidates receiving the second-largest number of electoral votes. The Twelfth Amendment, passed in 1804, changed the system so that the electoral college voted separately for president and vice president. The presidential candidate, however, gradually gained power over the nominating convention to choose his own running mate.

....**Benedict Arnold was the best general in the Continental Army!**

"Without Benedict Arnold in the first three years of the war," says the historian George Neumann, "we would probably have lost the Revolution." In 1775, the future traitor came within a whisker of conquering Canada. In 1776, he built a fleet and fought a bigger British fleet to a standstill on Lake Champlain. At Saratoga in 1777, his brilliant battlefield leadership forced the British army to surrender. The victory persuaded the French to join the war on the American side. Ironically, Arnold switched sides in 1780 partly because he disapproved of the French alliance.

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State Board for 2011-2012



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IAHU State Pres-Elect	Thomas Shores T.A. Shores Inc 8596 W. Bolsa St Boise, ID 83709-5196	tomshores@clearwire.net Phone: 208.321.4621 Cell: 208.861.7440 Fax: 208.321.4656
IAHU Immediate Past Pres. / Legislative Chair	Scott Leavitt Scott Leavitt Insurance & Financial 12988 W. Paint Dr. Boise, ID 83713	saladl@aol.com Phone: 208.377.1428 Cell: 208.850.7003 Fax: 208.377.1585
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IAHU State HUPAC Chair / State Pac President	Cricket Stirling Premier Insurance P.O. Box 6 Twin Falls, ID 83303	crickets@premierinsur.com Phone: 208.737.6441 Cell: 208.308.8318 Fax: 208.737.6541
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State Board for 2011-2012



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South ID President	Ryan Heider Magic Valley Ins. 166 River Vista Place Twin Falls, ID 83301	rheider@cableone.net Phone: 208.733.2528 Cell: 208.280.1469 Fax: 208.733.2593
Eastern ID President	Dawn Larsen Premier Insurance P O Box 968 Blackfoot, ID 83221	dawnl@premierinsur.com Phone: 208.782.1464 Cell: 208.680.1001 Fax: 208.782.1062
IAHU State Executive Assistant	Wendy Leatham 10050 W. Barnsdale Dr. Boise, ID 83704	wendyleatham@gmail.com Phone: 208.323.0611 Cell: 208.863.9867 Fax: 208.377.1585

Some Little Know Facts

.....If you yelled for 8 years, 7 months and 6 days, you would have produced enough sound energy to heat one cup of coffee. (Hardly seems worth it!)

.....The strongest muscle in the body is the tongue. (Hmmmmm.....)

..... The ant can lift 50 times its own weight, can pull 30 times its own weight and always falls over on its right side when intoxicated. (From drinking little bottles of...?) (Did the govt. pay for this research??)

.....The human heart creates enough pressure when it pumps out to the body to squirt blood 30 feet.

Editorial Note

Every local chapter has a full page to inform your members of up coming events, news about your local happenings, pictures and any other new you would like to share, It is to the editors discretion if it runs over the full page, whether it will be included. Please have your articles to me on a timely basis. We will offer extra space to any opinions, pictures and articles that apply to our industry, your local chapters.

Publishing Deadlines:

Aug 1st
 Aug 29th
 Oct 3rd
 Oct 31st
 Nov 28th
 Jan 2nd
 Jan 30th
 Feb 27th
 April 2nd
 April 30th

The letter will be published the following week.

Thanks

WHERE THERE ARE
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Treasure Valley Association of Health Underwriters



Terrie Trevino
Treasure Valley President
Professional Development

The TVAHU board has been working through the summer to prepare for the upcoming year. The term for the newly elected board began 7/1/2011. In July the board held our Strategic Planning meeting along with our first official board meeting. The 2011-2012 board is a good mix of prior state and local officers, and board members along with a few new faces that we are counting on to bring new ideas to our leadership team. Your 2011-2012 Officers and Board Members are as follows: President Terrie Trevino, President-Elect and Treasurer Robert Tierney, Secretary Susie Brocke, and Past President Heather Potter, Communications Chair David J. Watton, Media Chair Doug Fry, Legislative Chair Dan Jones, HUPAC Chair Phyllis Martinsen, Retention Chair Chris Cawthra, Retention Co-Chair Clark Mullen, Membership Chair Leslie Bailey, Awards Chair Lisa Wilson, Community Service Chair Barb Stotts, Community Service Co-Chair Jodi DiPalma, Education Chair, Kim Tower, Education Co-Chair Denise Maxwell. As our new board finalizes our vision, mission, and goals for the 2011-2012 year we will share these with our membership. Chapter information can

also be found on the IAHU website www.iahu.org/chapter-information.

As a board this year we plan to hold three fundraisers for local charities, these fundraisers will include: our annual Christmas Party, a canned food drive, and a Bowling Tournament. Additional information regarding these events will be spotlighted in future newsletters.

Based on a survey that was conducted last spring it was decided that we would continue to hold our local chapter meetings the second Thursday of each month at the Courtyard by Marriott from 7:30 a.m. to 9:00 a.m., our Education Chair, Kim Tower, and Co-Chair Denise Maxwell are working on finding interesting and relevant topics for our speakers to speak on.

As a board we can always use additional volunteers. If you are interested in participating on any of the committees above please contact one of the board members for additional information.

Last of all I am sad to report that our Executive Secretary Jackie Haney has resigned after many years of service to the Treasure Valley Association of Health Underwriters. Her knowledge and support of our association will be missed. We will be working through the summer to find a replacement for Jackie to complete our 2011-2012 board.

With a strong leadership team I look forward to leading the TVAHU membership this year as the 2011-2012 TVAHU President.

TVAHU ANNUAL MEETING SCHEDULE 2011-2012

BOARD MEETINGS

Intermountain Agency
1650 S. Albright
Boise, ID 83707

Strategic Planning Meeting Friday, July 22, 2011
Wednesday August 17, 2011
Wednesday September 21, 2011
Wednesday October 19, 2011
Wednesday November 16, 2011
Wednesday December 21, 2011
Wednesday January 18, 2012
Wednesday February 15, 2012
Wednesday March 14, 2012
Wednesday April 18, 2012
Wednesday May 16, 2012
Wednesday June 20, 2012

MEMBER MEETINGS

**Courtyard by Marriott
1789 S Eagle Rd., Meridian**

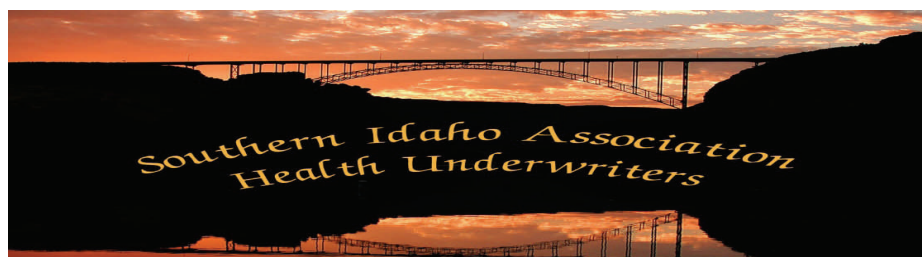
Thursday, September 8, 2011 @ 7:30-9:00
Thursday, October 13, 2011 @ 7:30-9:00
Thursday, November 10, 2011 @ 7:30-9:00
Thursday December 8, 2011 @ 7:30-9:00 (Christmas Auction)
Thursday, January 12, 2012 @ 7:30-9:00
Friday, February, 17 @ Hillcrest Country Club 7:30 -9:00
(joint meeting combined with NAIFA)
Thursday, March 8, 2012 @ 7:30-9:00
Awards Banquet Wednesday, April 25, 2012
Health Symposium, April 26, 2012
Thursday May 10, 2012 @ 7:30-9:00

ADDITIONAL EVENTS

Regional Meeting, Albuquerque, NM,
August 9, 2011– August 12 2011
Cap Conference, Washington D.C.,
February 14 2012 – February 16, 2012
Annual Convention, Las Vegas Nevada,
June 24, 2012 – June 27, 2012

Southern Idaho Association of Health Underwriters

South Idaho President	Ryan Heider Magic Valley Ins. 166 River Vista Place Twin Falls, ID 83301	rheider@cableone.net Phone: 208.280.1469 Cell: Fax:
President-Elect	Brenda Traveller Lyda Insurance	Brenda@lydainsurance.com Phone: 208.734.5932
Past-President	Lori Bergsma Balanced Rock Ins. Agency, Inc.	lori@balancedrockinsurance.com Phone: 208.736.8111
Secretary / Treasurer	Kim Pullin Lyda Insurance	kim@lydainsurance.com Phone: 208.734.5932
Awards Chair	Colby Fiala Schiffler & Fiala Insurance	miksmom@cableone.net Phone: 208.733.8792
Communications Chair	Scott Standley Obenchain Insurance, Inc.	scott.standley@hubinternational.com Phone: 208.733.1076
Education Chair	Steve Moore Blue Cross of Idaho	smoore@bcidaho.com Phone: 208.733.7258
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Eastern Idaho Association of Health Underwriters

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The Annual Symposium

The annual symposium is scheduled for April 24th and 25 of 2012. It is not too soon to make sure this on your calendar. Meeting will be at BSU again and will have speakers and vendors as in the years past.

We are working hard on vendors and speakers for the event. If you have friends or clients who you think would be a great vendor, pass on those names to Tom Shores at tom-shores@clearwire.net. We will contact them and offer them the chance to expand their business with products and services that you and I use each day.

If you have any questions or suggestions or would like to serve on the committee putting the even together let me know. We are looking for anyone across the state. The meetings will be in Boise but you will be able to attend over the phone.

We look forward to seeing you at the symposium in April! More to come!

Tom Shores



-OT-

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In May, the Obama administration announced that the high-risk pool program created by PPACA would begin paying agents and brokers for successfully enrolling eligible people into the PCIP program this fall. HHS was able to get the registration program up and running ahead of schedule and will begin paying the \$100 flat enrollment fee September 1. Agents and brokers who wish to become involved can now [register](#).

To qualify to participate in the PCIP program, you must be an insurance broker in good standing in your state, have your license confirmed through the NIPR database, have a valid federal tax identification number (FTIN) or social security number (SSN), agree to accept payments through EFT and submit a completed EFT form for electronic payment.

The PCIP referral program is only open to the 23 states where the federal government runs the PPACA high-risk pool program.

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