

VIEWPOINT

VOLUME 3, ISSUE 8 - APRIL 2011

Make plans to attend April Awards Banquet and Health Symposium

PRESIDENT'S MESSAGE



Symposium Season

By Scott Leavitt
IAHU President

It's Symposium season again! IAHU will be holding its 27th Annual Health Symposium this month on April 27th, the theme for this year's event is "Don't Stop Believing". The symposium committee has strived to put together a great line up of speakers and topics that we hope you will benefit from.

We will be hearing from Past NAHU Presidents John Nelson and Alan Katz. John will be speaking about "Health Care Reform & the Role of the Agent" how our business is changing. Alan will be speaking about the study he conducted for the book he wrote "Trailblazed- A Proven Path to Sales Success", he is a highly sought after speaker.

We will then be given a legislative update from IAHU's Lobbyist, Jim Genetti followed by a

report from U.S. Sen. Mike Crapo. Andrew Tartella is back again by popular demand from CMS to discuss with us the ever changing word of Medicare. To give us a status on how the PPACA law is affecting Idaho we will be pleased to hear from Dick Armstrong-Director of Health & Welfare and Bill Deal- Director of the Department of Insurance. Our last speaker will be NAHU's Legislative Vice-Chair Troy Cook to bring us up to speed on NAHU's efforts in DC.

I encourage you to attend the 5th annual Awards Banquet where many of our members will be recognized for their achievements including LPRT, Triple Crown, our Local Chapter Awards, and the new "IAHU Chapter of the Year Award." The Dave Isern Award and the Leavitt Service Award will also be awarded. This year's Awards Banquet will also be a charity fundraiser; we will be holding a silent auction for the "Treasure Valley Down Foundation". During the banquet attendees will be entertained by Idaho's own Troy McClain from the first season of NBC's Apprentice.

If you have not registered for this great event yet, you can go to our website at www.iahu.org or use the registration form in this newsletter. As you can see from the lineup this is not a year you will want to miss, I look forward to seeing you in Boise in a few weeks! I appreciate your support of IAHU in helping "Educating Idaho"

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- Eastern Idaho



Idaho State Capital



2011 Health Symposium Program Schedule

7:00 – 8:00	Check-In & Visit Vendors	
8:00	Opening Ceremonies	
8:10 – 8:30	 Scott Leavitt, President - IAHU <i>"State of IAHU Address"</i> 2008-2009 NAHU National President	* 3 - Hours of C.E. *
8:30 – 9:30	John J. Nelson <i>"Healthcare Reform & the Role of the Agent"</i> 2005-2006 NAHU National President 2010 Harold R. Gordon Memorial Award Recipient	
9:30 – 10:15	Visit Vendors	
10:15 – 11:15	 Alan S. Katz <i>"Trail Blazed – A Proven Path to Sales Success"</i> 1999-2000 NAHU National President, 2003 Harold R. Gordon Memorial Award Recipient	
11:15 – 11:30	Lobbyist Report with Jim Genetti	
11:30	Lunch Served with Vendors	
12:00-12:30	 Lunch continues. Teleconference with Senator Mike Crapo	
12:30 – 1:00	New 2011-2012 IAHU Board Induction Ceremony	
1:00 – 2:00	Andrew Tartella <i>"Medicare in 2011"</i> External Affairs Liaison, CMS Region 10	
2:00 – 2:30	Visit Vendors	* 3 - Hours of C.E. *
2:30 – 3:00	 Dick Armstrong – <i>"Healthcare Reform: Who's on First?"</i> Director, Idaho Department of Health & Welfare	
3:00 – 3:30	Bill Deal – <i>"Health Insurance Exchange Basics"</i> Director, Idaho Department of Insurance	
3:30 – 4:30	 Troy J. Cook <i>Health Reform Moving Forward - 2011 and Beyond</i> Vice-Chair, NAHU National Legislative Council	
4:45 – 5:30	Reception & Vendor Drawing (Lookout Room)	

• Register on line at - www.iahu.org - OR see the registration form at the end of the newsletter—Don't Delay

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ASSOCIATION OF
HEALTH
UNDERWRITERS**

**IAHU
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BOISE, ID 83707**

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Contact any Board Member
with comments or
suggestions

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IMPROVE OUR MEMBERS ABILITY
TO THE MEET THE HEALTH,
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**UPDATE - NEW IAHU CE
PARTNERSHIP NOW AVAIL-
ABLE ON IAHU WEBSITE**

As announced last month we have new partnership Success CE to offer affordable continuing education courses for our IAHU members. Now available online at the IAHU website. www.iahu.org For the low price of \$34.95 our members have access to as many online courses as they need for one year. Once you register and purchase Unlimited Success, you may re-enter the website as often as you like at any time during your unlimited success membership period and take as many courses as needed at any time. You must complete the course in one year from date of purchase.



LEGISLATIVE UPDATE
By Tom Shores—Leg Chair

The DOI is starting the process of organizing the Health Insurance Exchange which must be in place by January 2014. In fact the process must be moving forward by the 20th of January 2013 or the Federal government will take over the process. The DOI has held several stakeholder meetings thus far and will be doing a few more. I am not sure what the process will be after that but we need to be at as many meetings as we can.

The bill to bring the health insurance agents into the rebating bill is moving forward and hopefully will finish the process and be signed soon.

The Memorandum has passed and is being sent to congress to encourage them to take the commissions out of the MLR's. A bill

has been presented in the House of Representatives with many co-sponsors. Please take a minute to contact Simpson and Labrador to encourage them to sign on as a co-sponsor. We are hoping the bill will be passed out of the house and move to the Senate. Crapo and Risch have already committed that they will be co-sponsors after they read the bill.

The rebating bill we support is out of committee with a "do pass" recommendation and could be on the Governors desk in a couple of weeks.

The State Session is approaching the end; please make sure that you contact your representatives to tell them how much you appreciate all the work they have done. This has been a very difficult session and they need all the support we can give them.

(Tom Shores was appointed by the Governor as a representative of the Idaho Association of Health Underwriters, to sit on the DOI Health Insurance Exchange Committee)

Please attend a meeting if you can. Have suggestions? Contact Tom Shores.

**MEDICAL PROVIDERS AND CONSUMER
ADVOCATES**

Tuesday, April 5, 2011 - 9:00 a.m. - 12:00 noon
Department of Health and Welfare Region 4
Office Suite A, Conference Room 131
1720 Westgate Drive, Boise, Idaho

**INSURERS AND THIRD PARTY ADMINIS-
TRATORS**

Tuesday, April 12, 2011 - 8:30 am- 12:30 p.m
Department of Health and Welfare Region 4
Office Suite A, Conference Room 131
1720 Westgate Drive, Boise, Idaho

GENERAL

Thursday, April 14, 2011 - 9 a.m. - 12:00 noon
Department of Health and Welfare Region 1
Office
Lower Level Large Conference Room, Ste 102
1120 Ironwood Drive
Coeur d'Alene, Idaho



By Darrell Eastburn

We have added a new section under Local Chapters on the IAHU website - Speakers Bureau. At this moment we have 11 speakers that have committed to be listed and willing to be contacted by Chapters or other affiliates of Health Underwriters for speaking engagements discussing their areas of expertise. Some of our speakers are local but we have many that are located throughout the United States. Be sure to stop by the website to check out this very important new section of our website.

Link: www.iahu.org

NAHU in the News 3-18-2011

Many of this week’s press hits come from blogs hosted by major media outlets, including Time Magazine’s Swampland, New York Times’ Prescriptions and The Hill’s Healthwatch. Overall, they are balanced and position us as experts on MLR as well as the premiere trade association representing agents/brokers. It is not NAHU’s policy to comment on blogs; however, we encourage you to comment on the linked blogs and share your experiences as agents/brokers and tell why you believe this bill is so important.

Don’t miss the article “Insurance brokers seek protection as health-care law squeezes payments to them” featuring NAHU members Gary Cox and Jesse Patton published in this week’s online and print edition of the *Washington Post*. NAHU was also featured in the recent *Woman’s Day* article “Health Experts You Can Call On.”

NAHU was featured in more than 40 news stories **this week**, reaching an audience of 36 million people.

NAHU was featured in more than 150 news stories in the **past month**, reaching an audience of 164 million people. You can access the major stories, including articles from Yahoo! News, *New York Times*, *Washington Post*, *Time Magazine*, *Politico*, *The Hill*, *National Underwriter*, *Insurance & Financial Advisor* and *Agent’s Sales Journal*, on the NAHU in the News webpage.

COMPUTER TIP

Travel with your laptop? I do.

I was told that even the Boise Airport has dozens of laptops left at security every month. If that happens you are probably not getting it back. To go through security you have to take it out of your bag to be scanned, you may even be asked to turn it on. But what if you walked away and came back for it a few minutes later. How could you prove it was your computer? Or the person behind you says it is theirs. Now security will not let you turn it on. (Just in case it is not a laptop). I was told to tape my business card to the top of the laptop with clear packaging tape. (My business card has my picture on it). This may allow you to get your laptop back if you left it on the plane or in the terminal. There are honest people if they had any idea who it belonged to. But wait, there’s more. What information do you have on that laptop? Important files, email, quotes you can’t replace easily or maybe sensitive client information. Ever do online banking on your laptop? (Let’s hope not on an unsecured Wi-Fi at the airport). Put that critical stuff on a flash drive and carry it in your pocket. If your laptop is lost or stolen you still have what’s critical and you haven’t compromised someone’s security.

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John Alden - Assurant

Lifewise

Regence Life & Health

United Heritage

Willamette Dental



Senator Dean Cameron, IAHU President Scott Leavitt and IAHU Lobbyist Jim Genetti at passing of Idaho Joint Memorial by the Idaho legislature, protecting consumers and jobs by preserving the role of health insurance agents and brokers.






**MEMBER TOOLS AVAILABLE
FROM NAHU.ORG**

Access to Health Coverage Database

Finding health insurance coverage you can afford can sometimes be difficult. The NAHU Education Foundation has partnered with the Foundation for Health Coverage Education to help consumers find information about both publicly funded and private health insurance options in each state. [Click here to try](#)

Did you know—you can follow IAHU on LinkedIn and Facebook? Get notices of upcoming events and RSVP requests. Easy and free to use.

-  **Follow IAHU and NAHU on LinkedIn**
-  **Become a fan of IAHU on Facebook**
-  **Read NAHU's blog**

Glossary of Terms

Terminology can be a stumbling block for many consumers, especially those who have never had health insurance. With hundreds of definitions listed alphabetically, this glossary can help you become more comfortable with unfamiliar terms and concepts.



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Calendar of Upcoming Events

- April 5th Health Insurance Exchange—Medical Providers and Consumer Advocates-** Dept. of Health and Welfare Region 4 Office Suite A, Conference Room 131, 1720 Westgate Drive Boise, 9 a.m. to 12 noon
- April 12th Health Insurance Exchange - Insurers and TPA's,** Dept. of Health and Welfare, Region 4 Office Suite A, Conference Room 131, 1720 Westgate Drive Boise, 8:30 a.m. to 12 noon
- April 14th Health Insurance Exchange GENERAL** - 9 a.m. - 12:00 noon
Dept. of Health and Welfare Region 1 Office, Lower Level Large Conference Room, Ste 102, 1120 Ironwood Drive, Coeur d'Alene
- April 26th State Awards Banquet—BSU 5:30 - 9 PM RSVP TODAY**
- April 27th State Health Symposium - BSU 7:30 AM - 5:30 PM RSVP TODAY**
- May 12th DOI Ethics Class - United Heritage Mutual Life 1:30 - 4:30 Enroll online** at the DOI 'agents on line' website
- June 26-29 Annual NAHU Conference—San Antonio, TX**



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Recruiter of the Year 2010-2011! Celebration



We would be making an announcement in our May Newsletter who has won "Recruiter of the Year" from May 1, 2010 to the Symposium, April 27, 2011.
Recruit someone new and get a chance to win some prizes and a shot at some good recognition!!



We want to celebrate YOU being the BEST RECRUITER for the YEAR!!

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AND
the winner is...

IAHU is having a CONTEST to encourage our Idaho Association members to sign up for AUTOMATIC WITHDRAWAL for their association dues.

Help us earn points for our Idaho's association!

Drawing will be the day of the symposium and will include everyone who changed over to automatic payment during the month of March until the day of the symposium. 10 WINNERS!!

YOU!

Treasure Valley Chapter



For the second year in a row the Treasure Valley Chapter received the Silver Seal Certification for 2011.



– CHAPTER PRESIDENT
Heather Potter—Altius

The Treasure Valley Chapter does not have a monthly chapter meeting in April. We encourage everyone to attend the State Health Symposium at Boise State University on April 27th. Be sure to attend, great speakers and several hours of Continuation Education will be provided.

March Meeting Sponsor Tammy Jensen
with Altius Health Plans



March Speaker Julie Ellsworth





North Idaho Chapter President

Heidi Otto—PacificSource

Meetings are being held at- Beverly's (7th floor of the Coeur d Alene Resort). Meetings run from 11:30 to 1 Pm (the 3rd Thursday of every month).



On March 24th, the North Idaho Chapter of the Association of Health Underwriters put on an Ethics Conference that featured speakers from the Department of Insurance, Regence, Blue Cross of Idaho and PacificSource Health Plans. The conference offered 3 ethics continuing education credits for both Idaho and Washington. A lot of hard work went in to planning the conference and we had a wonderful turnout. Ken Gutze, Mark Woodworth, Jeff Prendergast, Sue Redman, Beth Edwards and Kayleen Florey were all instrumental in setting up this event. We had over 50 agents from the North Idaho and Spokane area in attendance. We hope to continue providing these types of events for the membership in the North Idaho area. For the month of April, we will be doing something new and exciting so stay tuned!

Please see information below regarding the new Health Insurance Exchange that is being created by the Department of Insurance and Department of Health & Welfare Services. Additional information can be found at <http://healthexchange.idaho.gov>. Multiple STAKEHOLDER meetings are being scheduled Statewide. There are several GENERAL meetings being scheduled outside the Boise area. The below meeting is in Coeur d'Alene. Please encourage your professional counterparts to attend the meetings.

GENERAL

Thursday, April 14, 2011 - 9 a.m. - 12:00 noon
 Department of Health and Welfare Region 1 Office
 Lower Level Large Conference Room, Ste 102
 1120 Ironwood Drive
 Coeur d'Alene, Idaho



Southern Idaho Chapter President Lori Bergsma - Balanced Rock Insurance

May 19.

For more information you can go to our website at: www.siahu.org

Southern Idaho Chapter will not be having an April meeting, we are encouraging all our members to attend the 27th Annual State Health Symposium held at Boise State University April 27th. It is an all day event that includes: Great speakers, legislative updates, lunch, vendors, raffles, great vendor drawings and CE's. Check in is from 7 to 8 am and the symposium starts at 8. The evening before the symposium on the 26th is the 5th annual Awards Banquet 5:30 to 9 pm.

Hope to see you there.

The Southern Idaho Chapter has met the qualifications and has been awarded the 2011 Silver Seal Certificate.





Eastern Idaho Chapter

Ray Severe - Chapter President



**EASTERN IDAHO ASSOCIATION
OF HEALTH UNDERWRITERS
2010-2011 Board Roster**

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FYI - NAHU Dues and Tax Information

In general, 501(c)(6) tax-exempt organizations may engage in an unlimited amount of lobbying, provided that the lobbying is related to the organization's exempt purpose. An organization will be regarded as attempting to influence legislation if it contacts, or urges the public to contact, members or employees of a legislative body for purposes of proposing, supporting or opposing legislation, or if the organization advocates the adoption or rejection of legislation. If you have any questions about this, please contact Jennifer Murphy.

Please note for 2010 income tax purposes that 70% of your NAHU national dues (\$270 x 70% = \$189) 80% of your IAHU State dues (\$35 x 20% = \$28) and 100% of your Chapter dues (\$20) is deductible as a business expense (Total \$217), the remaining 30% NAHU and 20% IAHU is not deductible due to the lobbying activity NAHU and IAHU participates in throughout the year.

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AND
the winner is...

IAHU is having a CONTEST FOR
RECRUITING A NEW MEMBER to our great
association!

All sponsors of new memberships for
March until the day of the symposium
will be credited toward the drawing.

3 BIG Winners!!

YOU!



Idaho Association of Health Underwriters 27th Annual Health Symposium

BOISE STATE UNIVERSITY- STUDENT UNION

Tuesday, April 26, 2011

Awards Banquet: 5:30 pm - 9:00 pm

Wednesday, April 27, 2011

Symposium Check-In / Visit Vendors: 7:00 am - 8:00 am

Symposium: 8:00 am - 5:00 pm

IAHU Member Symposium Registration: \$90 - Early Registration
\$105 - After March 31, 2011 through April 27, 2011

Non-Member Symposium Registration: \$140 - Early Registration
\$155 - After March 31, 2011 through April 27, 2011

Awards Banquet Registration: \$50- Per person

Early Registration Discount: Payment must be postmarked by March 31, 2011

Company Name _____ Company Address: _____
Contact Name _____ Contact Email _____
Contact Phone _____ Contact Fax _____

Print Name _____ Member _____ Banquet- Yes _____
Email Address _____ Non-Member _____ Banquet- No _____ TOTAL _____

Print Name _____ Member _____ Banquet- Yes _____
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Make checks payable to IAHU and mail to: **IAHU, PO Box 8102, Boise, ID 83707. Fax to 208-733-2573.**

Cancellations before April 1, 2011 will receive a full refund, after April 1, 2011 a \$25 cancellation fee will apply.

Questions?? Please contact David Wilcox at (208) 733-2528 or mvi@cableone.net.