
President's Message

Teri Gutierrez, TAHU President

Triangle had another great meeting in September. The topic was on the new Identity Theft rules that went into effect on October 1st of 2006. The program was presented by Jerry Oliver, Smith Moore LLP. A lot of great information was given to our members including one bit of information that surprised most of our group, and that was the pass cards you use to get into your hotel rooms are encoded with your personal information including your credit card information. So you want to take the cards with you when you check out and destroy the card. Other wise your credit information could fall into the wrong hands.

One thing I would like to comment on was the great response we had to the lunch meeting with 47 people signing up to attend. Reservations were made for the 47 people at Briar Creek knowing that a few don't make it but we get a few that show up without letting us know they are coming, so we usually balance out. I had two people let me know the day before that they would not be attending one due to illness and one because they were still out of town, to late to change the head count but I appreciated that they let me know. With that said we had 35 people show up and 4 of those had not made reservations. That means that our association paid for 12 lunches that were ordered but not used.... **That is \$266 wasted (\$22 x 12)**. That was money that could be used to send people to cap conference or money that could be used for a charity. Unfortunately this is not the first time this has happened but has a tendency to happen frequently. I estimate that we have **wasted about \$1000 on lunches in the last year** for people that just don't show.

Please note that we are having our first ever breakfast meeting in November on the 14th so mark your calendars now.... Thanks

Members, Members, Members!!!

Ken Schaper, Membership & President-Elect TAHU

It may sound like a broken record, however it's a message that we all need to embrace. The success of our industry depends on it ! In September I had the opportunity to visit the NAHU offices in VA. Our discussions centered around the success of our industry and its involvement in guiding the future of healthcare and its delivery system. Each conversation circled back to ONE given, the growth of our organization! Across the entire industry membership is ether stagnant or shrinking, however North Carolina has maintained or grown each of its chapters.

One way we all contribute to our ultimate success is to get others involved. It is our responsibility to not only serve our clients, but to give back to this industry. One way is to get people involve in Health Underwriters. Our goal as a chapter is to attract sixteen new members to our chapter in 2006/2007, I am challenging all to help attract new people!!!

Make it a to do item and help!

Breakfast Meeting!

8:00 AM to 9:15 AM

Tuesday, November 14th

Next TAHU Meeting

Tuesday, November 14, 8:00 AM

Brier Creek Country Club

9400 Club Hill Drive

Raleigh, NC 27617

[Register Online](#)

**TAHU Meeting
Sponsor — November**
(Sponsorship Available)

New TAHU Members

TAHU welcomes our new members and thanks to their (Sponsors):

- Richard Neward
(Rufus Langley)
- Jared Nichols
(John Henson)
- Wynne Sheen
(Corporate transfer)

TAHU Newcomers' Orientation

All new members and interested Guests are invited to stay for our brief Newcomers' Orientation immediately after the luncheon meeting.

Continuing Education COBRA Seminar

Thursday November 2, 2006

sponsored by [Infinisource](#)

Location: Radisson RTP

[See Flyer](#)

Registration 8:30 am

Seminar: 9:00 am to 3:00 pm

COBRA Liability and Regulations Review including New HIPAA Portability Rules.

Cost: Members \$179

Register online at:
www.benefitsolved.com

HUPAC & NCPAC

Ed Roling, HUPAC & NCPAC Chair

The off year elections are looming and the results of this year's vote may have a dramatic impact on the shift of political power both in Raleigh and Washington for the next couple of years. Are you playing a role in the process?

Many of you are familiar with HUPAC, the political action committee representing the members of The National Association of Health Underwriters. If you haven't already explored the HUPAC website, it is www.HUPAC.org. Accessing this site will give you information on the PAC and allows you to contribute or change your existing contributions. The site is accessible only to members of the NAHU utilizing the email address you have on record with the national association.

What many members don't realize is that while HUPAC was designed for the national political scene, since so many decisions impacting our business come from the state levels, HUPAC can make contributions to state and even local issues and incentives. Of course, the needs often exceed the resources available, and the resources can only come from the members.

The efforts continue to finalize the administrative details necessary to make a combined PAC contributions opportunity available to you. The discussion is on between HUPAC and the North Carolina Health Underwrites state PAC to do a combined process where one contribution can be made to benefit both organizations. In the meantime, if you are not part of the solution, now is the time to get involved.

NC DOI Meeting — TAHU Working For You

Teri Gutierrez, TAHU President

We met with NCDOI representatives on Wednesday, October 25, 2006 at the DOI.

Present were :

Ted Hamby, Deputy Commissioner, NCDOI
Jean Holliday, Supervisor, Life & Health Division, NCDOI
Doug Sutton, CLU, Doug Sutton Associates, Inc.
Teri Gutierrez, LUTCF, Integrated Benefit Solutions, Inc.
Tony Gutierrez, Integrated Benefit Solutions, Inc.

Insurance Carrier Price Transparency - Small Group Market (Renewals)

We shared our concerns about the current lack of renewal information provided by health insurance carriers serving the small group market. Doug Sutton provided two examples of small group renewals to illustrate what insurance brokers receive from an insurance carrier. One renewal in particular was a 22% increase on a group with no known health issues. We explained how on large groups (100 and above) we can access detailed claims information, but not so in small group. We asked if there were any regulatory changes that DOI could institute to compel carriers to provide at least minimum information such as claims vs. premiums, shock claims, deductible runs, Rx utilization.

DOI response: Although they seemed interested in the issue, there is no existing legislation which would support DOI regulations to compel carriers to disclosed this type of information.

Busy Doesn't Cut It

November Luncheon Topic

Sure you're busy, but are you Effective? Are you getting everything done? Does your bottom line reflect Effectiveness, or are you getting lost in the "thick of thin things?" Let's discuss your time at work and away. Let's make you both more effective at work and better company at dinner.

Speaker: Don is a Senior Human Resources professional currently working for the City of Oxford. He has manufacturing experience with Burlington Industries in furniture and textiles. He has seven years in both the hospital (Granville Medical Center) and municipal government (City of Oxford).

Don is a certified facilitator for the Steven Covey course on the Seven Habits of Highly Effective People, which he has led many times. He has also taught many sessions on Leadership and Management, with emphasis on systems, diversity and time management. Don's undergraduate degree is from High Point University and has graduate work from Duke University.

TAHU Awards

Rufus Langley, Awards Chair

NAHU has 20,000 members across the country; you are the reason we exist. Your participation in lobbying and advocacy are the reason we've become a force in Washington and in statehouses across the country; your recruitment efforts are why membership is up 33% over the past five years; your contribution of your time and talents is why we have over 200 chapters across the country.

Segmenting Small Group Insurance Pool (separating HSA-Qualified HDHPs from traditional co-pay plans)

We also discussed our concerns about how QHDHPs are not receiving the benefits of lower premiums at renewal time. Doug Sutton provided an example of one HSA renewal on a 17 person group with no claims history which received an increase of 19% at renewal. In our case, we have a four person group, utilizing wellness visits only, and received an increase of 14% at renewal.

DOI response: Reiterating the position that removing anyone from the pool will have an adverse affect on the remaining business in the pool. Also with the recent changes to the rating system, it will be a few years before we know the full affect of those changes. Introducing yet another change will have unknown impact on the pool. DOI suggests that a client submit a complaint to Consumer Services in order to get more detailed renewal information.

Observations:

DOI seemed very interested in what we had to say. Doug Sutton left his examples with Ted & Jean. Neither seemed familiar with these small group renewal notice examples. The renewal notice is not a document that has to be approved by DOI and may vary from carrier to carrier. I think they both understand that something needs to change. They suggested that these issues should be fixed through legislation.

Next Steps:

It seems to me that our next step is identify the appropriate legislators and introduce these recommendations for consideration. We agreed to advise the DOI of any proposals for legislative change that we pursue.

We never want to take these efforts for granted because, without you, we would suffer the fate experienced by countless other nonprofit associations: declining members, shaky finances and a demoralized membership. NAHU created the President's Triple Crown Program to recognize those members whose individual contributions to NAHU help advance the association's mission. Like baseball's Triple Crown, it recognizes accomplishment in three key areas. However, while baseball's Triple Crown hasn't been won since 1967, NAHU's Triple Crown can be won every year by hundreds of our members.

Spreading the TAHU Name

Leslie McMillon And Liz Gutierrez

Thursday, October 26th was a big day for TAHU. We had the opportunity to impact the futures of nearly 2500 young students at the Triangle Town Center Career Fair. TAHU members spent time talking to countless middle school and high school students about the benefits and rewards of working in the insurance industry. Armed with questions and genuine interest, many of the students learned not only about insurance but, how it impacts their everyday lives. Students who may have otherwise not considered the field opened their eyes to the possibilities in insurance. We impressed the teachers as well. Several teachers requested that TAHU members come and speak at their individual schools.

Thank you to all the TAHU members who gave of themselves and their time to reach out to the students.

Rufus Langley

Peggy Wickham

Liz Gutierrez

Wynne Sheen

Sam King

Ed Rolling

Leslie McMillan