

### President's Message

Teri Gutierrez, TAHU President

We are ready to start our new year at TAHU. Our kick off luncheon is Tuesday September 11<sup>th</sup> at Brier Creek. Registration starts at 11:30 and lunch is served at 11:45 with the meeting ending by 1:00. I would like to remind everyone that you may prepay for your lunches for the year at our first meeting at a nice discount. The cost is \$110.00 for the year. You may use cash or check. Please see the web site to sign up to attend the meeting. We will be having the voice of the Hurricanes, John Forslund, speaking to us.

With elections over one year away, we will have computers set up to help our members identify their state legislators and US Representatives.

Also attending the meeting will be our second charity from the Golf Tournament, the Alliance for Medical Ministries. We would like to provide a hospitable environment to all of our new members and guests at the meeting so please look for the guest and new member badges and make them feel like they are welcome.

### A New Year Begins for TAHU

Teri Gutierrez, TAHU President

On August 28, 2007 the TAHU leadership met to train and plan for our new THAU year. The Board is very excited about the year ahead and look forward to another year of quality programming, service, education and activism. We would like your support and enthusiasm as we work toward reaching our goals for the year

**Retain 88% of our members**

**Become NAHU Silver seal certified**

**Win State and National Awards, including Pacesetter & Website**

**Start an under 40s recruitment process.**

**Have a membership of 225 as of June 30, 2008**

We would also like to welcome our newest committee members Dan Odorizzi and Renee Luongo. We are still looking for committee assistants. This involvement is an easy way to give back to the association without giving up too much time. If you are interested in becoming more involved in TAHU, please contact President Teri Gutierrez.

### Great Xplorations Career Fair

Leslie McMillan, Public Service

Time to sign up for the Triangle Town Center Career Fair. Many of you may remember this program from last year. As before, we will staff a TAHU informational table. There we will inform students of the benefits and importance of a career in life/health insurance.

Where: **Jane S. McKimmon Center on the campus of NC State University**

When: **November 2, 2007.**

The event will last from 9:30am to 12:30pm.

We are currently looking for volunteers for the TAHU table. If you are interested in participating or donating give-a ways, please contact Leslie McMillan Public Service Chair.

### Next TAHU Luncheon

Tuesday Sept 11, 2007

11:45 am to 1:00 pm

Brier Creek Country Club

9400 Club Hill Drive

Raleigh NC 27617

[Brier Creek Country Club](#)

[Google Map Directions](#)

[Register Online](#)

### TAHU September Luncheon Sponsorship Available



### TAHU Welcomes New Members

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

- Steve Byrd (Teri Gutierrez).
- James Cash (Dtreecia Byers)
- Andrea Grater (Jim Price)
- Daniel Hynes (NAHU)
- Trent Pierce (N/A)
- Sue Wadkinson (Beth Donner)

### NAHU Supports Movie "SICK and SICKER: When the Government Becomes Your Doctor"

SICK and SICKER explores the ethics and realities of a government take-over of the medical profession. The movie investigates whether government intervention is the cause of, or the solution to, our problems and whether Canada is really the healthcare utopia that politicians tell us it is.

[www.SickandSickermovie.com](http://www.SickandSickermovie.com)

---

## NC General Assembly Closing Report

Robert Paschal

From our Association's perspective, this was a productive legislative session. The establishment of a high risk pool had long been goal #1 on our agenda, and on the last day of the session the risk pool sprang to life. There were starts, stops, and setbacks, but our collective perseverance paid off. See my report below for risk pool details.

The tax credit for long term care policies was also reenacted. Various bills were introduced to revive the long term care tax credit, and though I received assurances from legislators that this would occur, none of the LTC bills advanced. What did happen is that this credit was buried deep within the budget bill. So, with a bit of subterfuge and positively no fanfare, the LTC tax credit lives again.

Taxation of annuities was considered, and strongly so. But ultimately this tax was rejected, and we emerged unscathed, but not without a good bit of anguish and effort.

This, then, was a good session for us, and below I will report on matters of interest to us. Our industry is a popular one with legislators, and I expect that the legislative crosshairs will continue to focus on us.

### Bills That Passed

**H.B. 265 – Establish High Risk Pool.**

**H.B. 502 – Repeal Chiropractic Special Provision.**

**H.B. 731 – Revise Life and Health Insurance Laws.**

**H.B. 737 – Insurance Financial Omnibus**

**H.B. 748 – Insurers/Cover Rx in Emergencies.**

**H.B. 773 – Protect Military Personnel/Life Insurance.**

**H.B. 973 – Mental Health Parity.**

**H.B. 1473 – 2007 Appropriations Act.**

**S.B. 1527 – Amend Insurance Laws.**

For a complete description of that passed bills and failed [click here](#)

---

## Calling All Young Insurance Professionals

Liz Gutierrez

Are you an insurance agent under 40 years of age? Great! Whether you are new to the life/health insurance industry or have been practicing for a decade, as a professional under-40 you may often feel like the youngster in the office. Now is the opportunity to meet and network with other under-40 life/health insurance professionals in a laid-back social setting.

When: Tuesday, September 11, 2007

Time: 5-7pm (arrive any time)

Where: Carolina Ale House @ Brier Creek

Alexander Place 7981 Skyland Ridge Raleigh, NC 27617

Why: To socialize

Some appetizers will be provided.

This is not a meeting, but merely a social opportunity. RSVP's are appreciated. **Feel free to forward on to others who may be interested.**

Please contact Liz Gutierrez at [liz@ibs4me.com](mailto:liz@ibs4me.com) with questions or to RSVP.

---

## Election Watch

### AMA launches "Voices for the Uninsured" campaign

The nation's largest doctors' group launched a multimillion-dollar media campaign to promote its proposals for helping uninsured Americans obtain health insurance "[Voices for the Uninsured](#)".

It will involve newspaper, television and radio ads in early primary states including Iowa, New Hampshire and South Carolina. It will go national next year and will include lobbying Congress to pass legislation to "fix this national problem." [Watch TV Ad.](#)

---

## Where in the World is HIU?

Liz and Teri Gutierrez were in the August 2007 issue of Health Underwriter's Magazine with their photos at the Air Force Academy and Pike's Peak before attending the 2007 NAHU Convention in Denver CO.



---

## TAHU Financial Reports Available On-line

You can see TAHU financial reports anytime at:

<https://accounting.quickbooks.com>

Username: **tahumembership**

Password: **triangle**

---

---

## Awareness and Perceptions of the Movie "Sicko"

Kaiser Family Foundation Poll

An August 2007 poll from the Kaiser Family Foundation looks at the potential impact of Michael Moore's documentary "Sicko." The survey finds that although only 4% of adults say they have watched it, almost half (46%) had seen the movie or heard or read something about it a little over a month after its national release. [Read more...](#)

---

## Insanity – repeating the same process and expecting different results

Chris Shoffner, Education Chair

If you are like most people involved in benefits, you receive your health insurance renewal (deliver it to your client) and then try and figure out a way to make the increase as little as possible. In many cases, we look at Health Savings Account compatible plans (get a quote) and then say "the premium savings is not enough to change." If this has been your response, then the health carriers have you right where they want you; in their higher margin PPO based plans. We as business professionals must break this cycle of insanity.

The problem most people (and health brokers) have is that they expect a Consumer Driven Health Plan (CDHP) to be a magic bullet. What they don't realize is that this is only **the first step in a multiple year process**. Until consumers start to understand what healthcare costs, we will be in a never ending spiral of increasing premiums. As far as the carriers are concerned, this is not a problem. They will continue to make their money. Did anyone notice that record profits were reported by several carriers for second quarter?

Try asking people two simple questions during the discovery phase of your consultation. First, how much does an office visit cost? Most of the time, this elicits the response of "I don't know" or \$20 (the amount of their co-pay). The second question or challenge is to ask their Doctor how much a test costs. In almost every case, the Doctor will not know. They will say that it depends on your carrier. This is the reality of healthcare today. People do not know what healthcare costs and they are addicted to the co-pay.

How do we change this? We have to change the way people pay for and think about their healthcare. Changing someone's behavior takes time. Smokers can't stop smoking and dieter's fail more than they are successful for this reason. It is difficult to change. People automatically understand that if they file a claim with their Car Insurance, their premiums will go up. Until we can get this same attitude in healthcare, we are subject to the possibility of a Government run system. This is forced behavioral change.

Business owners and health brokers need to be aware of the many non-insurance tools that are available to aid in benefit plan design and that can aid in this transition. From **Health Reimbursement Arrangements (HRA)** and **Flexible Spending Accounts (FSA)** to **Health Savings Accounts (HSA)**, owners and Insurance Brokers alike have to learn more about these plans. The rules and eligibility criteria of these plans differ depending on the tax filing status of the business and the owners. Make a plan today to work on educating yourself and your clients about Consumer Driven Healthcare.

## Stop the insanity of your health plan renewal; get educated!

Chris M. Shoffner  
Director – Educational Services PrimePay



---

## Health08.org Election news, analysis and events

[health08.org](http://health08.org) is part of a broad effort by the Kaiser Family Foundation to provide a central hub for resources and information about health policy issues in the 2008 election. The site -- operated by Kaiser staff -- provides analysis of policy issues, regular public opinion surveys, daily news updates, video of speeches and debates from the campaign trail, original interviews and resources for journalists covering the election. [Health08.org](http://Health08.org)

---

## TRIANGLE BUSINESS JOURNAL

**Do you buy health insurance from one of these professionals? If not why?**

A limited number of copies of the March 30th edition of the Triangle Business Journal—Health "Care Heroes" with our ad listing all of our members on page 42 left hand column will be available at our