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### Ask The Department Of Insurance

Teri Gutierrez, TAHU President

I would like to begin by thanking all of our guests and members for attending last month's luncheon on the Asheville Project. We had record numbers in attendance and we hope the momentum will carry into next month. The November luncheon will be very informative as we welcome Rebecca Shigley from the Department of Insurance. She will be sharing with us the new changes to continuing education requirements and how they will affect us. There are some significant changes so we encourage all members and licensed professionals to attend. Rebecca will also be on hand to answer any general questions you may have about the DOI.

To learn more visit the Department of Insurance website at: [www.ncdoi.com](http://www.ncdoi.com)

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### CDHC Training Opportunity For You and Clients

Carol Matznic, NCAHU Executive Director

NCAHU will be presenting a special program offered only through the National Association of Health Underwriters on November 7<sup>th</sup>, 2007 in Charlotte, North Carolina.

The program is a four-hour course (4 CE Credits will be earned) on Consumer Directed Health Care that will provide you with technical, actionable information you can use to help your clients consider these fast-evolving plans and implement them successfully. The class is open to employers as well and continuing education has been approved for both insurance and human resources. The course:

- » Compares Health Reimbursement Accounts, Health Savings Accounts and other plan designs
- » Presents comprehensive guidance on eligibility, contributions and all technical elements
- » Provides two frameworks, one for selling CDHC and another for implementing CDHC, which brokers may share with employers
- » Suggests enrollment and communication strategies and tactics
- » Involves class participants in breakout discussions on ways to implement specific cases

Certification as a specialist in Consumer Directed Health Care will be provided following completion of the course and a passing grade on the online examination. Should you wish to stay Wednesday night at the hotel, the room rate is just \$125 when you mention NCAHU. Contact the hotel at 704-527-8000. The cost of the course is \$125 for NCAHU members and \$175 for non-members. To register for the course, you can **register online** at [www.nahu.org/education/cdhc.cfm](http://www.nahu.org/education/cdhc.cfm)

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### Next TAHU Luncheon

Tuesday Nov 13, 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](#)

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### TAHU November Luncheon Sponsorship



National Association  
of Health Underwriters

*America's Benefits Specialists*

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### TAHU Welcomes New Members

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

- Ann Marie Rosas  
(Dan Odorizzi)

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### Have You Told A Friend?

Remember to invite a friend, or competitor, to join NAHU before the dues increase in January 2008. Now is the perfect time to bring a colleague into the wonder that is NAHU. Like the mortgage industry, dues are at an all-time low but will increase soon.

All members new and renewing will see a \$50 increase as of January 2008. So, bring in a new member today!

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## Can't Get To Charlotte For CDHC Training?

Chris Shoffner, Continuing Education

If you read my article in last month's issue, you heard a distant echo from John Miall at our last lunch meeting. It is critical that we as health care professionals understand what is driving the costs of our groups. Once we determine what those cost drivers are, we can begin to implement effective ways to help our employers manage those costs. This is not a simple spreadsheet. It is going to take a commitment from you to be part of the Consumer Driven Solution. This is going to come in the form of additional training (you, your clients, your insured lives) an increase in knowledge and the opportunity to tell the CDHC story to every group you are working with. If you don't take this approach, maybe one of your competitors will. If you do this, you will clearly separate yourself as a true professional in insurance and you will close more business. Prior to our November 13<sup>th</sup> meeting, we will be having a 2 hour session (8am – 1030am) that is a condensed version of the CDHC class. It is available for CPA and SHRM continuing education credits, so please invite your clients and referral sources. There is a fax back form posted on our website for registering. After the December meeting, we will be having a 2 hr session by CIGNA on International Benefits.

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## Volunteers Needed

Leslie McMillan, Public Service Chair

We NEED your help! AHU will be at the McKimmon Center on **November 2<sup>nd</sup> from 8:30 to 12:30 PM** in support of the Wake County Schools Great Explorations event. This event will host 2500 students from area middle and high schools as they visit with employers from around the area. Our objective is to engage them in a conversation about the varied career opportunities within the insurance industry. Please volunteer for an hour. The kids are great and very eager to learn about the "glamorous" life of a benefits insurance professional. Right now we only have 5 volunteers. A few more would be great. Thanks - Contact Leslie immediately to volunteer.

Our Christmas Event – At our November and December meetings, we will pass a Christmas stocking for donations to the North Carolina Free Clinics. This agency provides healthcare to the UnInsured and Underinsured individuals at their facilities in Raleigh and Durham.

Golf Tournament – We are looking for volunteers to serve on the Golf Tournament committee. This event is generally held in the spring and if we can not get a committee together, we can not hold this event. This event is our chief fundraising event.

Contact Leslie S. McMillan to serve on the committee.

Habitat for Humanity – details for this spring project should be available after January.

To join the Public Service Committee please contact Leslie S. McMillan.  
919-271-6898

[lsm-insurance@nc.rr.com](mailto:lsm-insurance@nc.rr.com)

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## Election Watch

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

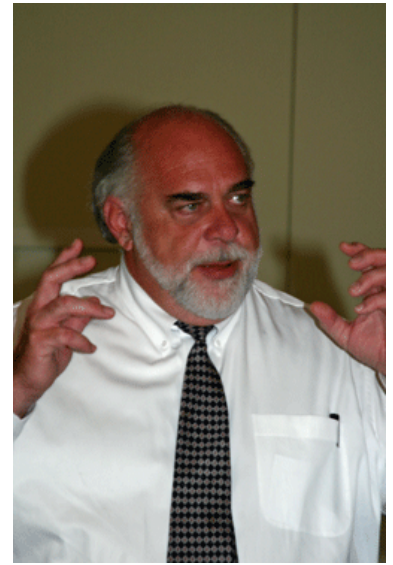
The nation's largest doctors' group launched a multimillion-dollar media campaign to promote its proposals for helping uninsured Americans obtain health insurance "[Voices for the Uninsured](#)".

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](#).

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## Reality Check

Oct. luncheon speaker John Miall drives home the reality of diabetes and the success of the Asheville Project.



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## Want To Learn More About Hillary-care?

You can see her stance at <http://www.hillaryclinton.com/feature/healthcareplan/>

You can hear a counter point from the organization HillaryProject [http://www.hillaryproject.com/index.php?en/story-details/hillarys\\_healthcare\\_ugghh/](http://www.hillaryproject.com/index.php?en/story-details/hillarys_healthcare_ugghh/)

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## Are You LPRT?

Rufus Langley, Awards Chair

It's time to think about qualifying for the NAHU's prestigious LPRT Award (Leading producers Round Table). It is available to members of NAHU either as a personal producer, an agency manager, carrier management or carrier representative. The LPRT Award has been around since 1942 to recognize the successful underwriters in various health and accident plans. The qualifying period runs from January 1, '07 to December 31, '07. The levels of membership and qualification categories can be found in the NAHU website: [www.nahu.org](http://www.nahu.org) under the "Members" area. Some of the benefits other than the industry recognition are: special events at the national convention, discounts up to 10% to Capitol Conference and NAHU's national Convention, free webinars and recognition in the HIU magazine. Please review this years qualification requirements at the NAHU website and in the beginning of 2008 apply for this prestigious award.

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## Welcome The Newest Member of The Team

Dan Odorizzi, Retention Chair

I would like to introduce myself as the new Retention Chair for TAHU. Over the past 9 years, as my career has transitioned in the industry, I have had the pleasure of working with a large number of you in several different capacities. I look forward to continuing those relationships and developing new ones with those of you that I have not yet had the opportunity to meet.

As a novice at this, let me first ask that you all have patience with me as I learn the ropes. If your membership is current but you have not yet paid your dues, expect a call from me to encourage you to stay with us. I firmly believe that it is a great organization with a lot to offer those of us that are lucky enough to be in this industry.

In closing, please remember that I am here as a resource for you. If you need any assistance in renewing your membership, please do not hesitate to let me know.

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## The Law & Legislation Front

Bill Hendrickson, L&L Chair

Tony Gutierrez recently attended a seminar sponsored by the National Federation of Independent Business (NFIB) and reported to us that many individuals and groups who speak of health care needs, know very little of the many realities of health care legislation. For example, Tony told the group about the recently enacted High Risk Pool in North Carolina and few in the group were aware of this. The point that Tony makes for all of us is that we need to be in regular touch with our legislators along with other interest groups to keep them advised of what NAHU proposes and of what is being considered with our own North Carolina legislature.

On Monday, November 12, Teri and Tony will be interviewed on Bill Hendrickson's radio program on WCOM-FM at 5:00 PM discussing the problems with a single payer system. NAHU has prepared a well documented report on this subject and several TAHU members have been presenting this to various groups in the area. You can listen to WCOM locally in Carrboro and Chapel Hill on 103.5, but it is heard world wide on the web at [www.communityradio.coop](http://www.communityradio.coop).

The latest topic from Washington is the political jousting between the Administration and Congress on the SCHIP program for children. Now that the presidential veto has been upheld, perhaps a more reasonable bill will be enacted. NAHU has been very much involved with this legislation, so we are all encouraged to get our position in front of our local legislators in Congress.



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## 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)

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## TAHU Financial Reports Available On-line

You can see TAHU financial reports anytime at: <https://accounting.quickbooks.com>  
Username: **tahumembership**  
Password: **triangle**

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## TAHU Membership Count

Count Since September 1, 2007

Joined: 5

Lapsed: 3