
Fascinating October Luncheon

Teri Gutierrez, TAHU President

The Asheville Project gained national recognition for its proven, award winning, and highly replicated process of care with documented positive results on health care costs, clinical improvement, and humanistic outcomes. The program has been favorably reviewed and reported over time by The Washington Post, The New York Times, NBC Nightly News, Business Insurance, and CNBC.

John Miall worked for the city of Asheville, North Carolina for 30 years. John was one of the visionaries behind The Asheville Project. Today, John serves as special consultant to the American Pharmacists Association Foundation. The APHA Foundation has expertise in designing programs, such as The Asheville Project, which manage the cost and improve the outcomes associated with chronic disease. These goals are achieved through patient education, intensive oversight, and by aligning the incentives of all stakeholders. John is assisting the APHA Foundation in expanding the highly successfully Asheville Project to more cities and employers around the country.

We invite members to bring guests to this luncheon at the member price.

TAHU and Infinisource Grant Special Discount

Teri Gutierrez, TAHU President

For a second year, Infinisource and TAHU have teamed up to offer a wonderful educational opportunity for CE credits.

What: COBRA- Attend this nationally acclaimed COBRA Liability and Regulations Review Seminar which includes HIPAA Portability Rules.

When: Thursday, October 4, 2007

Time: 9am-3pm

Where: Radisson, RTP

Cost: \$149 Discounted Rate

[Register here](#)

Be The Benefit

Beth Donner, Membership Chair & President Elect

Currently, NAHU has 20,000+ members. Here within TAHU we have about 200 members. We want to grow this number! We have to grow this number! The Single-Payer system is a threat to most of us. You will be hearing much more on this topic from the L&L and HUPAC Chairs; but the reason we have to grow is because numbers of people, accompanied with dollars towards lobbying does make a difference. We will not obtain and maintain the attention of Congress, legislators and their staffers if we can't come together as a large cohesive group in presenting our vision. And in the unlikely event you can't recite NAHU's Vision Statement it is that: Every American will have access to private-sector solutions for health, financial and retirement security and the services of insurance professionals. Many of us, as members, are in the "benefits" business and as your Membership Chair that is exactly the way I want you to feel each time you interact with TAHU. I want you to feel that it is of "benefit" for you to be a member!

Next TAHU Luncheon

Tuesday Oct 9, 2007

11:45 am to 1:00 pm

Brier Creek Country Club

9400 Club Hill Drive

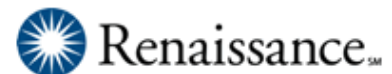
Raleigh NC 27617

[Brier Creek Country Club](#)

[Google Map Directions](#)

[Register Online](#)

TAHU September Luncheon Sponsorship



TAHU Welcomes New Members

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

- Glenn Guerra (Teri Gutierrez)
- Jamie Hawkins (Dan Odorizzi)
- Tanya Pritchard (John Deyton)

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!

What Are You Doing For Your Clients?

Chris Shoffner, Education Chair

If you have been in sales for any length of time, you undoubtedly know the eighty/twenty rule. Eighty percent of your business comes from twenty percent of your clients. In health care, there is a similar rule. Let's call it the 85/15 rule. The sickest fifteen percent cost health plans nearly eighty five percent of the plan's claims. How are you helping your clients manage these costs? Unless you have a large group, the carriers do not give you (or your client) enough information to adequately identify your high plan users. This is an area where you have to be creative.

In the 2007 SHPS health practices study, there were five areas that most self-funded plans utilize and the study shows their impact on plan costs. The number one area (leading to a decrease of 18.2%) that can reduce costs per employee is Care Management. This should certainly come as no surprise. The key to care management in these areas is compliance with prescribed therapy/treatment. The second key area that shows a significant decrease in cost per employee (15.1%) is Cash Incentives. These two components are tied closely together. One of the best ways to insure compliance is to make that treatment financially feasible for the participant. According to John Miall (The Asheville Project), this was the key to keeping their employees compliant. Once a participant became noncompliant, their Employer funding for prescriptions and treatment were terminated. This only had to happen once, before an employee would come in and beg to be let back into the program.

How does a small, fully insured group implement such practices? My suggestion is to utilize a HDHP, with the deductibles taken to the highest levels for account funding (\$2850/\$5650). By acting as a consultant, you can then utilize all of the flexible compensation plans (HRA, FSA, HSA) to meet the companies and the employees needs. This is a multiple year process and will require an intense communication plan. Plan administration and communication was the third key area that lead to decreases in per participant costs (12.7%) according to the SHPS study. In order for this approach to work, you should use an independent TPA to manage the reimbursement process. The reason that you would want to use a TPA (other than a carrier based plan) is that you will have access to the data and in future years you can switch carriers without disturbing your multiple year process.

If you aren't sure about how to use the flexible compensation plans to achieve these goals or you need a refresher, plan on attending one of two upcoming educational events.

On November 7th, NCAHU will be offering the new CDHC designation class in Charlotte NC. For the November meeting of TAHU, we will be offering a two hour class (Flexible Compensation; The Cure for Rising Health Care Costs). Both of these seminars are available to Brokers, CPAs and HR professionals. Information on how to register for both events will be distributed soon.

Election 2008

Bill Hendrickson, L&L Chair

There is very little happening on the local legislative scene with the Legislature now between sessions. Most of the talk in the media relates to Senator Clinton's announced new national health care system. While this plan is substantially different than her original plan introduced in the early '90's, it still has the smell of a federal takeover, for two reasons. Since her plan mandates health insurance for all, the federal government will have a huge enforcement task which will affect all Americans, and under her plan, citizens may choose to enroll in plans that are now available only for federal employees and this will mean very intense competition with the private health insurance market. For these reasons alone, her plan should not be allowed to go forward as originally presented.

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](#).

A Little TAHU Bling

Renee Luongo poses with the 2005 Stanly Cup Ring of TAHU's September luncheon speaker John Foreslund.



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/

Active or Passive?

Rufus Langley, Awards Chair

We are now into the time that we will be shaping our political landscape for the next two to eight years. As members of NAHU, NCAHU and TAHU it is vital to become an activist. With this in mind, the easiest pathway is the President's Triple Crown.

The President's Triple Crown is an individual award made up of: HUPAC, Membership and Advocacy. It is an award that covers the calendar year and has as the required components: Give either \$150 or sign-up for \$10 X 12 draft program for HUPAC, recruit two new members and send three or more messages for an Operation Shout. Pretty simple and easy. If we want to continue to have a voice in our future we must be active, participate in the healthcare debate and get others of like minds involved. Please qualify for the President's Triple Crown Award. You don't have to keep records or send in forms-just do the minimum of the three requirements; NAHU will keep up with progress. You owe it to yourself and to the future of our industry.



Health08.org Election news, analysis and events

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

TAHU Financial Reports Available On-line

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

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

The TAHU Public Service Committee Needs You

Leslie McMillan, Public Service Chair

TAHU's Public Service Committee is looking for committee members and for TAHU Members that want to participate in any of the following upcoming events. Contact Leslie S. McMillan, 919-271-6898 or lsm-insurance@nc.rr.com for information on any of these events. We welcome your involvement.

- On November 2nd from 9:30 to 1:00 PM TAHU will have booth at the **2007 Career Exploration Fair** for Wake County High School students. Give us an hour or two and come and meet with the kids. This is easy as all you do is talk. We did this last year and had a great time. Each of these kids have aspirations of becoming the next great baseball star or super model. Help us talk to them about all the great opportunities awaiting them once they retire from the public eye! Held at the McKimmon Center @ NC State, this year's event promises to bring around 2000 kids in from all over Wake County.
- **Cleaning out your garage, your attic or your closet.** Don't forget the Raleigh Clothes Closet! Need an excuse to go shopping, then check in your closet for that dress or suit that just doesn't make your day any more. We are looking for gently used business casual and business clothes, accessories and shoes. Bring them (on hangers if possible) to the next TAHU meeting and the Public Service Committee will take them to the Raleigh Clothes Closet for you! Some TAHU Members are donating by the office. The Public Service Committee will stop by and make a special delivery. Receipts are available on request.
- **The Public Service Committee NEEDS YOUR IDEAS** – What would you like us to do for the holidays? - Take up a cash donation and buy presents for Toys for Tots. Sponsor a Family? Or purchase bikes? Let us know by our next TAHU meeting on October 9th so we can plan our Holiday event. If you don't let us know, we may just have to talk to Santa?
- **ATTENTION GOLFERS - Love to Golf when you should be working, then we have the event for you.** The Public Service Committee wants to gear up for the Spring Golf Tournament 2008 event and we need interested TAHU members to join the Golf Tournament committee. This is TAHU's big annual charity event and we want to be sure to get lots of sponsors and teams this year so we need to start early before all the corporate \$\$\$\$ is gone.
- Last but not least. TAHU is scheduled to send a team to a **Habitant for Humanity House** building event in March or April 2008. We need you whether your handy around the house or just like "Tim the Tool Man Taylor" you like the way you look with power tools. Right Rufus....