



President's Message

Beth Donner, TAHU President

As of the writing of this article, I am also preparing to leave for Winston-Salem for a State-wide Board meeting & overnight stay. The Executive (State Board) members along with all local Presidents and President-Elects will meet to review Strategic Planning and Leadership initiatives to make NCAHU (and TAHU) the best it can be; Policies & Procedures will be reviewed and renewed to ensure same.

Well, we have our first meeting behind us. Gale Adcock of SAS's Corporate Healthcare Facilities was a great speaker on Sept 9th. Her presentation "Good Health is Good Business" could not have been timelier. We in the industry know that wellness initiatives have been thoroughly documented as cost saving / premium saving measures—it was encouraging to have reinforcement that an employer, such as SAS, has shared our vision for the past 20+ years, rewarding them millions of dollars in savings over this timeframe.

Obviously the most important thing we have pending is the elections on Nov 4th. It's the most important thing for this association and the most important thing for the country. That being said, I would encourage each of you to become familiar with both Presidential candidates positions on Healthcare Reform. In the event you are unaware, McCain wants to dismantle the employer-based healthcare delivery system and increase incentives to individuals and Obama wants to mandate that employers offer health insurance or be penalized by paying taxes to fund a "new" public program. Personally, I can't imagine either of these as the solution; as the effects of group pooling & accurate risk assessment will be lost under McCain's proposal and the outcome of Obama's proposal is estimated, by some experts, to cost us approx. \$100 Billion in new taxes. So—the question is: Which of these plan solutions do you want? —Which candidate will you vote for?

There has got to be better solutions and better data sharing than what has currently lead both of the candidates to the proposals above. NAHU is working diligently to educate these federal legislators—before it is too late. But it takes dollars and membership for us to get noticed by the legislator's on Capital Hill.

Thus the reason for this month's article & plea-- We have to increase our membership –within TAHU / NCAHU & NAHU and we have to increase our HUPAC / NCPAC giving like never before. Please bring an industry friend or associate to a TAHU meeting and encourage their membership and please give generously to HUPAC!

The "cost" of not taking action on these agenda items is a price far too high to pay!

Until we meet again!

Beth

Next TAHU Luncheon

October 14th, 2008
Brier Creek Country Club
9400 Club Hill Drive
Raleigh, NC 27617

[Register Online](#)

TAHU October Luncheon Sponsor



www.ameritasgroup.com



New TAHU Members

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

- William Burns (Cheryl Dukes)
- David Carr (Cheryl Dukes)
- Mary Karr (Beth Donner)
- Debbie Lewis (Dean Holmes)

Law And Legislature Update

Rufus Langley, Legislature Chair
Christine Anderson, Legislature Co-Chair

We have less than two months till our National and State General election. Please take a few minutes to review Mc Cain and Obama's position on healthcare. We should also be aware of our local Senator and Representative's position. It is vital you are aware of the candidates ideas and beliefs. To look at the two national candidates go to the following link, cut and paste : <http://www.nahu.org/legislative/charts/2008%20compare.pdf> . Be an informed voter on November 4, 2008.

Save The Date!

Leslie McMillan, Public Service Committee Chair

TAHU will participate in the 6th-Annual Great Xplorations Career Fair on **November 21, 2008 from 9 AM to 12 PM** at the Jane S. McKimmon Center, 1101 Gorman Street, Raleigh.

School-to-Career of Wake County provides a unique opportunity for 2,500 middle and high schools students to learn about a wide variety of careers by talking to area business leaders.

All we need is for you to sign up to participate in the event for just one hour! Volunteer to share your career knowledge with the workforce of tomorrow. Volunteers talk to students about the varied components that comprise their career; high school preparation, post secondary educational requirements, technology employed in their jobs, and character aspects of employment such as criminal background checks and drug screening requirements. TAHU has participated for the last two years and everyone that attends always enjoys themselves. If you can participate or send someone from your office, please email Leslie S. McMillan, TAHU Public Service Chair @ lsm-insurance@nc.rr.com

Win A 32 inch Flat Screen TV!

Dean Holmes, TAHU President-Elect



I am pleased to announce a new member contest with a qualifying period of October 1st through December 31st. With a minimum of two new members recruited, you will have a chance to win a 32 inch flat screen HDTV! The more you recruit, the better your odds!

Example: a total of 25 new members are recruited and you were responsible for 5 of them. Your chances are one in five of winning the TV! The drawing will take place at the March regularly scheduled luncheon.

I expect to see some "big hitters" step up and work hard to win the prize. Thanks in advance for your participation!

Networking in TAHU

Christine Anderson, TAHU HUPAC Chair

I believe over the years the art of successful networking has gotten lost. Most people's idea of networking is what can you do for me. But that is not true networking. Real networking is about giving or having something to offer. Networking is creating, developing and keeping relationships. It is like a good marriage or friendship. Everyday, everyday, everyday you give because you want to give; they give because they are happy to give.

For example everyone has experienced a person in their life who needs a favor but has never really done anything for you. How likely are you to do that favor? Now have you experienced someone needing your assistance with something but this person always was and always will be there for you. They were there during the hard times, their advice was the most valuable, and they gave without wanting anything in return. Well of course the latter is someone who is probably a close friend, a family member or trusted colleague. You are happy to return the favor.

Be The Best of The Best

Jill Walker Denton, Awards Chair

Leading Producers Round Table (LPRT)

Have a look at applying for this individual award:

This is an award that encourages excellence among NAHU's health and benefit insurance professionals by recognizing sales achievements. It is where the nation's best performers in

the business are recognized for their leadership and rewarded for their accomplishments with tools and benefits that will help them stay at the top of their game.

LPRT is the premier program for top Health, Disability, Long-Term Care and Worksite Marketing Insurance producers, carrier reps, carrier management, and general agency/agency managers.

Go on line to learn about how to qualify and the privileges:

www.nahu.org/members/awards-lprt.cfm



Previous Great Xplorations Career Fair

Networking in TAHU Continued

Christine Anderson, TAHU HUPAC Chair

Well folks when was the last time you or your local health underwriting group gave to or helped out...

- The new broker right out of school. After all, \$300, plus the cost of luncheons, conferences, HUPAC etc. is a great deal of money to this new professional.
- The Individual broker who cannot attend a meeting because he or she is too busy hitting the pavement.
- The carrier or group you always call on to sponsor a meeting but you only give him or her 5-10 minutes to speak about their product...are you finding them less likely to sponsor when there is little return on their investment. They may not even need to speak but what about allowing them to set up a table with their brochures etc..."Carriers Corner". Don't we need them to promote a more competitive market?

"NAHU's primary goal is to do everything we can to promote access to affordable health insurance coverage."

NAHU offers its members a multitude of educational opportunities, including advanced designation programs, continuing-education classes and online learning. NAHU provides its members with professional conferences and networking functions, publications and business-development tools. We also conduct advocacy efforts at the state and federal levels of government to advance the interests of health insurance professionals and to promote affordable and responsible private health insurance market solutions.

Remember that each meeting should include each of these items.

Is there an agenda that spells out where, when & how a member or potential member can take advantage of EVERYTHING NAHU & local association offers?

I speak to many insurance agents who are not aware of NAHU's existence or what NAHU offers. This is not their fault but our fault.

I propose we mass market to agents who have never been a member.

I propose we market to insurance schools about the networking opportunities, and business development opportunities.

I propose we market to insurance executives about becoming members.

I propose we have a booth at state and national insurance Expo's to recruit members?

I propose we create an exit interview form when a member does not renew his/her membership. Why are you leaving? Could we do more to keep you?

"People will *buy*" you before they buy your products or services." Let's get more personal with what NAHU has done for you and what it can do for the potential member.



"Sound-Off"

Where all TAHU members can express ideas/opinions in our monthly newsletter.

A special note from: Bill Hendrickson

While I was in Washington on Sept 10-13, I had an interesting visit with Peter Stein and John Greene of NAHU. I spent about an hour with them in their office getting their impressions of pending and potential health legislation for the remainder of this Congress and what will be coming during the next. They hope the SCHIP legislation will finally be settled during this Congress, which is meeting now for only three weeks until they adjourn until after the election. NAHU does not have a favorable opinion of the McCain proposal to replace the employer based health insurance system with tax credits for all. They feel there is no real market acceptable enough for individual coverage, so that such a plan could evolve into some type of government subsidized insurance plan. Also, Obama is talking about compulsory insurance which also could lead to heavy government involvement. They are hopeful that favorable legislation will be passed to aid in the sale of Long Term Care Insurance. There are many potential health type topics under discussion, but what will make the floor of Congress is the great unknown although the NAHU staff work is well received on "The Hill". They said our responses to "Operation Shouts" are essential and the both feel NAHU needs all the local help we can provide and that both our HUPAC money and attendance at the Capital Conference show strong support to our Washington staff.

Bill
