

**From the Presidents Desk...**  
Dean Holmes, TAHU President

We had a great meeting this month and I want to thank Brett Rosen of Digital Insurance for speaking at our event about how to get your business off to a productive start in 2010. Digital was also our sponsor along with Fort Dearborn Life.

Who would have thought a month ago that Ted Kennedy's Senate seat would be replaced by a Republican? And this candidate ran on a platform primarily as a repudiation of health care reform. Do not underestimate the influence of HUPAC as they were heavily involved and contributed to the outcome of this election. If ever you needed evidence why it's important to support HUPAC, need I say more? Join HUPAC today!

These are certainly interesting times, and I think this election in Massachusetts will be viewed one day as a historical marker in American politics.

There is a growing groundswell of opposition to the current version of health care reform as the public comes to grips with the reality of the legislation. Our organization is comprised of the most competent benefit advisors in the business, and your efforts to educate clients and the public about health care reform will continue to be a critical part of this national discussion.

Don't miss next month's meeting on February 9<sup>th</sup> Brier Creek Country Club as our state legislative chair, Ken Sherlin, will update us on the latest from Washington. Ken has a real passion for the legislative and political process as well as the preservation of our business. You will not be disappointed!

Go to [www.nctahu.org](http://www.nctahu.org) to register as it is important we get an accurate attendance count for food and space preparation.

Many thanks for your support of TAHU!

Dean Holmes  
President

**Next TAHU Meeting**  
February 9, 2010

Brier Creek Country Club  
9400 Club Hill Drive  
Raleigh, NC 27617  
[Brier Creek Country Club](#)  
[Google Map Directions](#)

**Topic:** Legislative Update  
**Speaker:** Ken Sherlin, Keystone  
**Financial & Benefit Resources**

[Register Online](#)

**TAHU February Luncheon Sponsorship**



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

**New TAHU Members**

TAHU welcomes our new members and their (sponsor):

- Jerod Cohen
- Doug Young

**Member Appreciation**

Liz Gutierrez - TAHU President Elect

By now you have probably seen the state membership contest taking place 11/1/09—3/1/10. As the end date approaches we want to show our support by running our own membership contest for the month of February. This means you have twice the opportunity to win; once for the state and once for the chapter. The chapter prize will be announced in March once all the totals have been calculated.

This is an exciting time to be a member and everyone who makes a living in the life/health industry should be a member, regardless of agency or carrier position. I hope you will encourage your staff, colleagues, and competitors to join!

**NAHU Concerns**

Rufus Langley - TAHU Law & Legislation Co-Chair

The following are a few concerns of NAHU. For more details and information, please go to our NAHU website [www.nahu.org](http://www.nahu.org). This is helpful for our clients and our associates in understanding what we may face should the bill pass with some of the more onerous requirements.

• **ROLE OF HEALTH INSURANCE AGENTS, BROKERS AND CONSULTANTS**

We appreciate that both the Senate- and House-passed measures specifically ensure the continued role of licensed health insurance agents, brokers and consultants. However, we would like to see these provisions expanded and clarified to ensure that all policies available through the exchanges, including any new plans that may be created by this legislation, such as co-op and/or multistate plans, be available for purchase through an agent or broker and that these policies could be subsidized, should the purchasing individual/family be eligible. In addition, the House-passed bill includes provisions that grant authority to the national exchange's commissioner and Small Business Administration to provide a host of services to small employers that are duplicative to services and regulatory authority already being provided by state-licensed health insurance agents and brokers and state insurance commissioners. *We recommend the SBA provisions be eliminated from any final bill.*

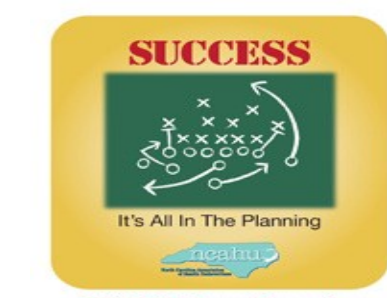
• **IMMEDIATE REFORMS—ENSURING AN EFFECTIVE TRANSITION**

Both the House- and the Senate-passed bills include many immediate changes to the private health insurance market, such as the elimination of benefit limits, medical loss ratio requirements and cost-sharing. We have concerns that any effective dates in 2010 will not allow for enough time to implement the required changes, particularly on existing health plan contracts. *We urge that all reforms become effective no earlier than 12 months after enactment.*

• **MINIMUM MEDICAL LOSS RATIOS**

Both the House- and Senate-passed legislation contain strict medical loss ratio (MLR) requirements for insurers. While we agree with the goal of providing consumers with more value for health care dollars spent, the 80-85% MLRs required for the individual and group markets in these bills far exceed any similar state-level requirements and could have a significant impact on the viability of the private health insurance marketplace. This is especially true during the transition time prior to 2014 when insurers will have all of the same expenses they have today, plus those associated with preparation for transition to the new systems outlined in the legislation. *We strongly urge Congress to allow the states to lower the requirement to 75% (which is the level used in many states), at least in the individual market, to allow an adequate transition period.*

Also, the Senate-passed legislation, H.R. 3590, requires the National Association of Insurance Commissioners to develop uniform definitions regarding the MLR and how the consumer rebate is calculated by December 31, 2010. We strongly encourage Congress to preserve this language in any final legislation, since most states already effectively regulate loss ratios by insurers, and we should build upon this level of expertise. *NAHU would also like to see regulatory authority over the MLR process, including appeals, granted to each state's insurance commissioner, who, as the primary regulator, will have a National Association of Health Underwriters · 2000 N. 14th Street, Suite 450 · Arlington, VA · 22201 · (703) 276-0220 · [www.nahu.org](http://www.nahu.org)*



**When:** April 12-14  
**Where:** Benton Convention Center, Winston-Salem, NC

Follow this link to learn more about the Premier Insurance Event of the year!  
<http://www.ncsymposium.org>

**Congratulations to.....**

Toni Langley - Public Service Chair

Teresa Gutierrez is the happy winner of two tickets to The Full Monty.

This feel good play will be showing at Raleigh Memorial Auditorium in the Progress Energy Center for the Performing Arts, downtown Raleigh from February 27-March 7.

This year TAHU monthly meetings have included raffles offering wonderful prizes. The funds from the raffle benefit the TAHU Public Service fund. This year the TAHU board has selected Raleigh Rescue Mission as recipient of these funds.



**NCAHU Membership Contest: 11/1/09 - 3/01/10**

Liz Gutierrez - TAHU President Elect

Do you want to be a **Super Bowl MVP?** It's simple!

- For every new NCAHU member you recruit during 11-1 to 3-1 you earn 7 points (touchdown). Convince that new member to put their dues on monthly bank draft and get 3 additional points (field goal).
- The leader will win a \$150 gift card. The runner up will win a \$75 gift card. Awards will be given out at the winner's local membership meeting soon after 3-1-10.
- Everyone is eligible to play! Get in the game and make a difference for your professional association.

**Upcoming Events.....**

**February 2010**

**Bowling Event**  
*To benefit - The Raleigh Rescue Mission*  
Date: February 6, 2010  
Time: 11:00 am  
Location: [Pleasant Valley Lanes](#)

**TAHU Luncheon**  
Date: February 9, 2010  
Time: 11:30 am  
Location: Brier Creek Country Club

**March 2010 \*\*date change**

**TAHU Luncheon**  
Date: March 2, 2010\*\*  
Time: 11:30 am

**2010 NAHU Capitol Conference**  
Date: March 8-10, 2010  
Location: JW Marriott Hotel, Washington, DC  
[Conference Information and Registration](#)

**April 2010 \*\*date change**

**TAHU Luncheon**  
Date: April 6, 2010\*\*  
Time: 11:30 am

**NCAHU 21st Annual Symposium and Exposition**  
Date: April 12-14, 2010  
Location: Benton Convention Center, Winston-Salem, NC

**Bowl-A-Thon: February 6, 2010**

Toni Langley - Public Service Chair

Let's go Bowling! Invite your family and friends to this feel good event.

There is nothing better than being able to help out in your community. This year our bowling outing will benefit the Raleigh Rescue Mission.

Each night women and children with nowhere to go stand in line outside the shelter waiting for a place to spend the night. The shelter also provides assistance with long term recovery for homeless men, women, and women with children.

Health services are provided at the shelter as well.

These are just a small part of what the shelter can provide with our help.

Sign up now and feel great.

Did you know Bowling helps burn fat? As you flex your muscles with every twisting, swinging and turning motion that you perform while you are bowling you can actually find yourself burning a little bit of the excess body fat you have accumulated over the years. Depending on how much you weigh and how much effort you use, a game of bowling can burn anywhere from 170 to 300 calories

Let's go Bowling!!!

Just fill out the attached registration form now!

Deadline for all individual entries and sponsorships is February 1, 2010. Checks made out to Triangle Association of Health Underwriters.

Mail checks to:  
TAHU  
C/O Toni Langley  
6617 Quiet Cove Ct.  
Raleigh, NC 27612  
919 846 7604



**Bowl-A-Thon February 6**  
Pleasant Valley  
AMF Bowling Lanes

**President's Triple Crown Program**

Jill Denton - Awards Chair



Your participation in lobbying and advocacy is the Reason NAHU has become a force in Washington and in the NC state house. Our recruitment efforts are why membership has remained steady over the past five years.

Your contribution of your time and talent is why we have an active chapter that contributes to our industry knowledge and the community as a whole.

We never want to take these efforts for granted because, without you, we would not be able to make the difference we feel is so important for our profession and our community.

NAHU created the President's Triple Crown Program to recognize those members whose individual contributions to NAHU help advance the association's mission. Triple Crown recognizes accomplishments in three key areas and can be won every year!

To qualify for the Triple Crown, within the calendar year, a member must meet the following criteria:

HUPAC Contribution: Contribute \$150 total for the year or \$10 per month drafted for 12 months

Membership: Recruit two or more new members

Advocacy: Use Operation Shout to send three or more messages

By becoming a Triple Crown qualifier, one adds to the importance of our profession and to the growth of TAHU. Let's all make this a personal goal for 2010!