

RIO GRANDE ASSOCIATION OF HEALTH UNDERWRITERS

HEALTH ISSUES

“New Mexico’s Benefit Specialists”

Vol 1, Issue 7

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PO Box 92965, Albuquerque, NM 87199-2965

Websites: Rio Grande Association of Health Underwriters: www.rgahu.org
New Mexico State Association of Health Underwriters: www.nmsahu.org
Region VII of NAHU: www.nahuregion7.org
National Association of Health Underwriters: www.nahu.org

NMSAHU JANUARY SALES CONGRESS

7:45am to 3:45pm

Friday, January 18, 2008

BLUE CROSS BLUE SHIELD

[See Registration Form at end of Newsletter](#)

NNMAHU DAY ON THE HILL BREAKFAST

7:30am

Thursday, January 31, 2008

La Fonda Hotel, 100 San Francisco Street, Santa Fe, NM

[See Registration Form at end of Newsletter](#)

RGAHU President Message...Cecilia Webb

HAPPY NEW YEAR and Greetings to All!

Another year is upon us and as we prepare for the visit to our Nation's Capitol, I hope that your reflections of the Rio Grande Association of Health Underwriters and the continuing education lingers good memories.

There are some of you who have called and expressed interest in working on the Board or Committees to help ensure that the focus of healthcare receives the attention of the powers to be. I cannot tell you how touched I am to receive those type of calls. There is plenty room for all who want to join in the effort to make our industry the best that it can be. It is not too late to get on board or should I say 'get on the RGAHU Board' to ensure a smooth transition.

In the first half of 2008, and the same being the last half of the current Board in office, I ask that you continue to support the Association by renewing your dues, and attending the events. RGAHU has 4 more breakfast meetings (Feb, Mar, Apr & Jun) and one all day session in May. Our Education Chair, Alberta Priest, has worked tirelessly to bring speakers with topics that we can utilize to grow our business. I want to send out a 'thank you' to Alberta for a job well done thus far!

Remember that the RGAHU meeting location will change from the Sheraton to the Radisson on Carlisle @ I-40 West as a result of the Sheraton beginning extensive renovation. Blessings to you and I look forward to seeing you soon.

2007-2008 RGAHU, NMSAHU & NNMAHU

Meetings and Conferences

January 18, 08 NMSAHU Sales Congress all day
January 31, 08 NNMAHU Day on the Hill Breakfast
February 3-6, 08 Capitol Conference, Washington, D.C.
February 14, 08 RGAHU Breakfast – Radisson Inn I40 & Carlisle (Note change of location)
March 13, 08 RGAHU Breakfast – 2 hr Legislature Update
April 10, 08 RGAHU Breakfast – Radisson Inn I40 & Carlisle (Note change of location)
May 08, 08 RGAHU May Symposium all day
June 12, 08 RGAHU Breakfast – Radisson Inn I40 & Carlisle (Note change of location)
June 29-July 2, 08 NAHU Annual Convention & Exhibition – San Diego, CA

RGAHU Education Message...Alberta Priest

Following is an update of what NAHU is doing to promote the education of agents. If you are interested in obtaining your RHU designation or have questions (or answers) about educational topics, you might be interested in the new education area of broker to broker (B2B).

Email from Louis Reginelli, RHU, NAHU Education Director:

Happy New Year Everyone!

I hope everyone had a safe and happy holiday season! I am e-mailing this update early because of a couple of time sensitive items. The first item is the new web-based RHU class. NAHU Vice-President of Education Farren Ross, sent an e-mail detailing this class in December. This class will start on Thursday January 31 at Noon eastern time. Weekly class will run thru the beginning of April with the exam period from April thru June. Julie King will be the instructor for this course which is HS 325 Group Benefits. Please promote this class to your members during your January meetings. If you have already had your meetings, I would appreciate it if you could fax blast your members. To sign up, go to <http://www.theamericancollege.edu/subpage.php?pagelid=258>. If you have questions, contact Farren Ross at 1-703-276-3825 or fross@nahu.org.

Next item is the education area of broker to broker (B2B). If you are an education director, program director or anyone with an education interest, consider signing up for the education (B2B). This is where all of us can discuss ideas on designations and programs. On January 3, I submitted a question on the new RHU class. I have already received a few responses. Consider being part of the conversation. To sign up, go to the front page of the NAHU web-site www.nahu.org. Click on broker to broker to start the process. You will need your NAHU password because this area is only for NAHU members. If you don't have a password or can't remember it, call Illana Maze at 1-703-276-3810 for help.

The Education Committee is in the final stages of a couple of projects. They are Directors' duties and the Expo guidebook. These projects should be completed by March 1 and I will e-mail them to you in my March update. If you have any comments or questions, feel free to contact your regional director or myself. We will be glad to help!

Louis P. Reginelli, RHU
NAHU & Region 3 Director
lprgrp@sbcglobal.net

Robin Muck
NAHU Vice-Chair
robinm@safeguard.net

Farren Ross
NAHU Vice-President
fross@nahu.org

THE FOLLOWING IS AN INTERESTING CONTRAST, just for the fun of it.

Author: Michael Arnold Glueck, M.D., and Robert J. Cihak, M.D.

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Why Not Socialize *Legal Care* in America?

Americans have a curious notion: Everything that's good should be a right, and everything that's bad should be a crime. The notion is probably more appropriate to a three-year-old's worldview than the running of a civilization. A three-year-old has parents to help him discover life's complexities. We grown-ups have the government, that ultimate definer, guarantor, provider, and enforcer of rights and crimes.

The problem comes when the government, in order to secure us more rights, keeps coming up with more crimes.

Government Steps in

Take health care. A century ago, doctors had little to offer besides bedside manner and whatever nostrums they'd tucked into their little black bags. People paid in cash or accepted the free treatment doctors provided as a normal part of their practice.

Now health care consumes nearly one-sixth of our gross domestic product, and if you believe nearly everybody to the left of Dr. Ron Paul, it's either already a right or should be--albeit a right provided by a government that seems to equate ever-tighter regulation and prosecution of doctors and other providers with the efficient providing of that right.

Turnabout Is Fair Play

We would never dare question the hundreds of thousands of pages of ever-changing regulations, the ever-increasing criminalization of honest mistakes, and the government's sovereign right to determine who gets what. All we ask is that the notion of rights, and the provisioning and regulation thereof, be applied to that other great consumer of the GDP: law.

Since Hillary Clinton, a lawyer, is again proposing national health insurance, it is only fair for physicians to suggest national legal care. So we'd like to propose national legal care.

The principle is simple. Access to lawyers is a fundamental human right. You are entitled to all you want, for any reason or for no particular reason at all, subject only to the government's willingness to provide it. In order to make sure you get everything the government thinks you need, from routine legal services to hit-the-jackpot lawsuits, the government will start treating lawyers the way they treat doctors.

The New Rules

1. No American may be denied legal care, regardless of ability to pay.
2. There shall be tens of thousands of pages of government rules and fine print regarding how to practice law. These will require hundreds of hours a year to master, will change constantly, often without notice, and may result in lawyers having to hire and pay employees who do nothing but puzzle over rules of compliance.
3. Failure to abide by these rules may result in harassment, fines, or prison time.
4. Legal fees will be based on a relative value scale established in the 1980s and will be cut back every year. Lawyers will simply have to handle more clients for less.
5. There will be no referral fees of any kind. Million-dollar kickbacks are strictly prohibited.
6. The government will not reimburse lawyers for "preventable errors" in practice. The only acceptable standard is perfection.
7. Any lawyer losing a case will be deemed to have made "preventable errors." This provision shall be waived upon appeal through a process not to exceed three years. If the appeal is successful, payment will be made no later than two years after judgment.
8. Any lawyer losing three or more cases will be deemed guilty of malpractice and have his or her license revoked. Since losing is a preventable error, there will be no payments to losing lawyers.
9. As we noted in August 2007, "Medicare announced that it will soon stop paying hospitals for the extra costs of treating certain patients whose illnesses are compounded by preventable errors." A similar provision for the legal community should promote better legal care and, if expanded, should reduce legal costs.
10. From time to time, at the government's discretion, certain legal specialties will be chosen for exemplary prosecutions.

Finally, the government will ensure that, in all cases, lawyers (either in practice or in one of the three branches of government) are held accountable only by other lawyers.

Michael Arnold Glueck, M.D. (drglueck@roadrunner.com) comments on medical-legal issues and is a visiting fellow in economics and citizenship at the International Trade Education Foundation of the Washington International Trade Council. Robert J. Cihak, M.D. (rjcihak@comcast.net) is a senior fellow and board member of the Discovery Institute and a past president of the Association of American Physicians and Surgeons. A previous version of this column appeared on NewsMax.com on October 16, 2007.



January Sales Congress

Friday, January 18, 2008

Blue Cross Blue Shield
5701 Balloon Fiesta Parkway NE, Albuquerque, NM

Course Schedule

Morning:

7:45 - 8:15 Registration
8:15 - 10:15 **Session 1: Legislative Update – What is in Store for the Next Legislative Session**
10:15 - 12:15 **Session 2: Insure New Mexico Programs**

12:15 - 12:45 Lunch

Afternoon:

12:45 - 3:45 **Session 3: How to Help Clients Lower Their Health Care Costs**



	NAHU Member Cost	Non-member Cost
Session 1 (2 CEs)	_____ \$40	_____ \$50
Session 2 (2 CEs)	_____ \$40	_____ \$50
LUNCH	_____ \$20	_____ \$20
Session 3 (3 CEs)	_____ \$60	_____ \$70
Or Full Day (including Lunch)	_____ \$150	_____ \$180

Total Enclosed _____

Your Name _____

Agency/Company Name _____

Mailing Address _____

E-mail Address _____

Please note registrations cancelled less the 48 hours before the event are non-refundable.

Make Checks Payable to: NMSAHU
Mail to: P.O. Box 19293, Albuquerque, NM 87119-29293
Or fax your registration to: (505) 888-2938
Call Susan or Lori with questions at 505/884-5799
 For more information check out our website at
www.nmsahu.org

**NAHU/NAIFA JOINT LEGISLATIVE BREAKFAST
REGISTRATION FORM**

We cordially invite you and your legislator to attend our annual joint legislative breakfast.

WHEN: ~~Friday~~^{Thursday}, January 31st, 2008
WHERE: La Fonda Hotel 100 E San Francisco St. Santa Fe, NM
TIME: 7:30 A.m.
COST: \$40 per NAHU OR NAIFA Member
 \$55 per Non-Member (includes program and is non-refundable)

Speakers will include Mo Chavez, Superintendent of Insurance; Senator Carroll Leavel; Representative Dan Foley; Anne Sperling, NAHU Regional Vice President; and Terry Linton, Legislative Chair. After breakfast we will visit the Capitol. Position Papers will be available so you will know the issues to discuss with legislators.

Please participate ~ together we can make a difference!

Phone, fax, e-mail, or mail your reservations by January 15th, 2008

NAHU: **Please make check payable to NNMAHU** and send to:
 Marcie Abeyta, NNMAHU President
 Email: marcie.abeyta@hubinternational.com, Phone: (505)982-4296; Fax: (505)982-3719; or
 Mail: 2823 Vereda Oriente, Santa Fe NM 87507
 *Please mark your envelope "January Legislative Day"

NAIFA: **Please make check payable to NAIFANM** and send to:
 Bob Tull, NAIFA NM Executive Director
 Email: rwtullclu@gmail.com Phone: (505)888-6763; Fax: (505) 888-6163; or
 Mail: NAIFA NM 2501 San Pedro NE #114, Albuquerque, NM 87110

NAME: _____

ADDRESS: _____

PHONE: _____ **FAX:** _____ **EMAIL:** _____

I AM BRINGING and PAYING FOR THE FOLLOWING GUEST(S):

Guest	Title	Price

Amount Due: \$ _____ (Self) + (#Guests) _____ X \$ _____ = Total \$ _____

ROOM RESERVATIONS:

Limited number of rooms are available. To make your reservations call 1-800-523-5002, #1; Room rate is \$119 + Tax per night

PARKING:

The charge for parking in La Fonda's garage is currently \$10 per day, allowing for unlimited in-and-out access. This daily charge may increase between now and the date of the conference.. The new rate will apply and it is **La Fonda's** responsibility to inform you of this change.

The charge for day visitors parking in the La Fonda's garage is currently \$2 for the first hour and \$1 for each hour thereafter, with a max of \$12 for a full day.



RGAHU Membership Application



Last Name	First Name	Designation	
Company		Title	
Mailing Street Address	City	State	Zip
Telephone	Fax	Work E-Mail Address	
Home Street Address (for legislative purposes)	City	State	Zip
Home Phone Number		Home Email Address	

Sponsor Name _____

Membership is on an individual basis only. Corporate membership is not available.

NAHU Dues	\$195.00
NMSAHU Dues	\$ 15.00
RGAHU Dues	\$ 40.00
Total Dues	\$250.00

Form of Payment Selected: _____ **Total Amount:** _____

- Monthly Draft (please select one)
 Checking Account
 Credit Card
 Check (payable to NAHU)
 Annual Credit Card (please select one)
 Visa
 MasterCard
 Am Ex
 Discover

Bank draft / Credit Card Authorization Form:

I (we) hereby authorize NAHU to initiate debit entries to my (our) account as indicated.

- Monthly debits will equal one-twelfth of any current applicable national, state or local dues.
- (Please include a voided check from the account to be drafted, or write credit card number below)

Name (as it appears on the check or credit card)	Signature
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Account Number _____ Expiration Date _____

RGAHU has many opportunities for you to become involved. Please mark the box or boxes for the areas that interest you.

<input type="checkbox"/> Legislative	<input type="checkbox"/> Media Relations	<input type="checkbox"/> Community Service
<input type="checkbox"/> Membership	<input type="checkbox"/> PAC (Political Action Committee)	<input type="checkbox"/> Event Planning
<input type="checkbox"/> Education	<input type="checkbox"/> Awards	<input type="checkbox"/> Fundraisers

Mail To: RGAHU P.O. Box 92965, Albuquerque, NM 87199-2965

If you have questions, please contact: Cecilia Webb, RGAHU President @ 505/232-1806 or Julia Moore, Membership Chair @ 505/890-1539
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