

*RIO GRANDE ASSOCIATION OF HEALTH UNDERWRITERS*

# HEALTH ISSUES

*“New Mexico’s Benefit Specialists”*

Vol 1, Issue 12

June 6, 2008

PO Box 92965, Albuquerque, NM 87199-2965

**Websites:** Rio Grande Association of Health Underwriters: [www.rgahu.org](http://www.rgahu.org)  
New Mexico State Association of Health Underwriters: [www.nmsahu.org](http://www.nmsahu.org)  
Region VII of NAHU: [www.nahuregion7.org](http://www.nahuregion7.org)  
National Association of Health Underwriters: [www.nahu.org](http://www.nahu.org)

## *JUNE BREAKFAST MEETING*

Understanding the Complexities of Disability Insurance

Speakers – Larry Schneider

7:30am to 10:00am

Thursday, June 12, 2008

RADISSON HOTEL, I-40 & Carlisle, Albuquerque, NM

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

**There will be installation of Officers of RGAHU, NNMAHU and NMSAHU  
for the 2008-09 year, by our Region 7 VP, Anne Sperling;  
and the presentation of the Pat Miller and Eva Jean Fomalont Awards**

### *RGAHU President Message...Cecilia Webb*

Greetings to All:

First, a big hearty "thank you" to each of my Board Members for all of your support, volunteer time, and assistance. We have had some awesome CE Breakfast meetings! It is really good to have someone to count on to do their portion to make the whole a success. Next, to all of you who attended the meetings, "thank you". It took money and valuable time for you to include RGAHU in your schedule, and I appreciated it.

I have certainly enjoyed the opportunity to serve you for the past 12 months as your President. I hope there are many years to come where I can serve in one capacity or another. I believe in the cause, and there is no doubt that we are a special industry who can never have too many people to help. For the next year, I will serve as Treasurer under Pamela Stanke and look forward to increasing the support and membership to the Rio Grande Association of Health Underwriters. This electronic newsletter is second to none on top of the list and I am going to miss Alberta in this position! Without fail, she has worked on this and spent time outside of her business to get the information compiled and distributed monthly.

If there is something that you would like to do, there are many committees and special projects that could be assigned or that you can just offer to do, let's stay together, increase membership, and help Pamela take RGAHU another level higher. THANK YOU for supporting the Rio Grande Association of Health Underwriters.

Have a wonderful and safe Summer!

Cecilia Webb  
RGAHU President

## *Membership Report...Julia Moore*

During the course of the 2007-2008 term, 30 new members joined RGAHU! RGAHU has 139 active members. Membership's goals for the term year were achieved but much more work lies ahead to continue these efforts.

The Membership Committee would like to thank the many dedicated members who went the extra mile to invite guest agents and/or bring in new members by simply just "asking". The following members joined during the months of April and May:

<u>New Member</u>	<u>Company</u>	<u>Sponsor</u>
Lisa Lesku	Assurant Employee Benefits	Jessica Brand
Scott Jones	Brown & Brown of NM, Inc.	Annette Watson
Raquel Rael	Insurance Shoppers	Pamela Stahnke
Wesley Cowen	United Healthcare	Lori Flint
Esther DeAnda	Presbyterian Health Plan	Cyndi Garcia
Kiyoko Dulac	USI Southwest, Inc.	Patti Burns
Carl Hohsfield	Western Assurance Corp.	Lindsay Haseltine
Mike Valverde	Colonial Life	Stacey Weaver
Brad Woolard	Colonial Life	Stacey Weaver

Take time at the June meeting to welcome these new members. There is also opportunity to do some worthwhile networking. Remember, it's not what you know, but who you know"! A single personal connection can lead you to multiple opportunities for professional and personal growth, from job leads to lasting friendships.

Guest agents can attend our CE meetings for only \$15. Why not consider bringing a guest to the next meeting. They can reap the benefits of membership immediately: earn 2 CE credits, network with fellow associates, and receive up-to-date education from the most knowledgeable professionals in our industry, plus they will be introduced to the new leadership of the association for the coming year. What a deal!!

The 2008-2009 Membership Committee is now being formed to recruit and maintain members. I am asking you to consider becoming an active participant of this committee by sharing your input, comments, ideas and/or suggestions so we can continue to maintain a highly active, alert, and supporting membership. Call Julia Moore at 890-1539 to discuss ways to assist your association.

***Please remember that membership is an ongoing process for all of us...and is not to be considered a one person job. Let's keep the process simple.....simply "ASK!!***

## **NINMAHU NEWS**

### *Northern New Mexico President Message...Marcie Abeyta*

We are approaching the end of a very successful year for our chapter. Our membership has increased to 15 and we are actively recruiting new members. Several of us were at the Capital Conference in January. There will be three members attending the National Convention in San Diego. We also have two members who qualified for the LPRT Golden Eagle Award.

The CE luncheons held during the year covered topics ranging from NMHIA Accreditation to Wellness issues; and the Day on the Hill event was attended by a record number of NAHU members from our area and across the State.

Our 2008-09 President, Danine Baca, along with her new board members, will be installed at the RGAHU meeting on June 12<sup>th</sup> in Albuquerque. We look forward to a new year and invite you to join us as members, and to attend our educational events.

## *Education Report...Alberta Priest*

We should be aware that we only have a few months to complete the 15 hours of Continuing Education annually required by the New Mexico Department of Insurance. At least one hour of Ethics must be included in the 15 hours. CEs received by the DOI after September 30<sup>th</sup> are considered late.

### **PLEASE READ THE FOLLOWING:**

Once an agent has completed 15 hours of approved courses, he/she should submit the Certificates of Completion to **NMPRC ID**. The state requires a minimum of 15 credit hours for producers with the exception of Title Agents who are required to have a minimum of 7 credit hours annually. The charge for filing CE hours is \$1.00 per credit hour up to 15 CE hours. In accordance with New Mexico State Law the courses **MUST** have been completed by September 30<sup>th</sup> of each year.

An additional 30 days is given for the agent to file a verified statement that they completed the required amount of CE hours from Oct. 1 of each year and Sept. 30<sup>th</sup> of the following year. **The thirty-day extension is NOT to complete the required courses.** Any certificates of completion received after the submission deadline for the compliance period that are **received after September 30<sup>th</sup> are considered late and subject to a fee of \$50.00.** The \$50.00 late fee must be sent in with the \$1.00 per credit filing fee and the certificate of completion for each course that is submitted late. Failure to submit credit hours in accordance with these rules will render that individual ineligible to renew their license.

## *National Report...NAHU*

### **IMPORTANT NAHU UPDATE**

Are you really protected for errors and omissions? Are you sure? Are you paying the best price for the coverage you have? You might be surprised to learn some interesting facts...

#### **Are you just starting out in the insurance business?**

NAHU has modified its E&O program to allow those just starting out in the insurance business to get the coverage they need. If you've been turned down in the past due to length of time in the industry, this outstanding coverage may now be available to you. Don't settle for less than the best at a cost you can afford.

#### **Is more than one person covered in your agency?**

If you are covering more than one person through an "agents of" policy or some other means, you may be paying too much for too little coverage. You may be surprised to find that you can cover more than one person in your agency through an agency policy through NAHU's E&O program at a premium that is likely more reasonable than the combined cost of the individual policies.

#### **Is your coverage your own, or is it issued as an agent of one of the carriers you represent?**

If you are covered through an "agents of" policy, you should be aware of some important facts:

- » Many "agents of" policies have an umbrella maximum. That means that you may share your maximum with other agents. Are you willing to bet on the business practices of everyone covered by that policy?
- » What if you stopped representing that carrier – could you take the policy with you?
- » Do you need to meet production requirements in order to be eligible for coverage under your E & O policy?
- » Do you want one of your significant carrier partners involved in the event of a claim?

One of the worst things that can happen in any insurance situation is for someone to think they have coverage they don't really have. In our increasingly litigious society, it is more important than ever to have E&O protection. By participating in the NAHU E&O program through Travelers, you can be certain that you are receiving a comprehensive policy at a competitive price.

You can learn more about the program on our E & O Webpage, which also includes other helpful information to help you serve your clients in the most ethical way.

By the way, did you know that NAHU offers a free ethics course that is approved for continuing education in all 50 states? For more information, go to the education section of [www.nahu.org](http://www.nahu.org).



## WE'RE MEMBERS... ARE YOU?

RGAHU is committed to the agent distribution system. With the ever-changing market place, the importance of being involved and supporting your industry has grown dramatically with the mergers and acquisitions. You need to know what is going on. As we are all aware, our legislators have determined to change our laws on a regular basis. Being kept informed of these changes and how it will affect your business is crucial in today's market place.

But what do I get out of being a member of RGAHU?

- \* Monthly membership meetings with guest speakers on topics that may affect your career..
- \* Member discounted fees for Sales Congress..
- \* Industry publications: HIU Magazine - State Magazine - RGAHU Monthly Newsletters..
- \* C.E. license credits through monthly educational programs..
- \* Member discount fees on C.E. classes..
- \* Errors & Omissions insurance endorsed by NAHU..
- \* Designation opportunities: RHU/REBC/DITC/CSA/LTC..
- \* Eligibility for Leading Producer Round Table (LPRT) Award..
- \* Enhance professional image, learn sales marketing ideas, and strengthen your character..
- \* Network with fellow industry carriers, brokers, agents and related insurance specialists..
- \* Legislative representation in New Mexico to safeguard your livelihood..
- \* Personal recognition through community service..

**Support the Industry that provides your living, Join today!!**

**RGAHU Membership Dues Breakdown:**

<b>NAHU Portion of Dues</b>	<b>\$195.00</b>
<b>STATE Portion of Dues</b>	<b>\$ 15.00</b>
<b>RGAHU Portion of Dues</b>	<b><u>\$ 40.00</u></b>
<b>Annual Dues</b>	<b>\$250.00</b>
<b>(check made payable to NAHU)</b>	

**Membership application can be downloaded from RGAHU website at [www.rgahu.org](http://www.rgahu.org)**

**“Every man owes a part of his time and money to the business or the industry in which he is engaged. No man has a moral right to withhold his support from an organization that is striving to improve conditions within his sphere” by Theodore Roosevelt**

## RGAHU BREAKFAST SPEAKER:

### Larry Schneider, Disability Insurance Specialist

Larry Schneider attended New York University and has been a featured panelist on a local TV program as a Disability Income Insurance authority, discussing the many "wording" differences between disability contracts offered by the major carriers. He has been a guest speaker for AT&T at their Corporate Headquarters for one of their sales executive insurance seminars. In addition, he has spoken to many other State and National Life, Health (NAHU, DITC, International DI Society, LOMA), CPA and Financial Planning Associations on the subject of Disability Income Insurance, Denied Claims, and the tax consequences of premium payer.

Prior to his insurance career, he was a management consultant for one of the "BIG-EIGHT" CPA firms, performing analytical and efficiency studies on behalf of their clientele, to support recommendations for creative solutions to problem solving.

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## RGAHU BREAKFAST REGISTRATION FORM

**WHEN:** Thursday, June 12, 2008

**WHERE:** Radisson Hotel, on Carlisle just north of I-40 in Albuquerque, NM

**TIME:** 7:30 AM to 10:00 AM

**COST:** Member \$25.00 Non-Member \$35 Non-Member Guests \$15

**CE:** 2

**TITLE:** Understanding the Complexities of Disability Insurance

**SPEAKERS:** Larry Schneider, Disability Insurance Specialist

**Phone, fax, e-mail or mail reservations by Monday, June 9, 2008**

Send to: Alberta Priest, Education Chairperson – Phone: 243-2601 or 1-888-598-8795; Fax: (505) 243-5109;  
Email: [ampcinc@aol.com](mailto:ampcinc@aol.com). Mark envelope: "RGAHU BREAKFAST", PO Box 3753, Albuquerque, NM 87190-3753.

**NAME:** \_\_\_\_\_ **COMPANY:** \_\_\_\_\_

**ADDRESS:** \_\_\_\_\_ **City:** \_\_\_\_\_ **Zip:** \_\_\_\_\_

**PHONE:** \_\_\_\_\_ **FAX:** \_\_\_\_\_ **EMAIL:** \_\_\_\_\_

If you would like to bring a non-NAHU Agent Guest, please provide information below. The charge for non-member guests is \$15.

I AM BRINGING THE FOLLOWING GUEST(S) :

<i>Guest</i>	<i>Company</i>	<i>Price</i>
1		\$15
2		\$15

**Total amount enclosed:** \$ \_\_\_\_\_

*We want to thank you for attending the Breakfasts. We appreciate your participation and have enjoyed offering you this year of Educational topics.*