

RIO GRANDE ASSOCIATION OF HEALTH UNDERWRITERS

HEALTH ISSUES

“New Mexico’s Benefit Specialists”

Vol 1, Issue 5

November 3, 2007

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

NOVEMBER BREAKFAST MEETING

2 Hours of Continuing Education

Ways Insurance Products can Impact Financial Well-Being & Aid in Retirement Planning

Speaker – Debi Caldwell, CRPC - Waddell & Reed

7:30am to 10:00am

Thursday, November 8, 2007

Sheraton Uptown, NE Corner of Louisiana & Menaul, ABQ

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

RGAHU President Message...Cecilia Webb

The Rio Grande Association of Health Underwriters just keeps on plugging monthly. I cannot thank you enough for the support you have shown to the organization. As we come upon the Holiday Season, we will be more visible in the community through generous giving --- food, donations, supplies, toys. In November, we will raffle a gift certificate for a Thanksgiving meal at our next meeting, and RGAHU will donate a turkey to a needy family.

Our NAHU Capital Conference is coming up in February, and if you would like more information, please go to the website, www.nahu.org, and decide if you might be able to make this event. Voices on Capitol Hill go a long way. Our New Mexico Day on the Hill in Santa Fe is coming up Jan 31st. Watch for more info.

I would like to commend Terry Linton and the Legislative Supporters for their ongoing tenacity in tracking various hearings throughout our state, and then showing up to voice on behalf of all of us in this industry.

NNMAHU President Report.... Marcie Abeyta

The Northern New Mexico AHU will sponsor a 2 hour continuing education meeting on Friday, November 30th. Misunderstood Questions about Disability Income and An Introduction to Long Term Care will be presented by Sharon Stark and James McDaniels of the Mass Mutual Financial Group. Look for more information and Registration Form next week in your email mailbox.

Membership Report...Julia Moore

A Membership Blitz was held on Wednesday, October 17 from 9:00 a.m. to 11:00 a.m. at Pamela Stahnke's office. Pamela and Julia Moore made phone calls from the blitz headquarters. Several board members reported they could not attend in person but would call from their office or work place. Many thanks to all that participated. While making a concerted effort to conduct as many phone calls in two hours, three agents did respond positively with interest. RGAHU applications were emailed to each person. Follow up phone calls revealed that two membership confirmations were received. Recognition of each person will be made at the RGAHU November CE Breakfast.

One of the key points of interest being discussed across the nation is healthcare reform. This will certainly cause a big impact on how we conduct future business. How it gets accomplished is a concern that we, in the insurance industry, face. Forming a united front is a smart way to help us prepare to act and speak in one loud voice. Many agents are now stepping forward and asking to join RGAHU. The timing is perfect! You can make a difference by simply ASKING!

Education Report...compiled by Julia Moore

RGAHU CE BREAKFAST MEETING EVALUATION REPORT

October 11, 2007

TOPIC: "Medicare Overview for 2007"

SPEAKER: William "Bill" Bateman

Number of completed evaluation forms: 28

1=Excellent 2=Good 3=Poor

QUESTION	1	2	3
Topic relevancy to NM insurance needs	18	10	0
Presentation format	9	18	1
Speaker's knowledge of topic	7	20	1
Speaker's ability to answer questions concisely and accurately	8	18	2
Usefulness of information presented	13	15	0

Suggestions: Great to have meetings in the morning, possibly start slightly later-tough to get here on time with kids. Do meetings on Friday.

Comments: Bill tried hard but he was not the person to pick for this topic – Medicare specialist from a carrier would have been better - Someone from the medical side of Medicare to assist with questions - Slides had 2006 data instead of 2007/2008 - Please keep policies out of these meetings - It is important to know your audience - Obviously a lot of work was put into this presentation.

Future Programming: Advantages of life insurance by type: term, universal, whole; What are secret shoppers looking for? Disability income; Life insurance policies; Ethics-go well with Medicare; Review and learn demographics of the populations we serve.

Education Report...Alberta Priest, LPRT

The November HIU is Online

NAHU Members: You can now read many of the articles from the November Health Insurance Underwriter on HIU's website. You'll find features on Group LTD, developing a sales and marketing plan, critical-illness insurance, dental networks and more! Plus, there's an excellent Q&A with Congressman Steve King in the latest installment of **As I see It.**

You'll also find many of the columns that appear in the print version of HIU, such as Beth Ashmore's **President's Page**, Dan Seidman's **Sales Autopsy**, Phil Sullivan's **Solution Selling** and the useful tips found each month in **The Referral Coach** by Bill Cates.

Don't forget that you can search archived articles from the past four years by using the "News Search" function just under the cover image on the main page of the website www.nahu.org.

Martin Carr, HIU Managing Editor

NATIONAL Report....Beth Ashmore, NAHU Pres. & Janet Trautwein, Exec. VP & CEO

Dear NAHU Members:

As most of you know, over the past week California has been plagued by wildfires that have resulted in loss of homes and loss of life. It's hard to imagine how it would feel to see a lifetime of memories gone in an instant and how difficult the rebuilding process would be, both financially and emotionally. Each and every individual impacted by this horrific situation will face tremendous obstacles as they struggle to put their lives back together.

We thought you would want to know that a number of NAHU members in California have been impacted by the fires. Our thoughts and prayers go out to them at this difficult time. To our knowledge, none have lost their lives, and for that we are very thankful.

There is a tremendous cost to rebuilding a community, and we know that our generous members will be reaching out to the various relief organizations that are providing support services.

If you're not sure where to give, here are some suggestions: [The American Red Cross](#) and [The Salvation Army](#). There are also a number of local organizations providing assistance.

We know our NAHU family is always ready to help those in greatest need. Thank you for your continued support.

Best regards,

Beth Ashmore
NAHU President

Janet Trautwein
Executive Vice President and CEO

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CAPITOL CONFERENCE

Capitol Conference will be held February 4-6, 2008, at the JW Marriott Hotel in Washington, DC. We, as agents, have a vested interest in many of the issues before Congress. Universal health care, in some form, seems to be a foregone conclusion for medical care in our future.

Because we know the ramifications of socialized medicine, it is our responsibility as knowledgeable citizens to educate and inform our elected officials as to the consequences of such a decision. If you are interested in attending the Conference, please notify one of the RGAHU Board members.

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RGAHU BREAKFAST SPEAKER

Debi Caldwell is a Financial Advisor with Waddell & Reed. As a financial advisor, Debi's mission is to help people get more out of their money, take the guess work out of investing, and help to manage financial risks.

Debi is a Chartered Retirement Planning Counselor. She helps clients:

- Analyze their existing cash flow and financial position
- Identify appropriate investment strategies
- Create a realistic plan for retirement - from accumulation to distribution
- Implement retirement plans for small businesses

Debi earned here MBA from the University of Phoenix in 2001 and has been with Waddell & Reed since 2004.

Her passion is to help the average investor make smart choices with their money. Because there are many people who do not understand investing concepts and planning principles, Debi's approach centers largely on client education and customer service.

RGAHU BREAKFAST REGISTRATION FORM

WHEN: Thursday, November 8, 2007
WHERE: Sheraton Uptown, on the corner of Louisiana and Menaul in Albuquerque.
TIME: 7:30 AM to 10:00 AM
COST: Member \$25.00 Non-Member \$35 Non-Member Guests \$15
CE: 2
TITLE: Ways Insurance Products can Impact Financial Well-Being & Aid in Retirement Planning
SPEAKER: Debi Caldwell, CRPC – Waddell & Reed

Phone, fax, e-mail or mail reservations by Monday, November 5, 2007

Send to: Alberta Priest, Education Chairperson – Phone: 243-2601 or 1-888-598-8795; Fax: (505) 243-5109;
 Email: 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
3		\$15

Total amount enclosed: \$ _____

We want to thank you for attending the August Breakfast. We appreciate your participation and look forward to offering you a great year of Educational topics.
If you have a subject you would like to see covered, please contact any of the RGAHU Board Members.

Thanks again

See you there!



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.

NMSAHU Dues	\$ 15.00
RGAHU Dues	\$ 40.00
Total Dues	\$200.00

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

_____	_____
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

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