

*RIO GRANDE ASSOCIATION OF HEALTH UNDERWRITERS*

# HEALTH ISSUES

*“New Mexico’s Benefit Specialists”*

Vol 1, Issue 4

October 3, 2007

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)

## OCTOBER BREAKFAST MEETING

2 Hours of Continuing Education

### MEDICARE Overview for 2007

Speaker – William “Bill” Bateman, 21<sup>st</sup> Century Financial

7:30am to 10:00am

Thursday, October 11, 2007

Sheraton Uptown, NE Corner of Louisiana & Menaul, ABO

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

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

Greetings:

This time begins the opportunity to contact the senior market. Medicare Supplement open enrollment is around the corner. Our seniors depend upon us to guide them and explain benefits and changes for the upcoming year. For the seniors who may be initially enrolling into a Medicare product, the Rio Grande Association of Health Underwriters breakfast will cover related topics to ensure that you are well prepared when visiting with your prospects and clients.

I believe that we can never know too much about Medicare products. Long Term Care (LTC) insurance is moving up the ladder as it becomes more necessary. There is a larger market who would qualify and can afford this product. As an expert advisor, you should also be familiar with today's cost of the skilled-nursing facilities in the area. Since you began selling the product, have you personally toured a facility which would help you relate to your client today? The established agents know this, but for you new agents in the health care industry, remember there are numerous products to sell, and if you become an expert on the product and take care of your client, in turn you will be taken care of.

Let the Rio Grande Association of Health Underwriters assist you and all of us can work together more closely to strengthen our voice in the New Mexico community!

## *NNMAHU President Report.... Marcie Abeyta*

The Northern New Mexico AHU sponsored a 2 hour continuing education meeting in conjunction with the New Mexico Health Insurance Alliance on September 6th. We took a few minutes to install officers. Eva Fomalont was kind enough to do the installations. Our next quarterly meeting will be in December and will include 2 hours of CE.

## *Membership Report...Julia Moore*

During the month of September, we have had time to reminisce with our loved ones about what we enjoyed best about those hot summer days and nights. School has started and we can now concentrate on making plans for those long winter months. My, how time does fly when you're having fun! In our line of business, we need to plan for what happens next. Our association is no different. A strategic plan was put into place by the RGAHU Board in June and my personal goal, as Membership Chair, was to seek ways to increase our membership and retain members. One common bond we can all pride ourselves is having the ability to "sell". Why not use those selling skills by showing others what our membership means to each one of us. An opportunity is coming your way to allow you to express your feelings about our association and to assist in meeting our goals in the process. We need your help!

Pamela Stahnke has graciously offered her office located at 11005 Spain Rd. NE Suite 22 (corner of Spain and Juan Tabo) to allow us to conduct a membership blitz. Please mark your day planners for Wednesday, October 17, from 9:00 a.m. to 12 noon and be ready to devote a couple of hours from your busy schedules to help us make this blitz event a success. The only requirement is to bring your cell phones all charged and ready to make important phone calls. Think of someone who could benefit by becoming a member of this progressive organization. If you are not able to assist, how about faxing your list of names to 890-1606. I will see that they get called during the blitz event. Remember, all it takes is the ability to just "ask" and the rest will take care of itself.

During the months of August and September, eight fellow associates joined our association:

Katha Burke	Clovis Insurance Center Inc	Sponsor: Joan Rutherford
William Carpenter	Carpenter Insurance	Sponsor: Cecilia Webb
Scott DeVore	AFLAC	Sponsor: Bill Bateman
Lindsay Haseltine CHM	Western Assurance Corp.	Sponsor: Cecilia Webb
Revi M. Pexa	Pexa Insurance	Sponsor: Julia Moore
Stephen Sauter	Sauter & Associates	Sponsor: Lori Flint
Carolyn Woodhill	Presbyterian Health Plan	Sponsor: Cecilia Webb
Jim Gallegos	Presbyterian Health Plan	Sponsor: None listed

Some of these new members have been prior members and have been drawn back to renew their membership. The timing is right in their lives. Welcome aboard! Please be sure to greet each person and make them feel welcome at our next breakfast meeting.

Plan to attend the RGAHU CE Breakfast meeting on Thursday morning, October 10 and contribute some volunteer time at the Membership Blitz on Wednesday, October 15, at Pamela's office. Let's all become more involved by "making it happen"!

There is a Membership Application at the end of the Newsletter. If you would like to join, or know someone who is interested, please make a copy.

## *LPRT Report....Eva Jean Fomalont, LPRT*

### **Frequently Asked Questions**

**Who can qualify for LPRT?** Individuals working in personal production, carrier representatives, management of an agency or general agency or carrier management.

1. **I work for a carrier, but not as a manager, and do not work with other producers. Where do I fit?** This would be under personal production (direct sales) if you are not working with brokers.
2. **Does a Mini-Med policy count as a medical plan?** Yes, HIPAA recognizes them as a qualified medical plan and so does LPRT.
3. **Can a carrier representative who services accounts qualify for LPRT?** Yes, under Carrier Rep. Under new business for four (4) points, or under retention for one (1).
4. **Do I have to have my retention numbers certified?** No. The only category that requires certification is for new business at the Golden Eagle level.
5. **What is Lifetime Membership?** See number 7 on the Qualifications Guidelines. If you have not applied and attained LPRT for the number of years stated, it does not apply to you. Skip that section.
6. **Do I have to send in an application if I have attained Lifetime?** Yes. You can send it in with no dues if you simply want to renew your Lifetime status. We need to know where you are and if you still want the Lifetime recognition.
7. **What does it mean to be Lifetime & Qualified?** If you have attained Lifetime, are still producing, and want to be recognized for production, you would complete the production section. You are required to submit the appropriate (fee) for the level attained.
8. **Can I submit the paperwork after the deadline and still be accepted for LPRT?** Yes. However, there is no guarantee that you will be recognized for your achievement or receive the invitation to the annual event if it is late. Once the certificates and awards are produced, there will not be more produced for the year. We highly recommend that you meet the deadline.
9. **Can I submit an application for a third party?** Yes, we have created a special Carrier and General Agency Application specifically for that purpose. It was designed so that a manager can submit for his/her employees. This can be used as an internal reward program for top producers.  
**What if one of my carriers will not sign a certification form?** Sometimes a production report will suffice if they have problems (getting the form signed) the form. Most carriers do not have a problem signing the form. We will work with them to verify you that you have achieved the level of production required. If you placed your business through a GA, they can sign the certification form.
10. **What if my production is with several carriers and I am applying for the Golden Eagle level?** You will need to get certification from multiple carriers. You only need to verify the minimum numbers needed for your category.
11. **When is the deadline for submitting the application?** All paperwork should be submitted by the 31<sup>st</sup> of March of each year

Please do not hesitate to contact the LPRT Committee members (your Regional LPRT Chairperson) or Brooke Willson at NAHU if you have questions. You may go on line to pull down the guidelines and application – [www.nahu.org](http://www.nahu.org)

## *Regional Vice President's Report to Region 7...Anne Sperling, CSA, LPRT*

On behalf of all the NAHU committees and the Board of Trustees (BoT), I am delighted to bring you up-to-date with the most current activities of our professional association. NAHU is in full swing now. All committees and advisory groups are having regular meetings and reporting through the Membership Affairs Team (MAT) and the Public Affairs Team (PAT) as well as through the BoT. MAT and PAT were created by Past President, John Nelson as a way to have all of the committees communicating with each other on a monthly basis. He lumped similar committees together within these two teams. MAT is chaired by Russ Childers and includes: Membership, Awards, Chapter Relations, Communications, Education, and LPRT. PAT is chaired by Scott Leavitt and includes: Legislative Council, HUPAC, and Media Relations. The working groups including Disability Income, Long-Term Care, Senior Medicare, and Worksite Marketing all post their minutes to both MAT and PAT.

So, it's most efficient to report to our region through the reports that each of these national committees present to MAT and PAT as well as to the BoT. Our Region 7 team of chairs is present on each of the national calls and their voices are heard through the national committee reports. The most recent MAT and PAT calls took place on September 27, 2007. The minutes for the September 27th call will be available for reporting next month. So, here are the highlights from August and early September committee activity:

Both MAT and PAT are reviewing the NAHU Strategic Plan and discussing the progression of that plan and adding new items and tasks. This is a standard agenda item for every call.

**When you read these notes on each committee you will soon realize that THIS ASSOCIATION of VOLUNTEERS IS REALLY WORKING... FOR YOU!**

### **Membership Committee:**

Region 7 has a goal of 1,918 members. We are down in our membership by 59 members via a report comparing May 2007 to July 2007. As of July 31, 2007 Region 7 had 1601 members. So, we need to gain 317 new members this fiscal year. Every single state in our region lost more members that it gained for the July report. And, this is true for most of the states nationwide. Hence, Dave Moore, National Membership Chair, is calling July the "National Membership Slump Month" and he's got some new ideas to overcome this in the future.

### **Awards Committee:**

Bill Hartman chairs the Awards Committee and it has a full plate of activity this year. They are looking at refining the Website Award and the Presidential Citation Award. They recognize that communication is the key to all the awards. The members need to be better informed of what the awards are and how to achieve them. The Committee is preparing its newest award: "New Agents Award" – it gives new agents an award to strive for within the first five years of being in the business.

### **Chapter Relations Committee:**

Ginger Ashton chairs the Chapter Relations Committee and Ginger takes input from all the regions to determine which chapters are in need and which states are taking on new chapters. I am happy to report that our region did not make the "needy" list but I do know that there are some new chapters developing in our region and I encourage the local Chapter Relation chairs to contact our Region 7 Chapter Relations Chair – Terry Talbot for more information on how to start a new chapter.

### **Communications Committee:**

Andrea Brody chairs the Communications Committee. The Communications Committee is busy putting together a series of short member surveys. You may remember the latest survey – HIU Reader Survey. That survey (which wasn't very short) tallied 1,458 responses from the members. The tally of responses will be available on the NAHU website. Which brings another communications topic to the forefront – the NAHU website is not easy to navigate and the Communications Committee is looking at it to see how they can fix this situation. Also, the Regional Websites need updating – us included – desperately! The Communications Committee is also looking to establish a template for a newsletter that the locals can use with their members.

### **Education Committee:**

Lou Reginelli chairs the Education Committee and his committee is looking at how voluntary products can be communicated to the agent population better. Janet Trautwein is interested in knowing which states give CE credit for being a member of NAHU and Lou will carry this inquiry to the regions. There will be a national campaign to raise the bar on RHU and REBC this year. Atlanta is experimenting with doing web classes for the American College right now and will try to expand this to the rest of the membership. Consumer Directed Health Certificate (CDHC) is the newest and hottest certificate series that National is working on and there will be a flurry of activity on this for the upcoming year. The November HIU will have a continuing education trends survey published.

### **LPRT Committee:**

Suzy Alberts chairs the LPRT Committee and they are in the midst of deciding the LPRT event in San Diego next June. The decision will be made in October. The Committee wants to raise the bar on this designation and the best way to do this is for the states to have local chapter LPRT chairs so that the criteria can be better communicated.

### **HUPAC:**

Jesse Patton chairs HUPAC and the main topic on their agenda was the HUPAC website. You should have gotten an announcement of the new website, which is going to be administered by Stakeholder, Inc. from Tracy Canada on the 28th of September. Tracy wrote that contributions should go a new address. Also, there is a new PAC Contribution Form, which all contributors (new and old) must complete. The form will be on the new HUPAC website shortly: [www.hupac.org](http://www.hupac.org) under "Update My Information".

### **Legislative Council:**

Ken Schmidt chairs the Legislative Council. As usual, the Legislative Council is extremely busy. They are in the throws of forming task forces to deal with single payer, "Smart" Connector position paper, and the Key Contact initiative. Jessica Waltman said that the legislative training calls were well attended. The legislative training slides and all other legislative information on the website are in the final process of being reviewed and updated. Jamie Scholl, Vice Chair is working on Capitol Conference and will announce the theme of the conference in the October HIU magazine. The Legislative Management Team reviewed the Legislative Defense Fund Applications for Colorado and New Mexico on the 24th of September and will be making a recommendation to the BoT for their next call in October.

### **Media Relations Committee:**

Ron Levine chairs the Media Relations Committee. The MR Committee discussed the public relations vendor (Edelman) and their recent efforts with running a single-payer tracking system of newspaper articles nationwide. They want the chapters to know that there is Ad Co-op money available for advertising their chapter – up to \$1,000. They want the chapters to know about all the website tools that are available including sample letters to the editor, op-ed pieces, media kit, print and radio ads, press releases, single payer presentations and much more.

### **Long-Term Care Advisory Group:**

Jeff Sadler chairs the Long-Term Care Advisory Group and their main focus is to review recent legislation that either promotes or disrupts the long-term care insurance marketplace. The Association of Health Insurance Plans (AHIP) has been working on their substantial 2008 LTCi promotional campaign and will be spending up to \$3 mil on it. NAHU is very supportive of this campaign and will aid AHIP in delivering the campaign to our members. LTC partnership states are Idaho, Minnesota, Florida, Virginia, North Dakota and Nebraska. Ohio is very close. Colorado, Kansas and Nevada all have Medicaid State Plan Approval and are ready to launch their programs. Check out [www.dehpg.net/ltcpartnership](http://www.dehpg.net/ltcpartnership) to learn more about the states' efforts.

### **Senior / Medicare Advisory Group:**

Darlene Kaczmarek chairs the Senior / Medicare Advisory Group and if anybody knows Darlene, you know how passionate she is about this topic. She knows everything there is to know about Medicare. The Medicare Advisory Group is in the throws of defending the Medicare Advantage plans, which are under attack by the House of Representatives through their SCHIP Reauthorization proposal. The commission earned on the Medicare Advantage plans is under the microscope and Janet Trautwein testified before the National Association of Insurance Commissioners (NAIC) on our behalf this September. The Advisory Group is preparing a "Turning 65" brochure for consumers and is preparing a position paper on Medicare.

## ***Region VII Vice-President Report...Anne Sperling***

### **New Mexico Report**

1. Kay spoke about the NMSAHU symposium that took place on September 21<sup>st</sup>. The Symposium brought the authors of the NM Health Care reform proposals together in a panel discussion. The agents had 4 hours to listen to their proposals and ask them questions. The presentation was well received by the agents. On October 3<sup>rd</sup>, a select group of agents will be meeting with the Governor's office regarding his proposal.
2. Bernadette Mares, State Award Chair, keeps the members up-to-date with the criteria so that they can stay focused. NM has won the Landmark Award 5 times.
3. No report on the ChapterHouse Trends report, but Anne commented on how the larger brokerage houses responded to the survey and we should use that response in our recruiting efforts to the large brokerage houses.

The Legislative Committee is meeting regularly and has engaged the new lobbyists. They are actively attending the subcommittee hearings and is giving the NM agents advice on how best to communicate with the legislature.

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## ***Education Report...Alberta Priest, LPRT***

### **By: Louis Reginelli, National Education Chair**

Over the last couple of months, I have read some outstanding articles on membership. Most of them have to do with retention. I believe every chapter in America continues to strengthen their numbers in membership. The NAHU education committee understands this challenge and develops programs that will inform and entertain our members.

Quality programming will give value to current members and attract new ones. NAHU has many programs listed on our web-site [www.nahu.org](http://www.nahu.org) that can be produced on CD and delivered to any state and local chapter for use in their membership meetings. Many of these programs have already been produced by our industry advisory groups and placed in CD format for the use of state and local chapters. These groups are working with NAHU to train people all across the country to present their programs. The advisory groups and the directors are Bob Tretter for Disability Income, Jeff Sadler for Long Term Care, Darlene Kaczmarek for Medicare, and John Joseph for Worksite Marketing.

These individuals are working extremely hard to deliver quality programs and speakers. The NAHU education committee is going one step further by producing an **EDUCATION CHAIR TOOL KIT** that will have many of these programs along with a list of expert speakers. This is being done to make the education/program chairs' job a little easier.

Other educational offerings available to your membership are the Long Term Care Partnership Program, CDHC Certification, and the New Agent Training Health Insurance 101 Certification. NAHU prides its ability to partner with some of the industry's leading experts on the development of these programs.

The NAHU education committee is continually striving to meet the needs of our members. To do this we need your help. Let us know what you think. Tell us what is working and also what is not working. We want to deliver programs that will help you do what you do best and that is educate, inform, and entertain our members. You may contact the education department [fross@nahu.org](mailto:fross@nahu.org) or 703-276-3825.

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### **RGAHU BREAKFAST SPEAKER: WILLIAM "BILL" BATEMAN, 21<sup>ST</sup> CENTURY FINANCIAL**

William G. Bateman entered the insurance business in 1979 in Battle Creek, MI as a multi lines agent. In 1989 he sold his agency and moved to Albuquerque where he founded 21<sup>st</sup> Century Financial, a wholesale life and health insurance agency working with brokers and independent agents and marketing in 14 states.

Bill is licensed for life and health licenses in 14 states. He is a member of NM NAIFA, NM NAHU, NM FPA and the IIAANM. He has served as a board member of the South Central MI NAIFA and both the CNM NAIFA and RGAHU. He holds his LUTCF designation and has taught other continuing education classes as well as LUTC courses. He is a member of the Speakers Bureau and a speaker for Lorman Education Services. He is the author of "Cafeteria and COBRA Administration Going Forward" published by Lorman Education.

As a member of the NAIM, Bill works with agents marketing life, health, disability, long term care and Medicare Advantage programs representing 45 regional and national companies.

Bill lives in Albuquerque, New Mexico with his wife Leandra and sons Max and Gus.

# RGAHU BREAKFAST REGISTRATION FORM

**WHEN:** Thursday, October 11, 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:** MEDICARE OVERVIEW FOR 2007  
**SPEAKER:** William G. "Bill" Bateman – 21<sup>st</sup> Century Financial

**Phone, fax, e-mail or mail reservations by Monday, October 8, 2007**

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
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



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

**Sponsor Name**

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

<b>NMSAHU Dues</b>	<b>\$ 15.00</b>
<b>RGAHU Dues</b>	<b>\$ 40.00</b>
<b>Total Dues</b>	<b>\$200.00</b>

**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)

<b>Name (as it appears on the check or credit card)</b>	<b>Signature</b>
<b>Account Number</b>	<b>Expiration Date</b>

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