



# RHUSTER

**AUGUST**

**WERE ONLINE AT [WWW.OKTAHU.COM](http://WWW.OKTAHU.COM)**

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## 2006 Calendar

August 28th, 2006

O-EPIC Brown bag lunch

September 21st, 2006

General Membership meeting (1 CE)

Location: TBA (please be checking your email for location update)

October 16th, 2006

Golf Tournament at Forest Ridge

Details TBA

October 19th, 2006

Fall Forum- 8:30 to 4:00 (5 CE; 1 Ethics)

Location: Helmerich Center



**Please welcome our newest members at the next general membership meeting!**

1. Rebecca Connel- Benefit Designs, email: Quotes@benefitsok.com, recruited by Lisa DeRycke
2. Susan Chimento-BCBS, recruited by Glen Mulready
3. Jo Anne Giles-BCBS, email: Joanne\_giles@hcsc.net, recruited by Glen Mulready
4. Donald Horner- Aon, email: Donald\_horner@aon.com, recruited by Barbara Dalton
5. Pam McCowan- CCOK, email: pmccowan@ccok.com, recruited by NAHU
6. Kym Morella- BCBS, email: kmorella@bcbsok.com, recruited by Melissa Sanden

**Way to go recruiters! Be sure to read the challenges from the Membership Team on page 6!**

## TULSA ASSOCIATION OF HEALTH UNDERWRITERS 2006-2007 OFFICERS

### PRESIDENT

Susan McGinnis  
susan@benex.com  
918-369-5900

### PAST PRESIDENT

Alicia Tiefenthaler  
atiefent@hillrest.com  
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### PRESIDENT ELECT

Barry Wilson  
wilsongroup@cox.net  
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### VICE PRESIDENT

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### SECRETARY

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918-728-3655

### TREASURER

Dale Whiteis  
dale@whiteisbenefits.com  
918-499-5380

If you are interested in serving on the TAHU Board of Directors either chairing or serving on a committee, please contact one of the current Board members.

## PRESIDENT'S MESSAGE

As President of TAHU for the 2006/07 Board Year, I have three areas of concern I will be focusing on:

**Membership.** It is imperative we grow our association. The larger associations have power when it comes to legislative matters. As you well know, health insurance in America is of a national concern and there are special interest groups stirring up the old debate of national health care. There is absolutely no reason why every licensed individual whether they are in sales or service, is not a member of NAHU. This board is working hard to exceed your expectations this year in an effort to increase our membership.

**Legislative.** I think everyone agrees that legislation is a huge part of health insurance, right? In order to make sure we have legislators in office that believe in the free enterprise system of health care, we need funds. Regardless of whether the position is for a challenger or an incumbent, we provide funds toward their campaign to help ensure they win office. Like it or not, THIS is the way politics works. He who has the most money wins! You can do your part through HUPAC. Dan Hart is the TAHU HUPAC Chair. If by chance this brief statement has convinced you to step up, please contact him immediately to get started; it's painless and is only \$10 a month!

**Wellness.** In an effort to promote wellness, we as brokers and insurance professionals understand how this is a factor to the cost of health care. I feel we have an obligations and a special opportunity to bring awareness to the consumers of our products through our employer clients. I am proud to announce we will be hosting a first "TAHU Walk for Health" in the spring of 2007. Stay tuned for more details!

Together we can bring about growth, industry change and wellness all in the name of Association Team Work!

Sincerely,



Susan McGinnis  
TAHU President

# LEGISLATIVE UPDATE

## Sham Health Insurance Plans:

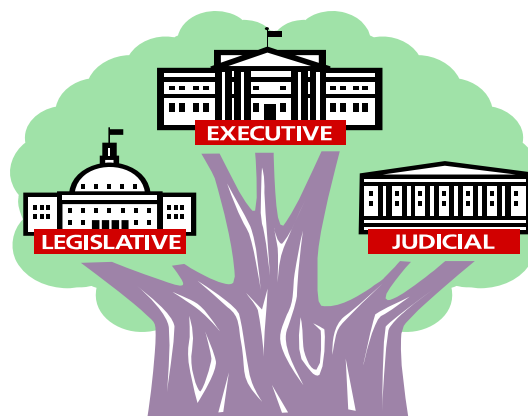
As we all know, health care costs continue to rise and as a result, individuals, employers and families have faced annual increases in their health insurance premiums. These increases have been difficult for everyone to swallow and many look for lower cost alternatives, frequently encountering fake health insurance plans. Fake (sham) health insurance plans are plans created to look like authorized health insurance plans but are never intended to pay benefits or abide by state insurance laws. These plans leave consumers with little recourse and large amounts of debt.

Confusion exists over who has the regulatory authority to investigate and prosecute fake health insurance plans, the Department of Labor or state Departments of Insurance. Many fake health insurance plans are sold through licensed agents, who can be held liable for selling unlicensed, fraudulent products. As a result, NAHU has been active in educating our members on fake health insurance plans and providing them with information to verify the legitimacy of any product he or she intends to solicit. Licensed insurance producers and consumers should verify the legitimacy of any product before putting any money down. Individuals, families and employers are all at risk of becoming victims of fake health insurance plans.

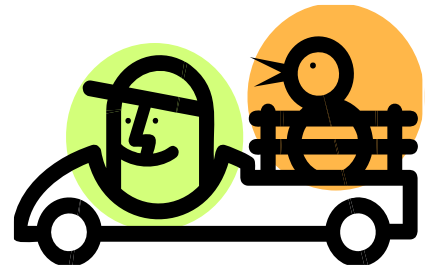
## A few red flags:

- Health insurance plans with premiums dramatically lower for a similar product on the market.
- Health insurance plans that offer to provide coverage for all, regardless of pre-existing conditions.
- A producer who indicates he or she does not need a license to sell this insurance product or indicates this product is exempt from state regulation.
- A health insurance plan that does not use the word insurance anywhere in its materials or documents.

Informative websites: [www. avoidfraud.org](http://www.avoidfraud.org), [webpost@naic.org](mailto:webpost@naic.org)



## Continue of Legislative update info:



### Did you know about the Avian Flu?

Scientists from the Centers for Disease Control and Prevention say that a avian flu pandemic is not a question of if but when. For each year the pandemic is put off, it is another year our country has to prepare. According to the CDC, more than 200,000 people are hospitalized with influenza each year and 36,000 die. These people are usually elderly, young children or those having chronic medical conditions.

Every year we experience a seasonal influenza virus that infects only people and occurs all over the world. New strains appear and humans have some immunity in the form of background memory. In addition, influenza vaccines are updated each year to combat the common effects of the flu.

Avian influenza, on the other hand, is a bird influenza strain. Typically birds are not affected by the avian influenza but a new subtype of avian influenza that is unfamiliar to domestic poultry and people (Avian Influenza A – H5N1) appeared in late 2003, killing more than 150 million chickens, ducks and other bird species and infecting 18 people, six of whom have died. The area most greatly affected thus far has been Southeast Asia but it is moving westward.

In order to be described as a pandemic, three requirements must be met:

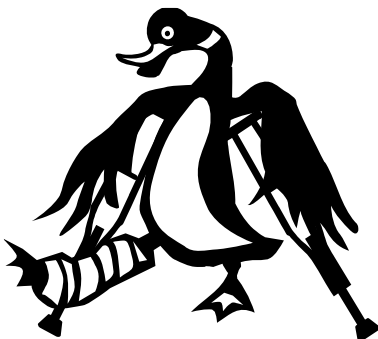
1. It must be a new human influenza A subtype.
2. It must cause serious illness.
3. It spreads easily from human to human.

The first two prerequisites have been met, but not the last.

The U.S. Department of Health and Human Services has developed a strategic pandemic plan including expanding vaccine manufacturing capacity and testing of effective countermeasures. However, these measures will take time, and it is unclear how much time remains.

This website will be updated as new materials and information become available.

- [Brochure](#): "It's Not Flu As Usual – What Businesses Need to Know about Pandemic Flu Planning," produced by [Trust for America 's Health](#), provides 10 steps your business can take to prepare.
- [Centers for Disease Control and Prevention](#)
- [U.S. Department of Health and Human Services](#)
- [The White House](#)
- [White House Strategy for Pandemic Influenza](#)





## Region 6 Leadership Conference in Corpus Christi, TX

Region 6 Leadership Conference in Corpus Christi, TX was a complete success!!

. We had a great time learning and sharing with our fellow NAHU members. There were a lot of new faces, which is great!! We are succeeding in getting the word out to be a part of our great organization. “As a new member, it was a great experience to be able to meet everyone in our region and talk with other communication chairs. I was able to come back with a lot of helpful information,” said Kim Merriman.



In picture is: Cathy Baker (OKC), Kim Merriman (Tulsa), Glen Mulredy (Tulsa), Susan McGinnis (Tulsa Pres.), Dee Sink (Tulsa)

All pictures were taken by Cathy from OKC.



As a result of the excitement generated by the Regional Leadership Conference, Dee Sink , our membership committee co-chair, would like to offer us a challenge:

“The membership team is issuing a challenge to all agencies with employees in the employee benefit arena. We’d like to see 100% agency membership and involvement. We are facing rough waters ahead and you could think of your TAHU membership as “career insurance”. If we don’t help make public policy on healthcare, the federal government will do it for us. We need to be part of the solution, as this is not the time to sit back, remain silent and allow others to be responsible for your future. Our voice in Washington DC is NAHU and we need you to join the choir.” Please contact Dee Sink or Lance Thompson (dsink@theholmesorg.com or rlthompson@cvty.com) for membership information.

## O-EPIC Insurance Agent Brown Bag Lunch Series

Just wanting to let everyone know about the Brown Bag Lunch. We are inviting agents and any other interested party to discuss O-EPIC, listen to comments on how this program is working and what we can do to improve it. Hope you can join us!

**Tulsa**

**Location:**

Johnnie's Charcoal Broiler

51st & Harvard

Tulsa, OK

**Time:**

11:15 am to 1:15 pm

(Please check our website for a map and menu)

[www.oepic.ok.gov](http://www.oepic.ok.gov)





## Did You Know ??

This space is available for any pre-approved announcement or information you would like people to know.

### Attention! Attention! :



**Rick Blevins and baby Zoe**



**Grandma Blevins and baby Zoe**

If you wish to post a note or information, Please contact Kim Merriman via email: [Kim@benefitsok.com](mailto:Kim@benefitsok.com)

( Items must be approved, so send them in soon enough to go through the process ) Thanks! Kim :)

