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MARCH 2006

WE'RE ONLINE AT WWW.OKTAHU.COM

INSIDE THIS ISSUE:

CALENDAR OF EVENTS	1
NEW MEMBERS	1
PRESIDENT MESSAGE	2
LEGISLATIVE UPDATE	3
HUPAC CONTEST UPDATE	4
GENERAL MEMBERSHIP MEETING	7
MEMBERSHIP CONTEST	8

2006 Calendar

Go visit the TAHU WEBSITE. It is up And operating. You can check the Calendar for upcoming events and RSVP and pay for General Membership Meetings online!!

March 27-29, Capitol Conference

Washing D.C., Details Attached

April 20, 2006

TAHU Spring Symposium

Hillcrest Healthcare System, 8:00-3:30pm

6 hours CE (pending), Stop Loss information, Pharmacy Trend Update, Ethics, Medicare Part D Group PDP and Employer Subsidy, Pay for Performance, High Risk Assessments



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

Amy Satterfield

Community Care, sponsored by Tina Anecito

918-594-5232, asatterfield@ccok.com

Bonnie Rubey

Community Care, sponsored by Lisa DeRycke

918-594-5295, bonnie@ccok.com



TULSA ASSOCIATION OF HEALTH UNDERWRITERS 2005-2006 OFFICERS

President

Alicia Tiefenthaler
atiefent@hillcrest.com
918-597-1935

Past President

Bob White
bwhite@ccok.com
918-594-5295, ext. 6125

President Elect

Susan McGinnis
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918-369-5900

Vice President

Barry Wilson
Wilson-group@cox.net
918-742-3310

Secretary

Sheila Hood
shood@sojournare.com
918-728-3655

Treasurer

Andrea Blevins
ablevins@rogersbenefit.com
918-663-8888

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

PRESIDENT'S MESSAGE

LEGISLATIVE TIME

It's that time again. Legislators are in session and bills are being proposed, reviewed and voted on. It is time for us (NAHU/TAHU) to do what we do best!

That is right, it is time for us to get out and voice our issues and concerns with our legislators and let them hear from us on what legislative bills support our industry and which one's do not support FREE ENTERPRISE!

We recently attended "DAY AT THE CAPITOL" on February 22nd. Thank you to all the 25 Tulsa members that we had turn out this year. Combined with OKC, we had a big show and a successful trip. Enclosed is a copy of the position paper outlining TAHU's position on health related legislation. I would encourage each of you to contact your representative and share with them your concerns and utilize this position paper as a talking guide. They need to hear from us as health underwriters and expect to hear from you as their constituents.

A recent quote I heard from a movie that could not be more resounding at this time,

"In the absence of true genuine leadership, people will listen to whoever is talking." (The American President-Movie)

Let's make the person talking be US! These legislators are inundated with bills to vote on and cannot read through each one. They rely on us to help steer them and educate them.

Time is of the essence. Several of your TAHU board members will be attending the Capitol Conference being hosted by NAHU the end of this month and we will be visiting with both representatives and senators to further share our position. Help us be heard by calling your representative today.

We have continued to make significant achievements with legislation but we cannot continue to do so without your support.

Warm regards,

Your President,

Alicia Tiefenthaler, Tulsa Association of Health Underwriters

LEGISLATIVE UPDATE

State of the Union

President Bush gave his annual state of the Union address in January, outlining his agenda for the second half of the 109th Congress and the remainder of his term in office. Healthcare is an important agenda item and Bush stated his support for health care I.T. expansion and the use of electronic medical records, expanding HSAs to ensure both individuals and small business employees have advantages larger businesses currently enjoy, and to increase portability of health insurance for employees when leaving employment. Bush has proposed extending the benefits of HSAs to low-income families and individuals through the use of refundable tax credits, to use towards the purchase of HSA-compatible policies. He acknowledged the need for change as the country faces increasing health care costs and the government faces increasing Medicaid and Medicare costs. He believes all Americans should have access to high-quality, reasonably-priced reliable health care. Bush also asked the Congress to pass medical liability reform this year. Liability premiums for physicians and large jury awards have impacted the ability of physicians to treat patients and afford to stay in practice, specifically OB/GYNs and other specialty physicians. Bush has proposed providing \$500 million per year to encourage states to test innovative methods for covering the chronically ill. Additionally, he supports allowing employers to make higher contributions to HSAs held by chronically ill employees.

Current Health Care Legislation

- * House passed H.R. 5 in July, medical liability reform legislation. The Senate has not taken the issue up during this session but Bush and supporters continue to advocate for passage by the Senate.
- * Senate passed S. 1418, a bi-partisan bill sponsored by Senators Bill Frist (R-TN), Hillary Clinton (D-NY), Michael Enz (R-WY) and Ted Kennedy (D-MA), known as the Wired for Healthcare Quality Act, in November. The bill promotes the use of electronic medical records and creates standards for the creation of an interoperable health information technology system.
- * Representatives Sam Johnson (R-TX) and Eric Cantor (-VA) and Senators Rick Santorum (R-PA) and Jim DeMint (R-SC) have introduced legislation H.R. 1872 and S. 978. The bills would create an above-the-line deduction for health care premiums, provide a tax credit to employers who contribute to employee HSAs, provide a tax credit of up to \$3,000 for low-income families and \$1,000 for low-income individuals to purchase health insurance coverage.

For a full list of bills NAHU is monitoring in Congress visit <http://capwiz.com/nahu/issues/bills/>

Legislative Update Continued...

Reconciliation

The House voted to pass the budget reconciliation package in a 216-214 vote. The package, known as the Deficit reduction Act, reduces entitlement spending and the federal budget deficit by \$39 billion over a five year period. Two important provisions of the package are the authorization for state high-risk pool funding and the removal of the federal impediment to long-term care partnership programs. NAHU supports both additional funding for state high-risk pools and the development of state long-term care partnership programs to encourage individuals to purchase private long-term care insurance. Provisions were also included to tighten eligibility requirements for Medicaid long-term care services in an attempt to curb utilization by individuals with significant assets. The package now heads to the president's desk where he will likely sign it into law.

Other News

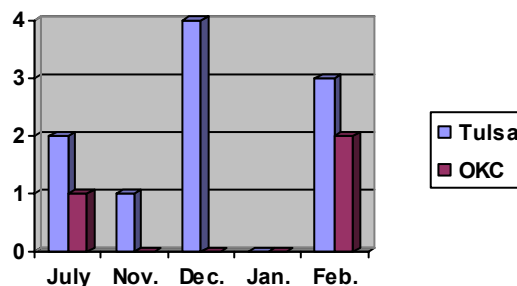
The Senate confirmed Judge Samuel Alito as the 110th justice of the Supreme Court. The Senate voted 58-42 to confirm him and he was sworn in shortly thereafter.

HUPAC CORNER: The challenge between Tulsa and Oklahoma City continues and Tulsa is ahead by 1, which is too close for comfort!! The chapter with the most new HUPAC/OKHUPAC contributors during the 05/06 fiscal year wins. The losing chapter has to provide the winning chapter with a gift and/or acknowledgement in their news letter and website that the winning chapter is better than them. For example, if Tulsa wins the challenge, Oklahoma City's news letter and website will state something of the sort "TAHU RULES AND OKCAHU DROOLS!"

All TAHU contributors will be eligible for cash and/or prizes at the end of the contest period.

Drawing date and time to be announced.

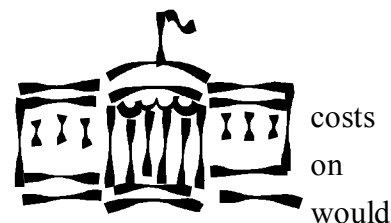
Also, the OKHUPAC is growing funds rapidly. If you are interested learning more about OKHUPAC, send an email to Dan Hart at dan_hart@glic.com



CAPITAL CONFERENCE 2006, MARCH 27-29 at the Capital Hilton Hotel

Why you should attend?

Our industry is one of the most heavily regulated in the country. Health care are a huge issue for every individual and business, therefore every lawmaker Capitol Hill has an idea of how to bring down costs. Many of these ideas change or take away the free market system that we know works the best. If your representatives in Congress are only hearing from the other side—those who favor a government-run single payer system, for example—then that’s the sort of legislation they’ll propose. It’s vital that we visit with them and present ideas that work and that won’t bog down our health insurance delivery system.



NAHU’s members are the most informed health insurance professionals in the country. Members of Congress look to us for ideas and feedback. The health staffers who advise the members of Congress on the issues are often new to the position and need to hear how the system works in the real world. Without the input of our members from every state, our health insurance system would be in a lot of trouble right now.

Capitol Conference is a unique chance to sit down with the people who make the laws that affect our profession and our clients. They respect our opinions. Because NAHU members have been visiting them and sharing good ideas for 15 years, they look forward to sitting down with health insurance legislation experts. Be a part of one of the most exciting events in our industry— Come to Capital Conference 2006 and help us make a difference. If you are interested in attending please contact one of your TAHU board members for more details. This year’s attendee’s from TAHU include Alicia Tiefenthaler, Melissa Parchman, Barry Wilson, Dale Whiteis, Dan Hart and Dan Wheeler. Lisa DeRycke is going in support of Region VI Membership Chair. The Oklahoma State Association Board is sending Bob White, Susan McGinnis and Jim Dempster.

At the end of March, D.C. will be alive with colors. The Cherry Blossoms will be in full bloom.





**Oklahoma State Association of Health Underwriters
2006 Dave Shepherd Memorial Health Underwriter of the Year Award**

It is time to submit your nomination for the prestigious OSAHU Health Underwriter of the Year. Nominee's are considered based upon their service to NAHU's local, state, regional and/or national efforts.

Nominee Name: _____

Reason you feel this nominee should be the OSAHU Health Underwriter of the Year:

The deadline for receipt of the nomination is April 1.

Please send an email with the above information to harry@benex.org. Or, if you prefer, Fax this completed form to 918-369-5906. This Nomination form is also available on our website www.oktahu.com

Two Scholarships Available – Apply Now

Shawna K. Goodin Memorial

- Sponsored by Oklahoma State AHU
- Two \$500 awards are available for academic excellence

Nikolaus Hanig Memorial Scholarship

- Sponsored by Tulsa AHU
- One \$1,000 award for the student who excels in extracurricular activities

Eligibility Criteria

- Incoming college freshman, sophomore, junior or senior
- Must be full-time undergraduate student
- Son or daughter (or step) of NAHU and OSAHU member in good standing, with the member being an Oklahoma resident
- Lifetime limit of one scholarship award

Complete Applications must be RECEIVED by May 1.

Application forms and more information about the Scholarships are available at the Tulsa AHU website: www.oktahu.com ; or go to About TAHU; go to Scholarships. Or, you can contact Harry Hanig, Scholarship Chair, 918-369-5900, or harry@benex.org

*The Tulsa Association of Health Underwriters
Cordially invites you to . . .*



and then . . .



Introducing TAHU's 2006 "Shop 'Til You Drop" Membership Campaign

Here is the SCOOP . . .

The contest will run from February 1, through April 30th, 2006. If you have recruited a new member since February 1st, you will get credit during this contest. Our goal is to collectively recruit 30 new members before 05/1/06. We can do it!!! Everyone is encouraged to recruit at least one new member during the contest period. This contest goes hand in hand with the Regional Membership contest and the Turnpike Trophy competition between Tulsa and OKC. OKC currently has the Trophy and we want it back, so SCOOT to RECRUIT.

Here are the RULES . . .

Again, we have a three tiered reward program. The Prize Level will be determined by the number of new members collectively recruited by our association.


Each Sponsor of a new member will receive a \$5 TAHU Buck which can be used as cash toward costs associated with any TAHU function, or you may redeem to the TAHU Treasurer to be donated to one of our fund-raising events for charity.

Find Your



Level I: Sponsors name entered into drawing for \$100.00 TARGET Gift Certificate; Level 1 is achieved when the 10th member is recruited (complete member app is received by TAHU)
Criteria: TAHU members collectively recruit 1 - 10 new members

Climb to

WOODLAND HILLS MALL 

Level II: Sponsors name entered into drawing for \$200.00 WOODLAND HILLS MALL Gift Certificate; Level II is achieved when the 20th member is recruited (complete member app is received by TAHU)
Criteria: TAHU members collectively recruit 11 - 20 new members

Slide into



Level III: Sponsors name entered into drawing for \$300.00 HOME DEPOT Gift Certificate; Level III is achieved when the 30th member is recruited (complete member app is received by TAHU)
Criteria: TAHU members collectively recruit 21 - 30 new members

Winning Sponsor Name will be drawn at the May Annual Business Meeting. So, get those applications ready and hit the Road to Recruitment. OUR FUTURE DEPENDS ON IT!!!! For further information contact a member of your Board of Directors or call Sheila Hood at (918) 492-8799.