



ETAHU Review

***A Monthly Publication of the
East Texas Association of Health Underwriters***

February 2007

March Meeting

@ Threlkeld & Company
on
Friday, March 16th
11:30am—12:30pm

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President's Message

By Joe Phifer, ETAHU President

I'd like to thank each and every one of you who participated in ETAHU's 4th Annual Healthcare Education Awareness Day held this past February 13th. It was one of our most successful to date and we could not have had this happen without the help of both our great sponsors and members.

*Several of the event organizers who really helped to pull this event off were **Pam Eberlan, Gail Norris** and **Cynthia Swanson**. Pam has served very admirably for several years as our Treasurer. She helped track our members and guests who signed up for the events, kept me on 'financial track' and helped to check everyone in at the door. Gail has done great work as our Hospitality Chair and, as such, she made sure that the facilities and food were set-up and served properly. Cynthia did a fantastic job working with our sponsors, members and guests. I'd like to publicly thank these three ladies again for all that they do – each of them make a big difference within our organization!*

*I'd also like to thank our loyal members. Many of you have attended this event and brought along your clients since it was first held four years ago. The following agencies really stand out and I'd like to thank them: **Bockmon, Knight & Traylor Ins., Capps Ins., HealthFirst TPA, Hibbs-Hallmark & Co., Hilliard Box Ins., The Ward Agency,** and **Threlkeld & Company**. All of these agencies do a terrific job of continually participating in this event and invite a large number of their clients to attend as well.*

*Lastly, we could not have an event like this without our sponsors. Our Gold Sponsors included **HealthFirst TPA, Healthcare Partners of East Texas, Inc., JI Companies, MetLife** and **SafeGuard Dental & Vision**, while our Silver Sponsors were **Aetna, AFLAC, Blue Cross Blue Shield, Genworth, Lincoln Financial Group, Prudential Financial** and **Trinity Mother Frances Health System**.*

This event is not only a great way for us to reach out and provide our clients with a service, but it, along with our annual symposium, serves as our only meaningful revenue source. Thank you for helping to make this another successful event for our chapter and we look forward to seeing you next year at ETAHU's 5th Annual Healthcare Education Awareness Day.



Jeff Sherrod, Kathy Rainwater, Gail Norris,
Pat Miller and Sandy Bailey
were recognized at the
ETAHU Education Awareness Day
held in February
for over 15 years of ETAHU membership.





TAHU Position of the 80th Legislature

By Misty J. Baker, TAHU Legislative Team
& Lee Manross, TAHU Lobbyist

Our 13th Day at the Capitol is now history and it's paying off, especially the visits many of you paid to your state representatives and senators. We had a number of follow-up visits already and have several more planned, thanks to your letting us know of questions and concerns that the legislators or their members raised.

Perhaps the most common request voiced by legislators was for any legislative bill numbers associated with the four TAHU issues on our "position" paper. We now can tell you about a couple of them:

HSA as an option for state employees—HB 1269, sponsored by Rep. Myra Crownover (Denton), co-sponsored by Reps. Larry Taylor (Friendswood) and Rob Eissler (The Woodlands). There are three of the smartest, best respected members of the legislature.

Long Term Care Partnerships – SB 22, sponsored by Sen. Jane Nelson (Flower Mound).

There have not been bills filed yet related to the other two issues we identified, Against a "Connector" mechanism and For Transparency. We expect a good transparency bill to be filed by Lubbock Sen. Bob Duncan. We still don't hear anything about a connector bill being dropped but we're continuing to keep our fingers crossed until the March 9th filing deadline.

Now let's do something those bill numbers we do have. Please pick up the phone and call your representative and senator at their district office, let them know what the bill numbers are and that you hope they will support those bills as they make their way through the legislative process. Also, click on the following link to send a letter to your legislator through Operation Shout about TAHU's legislative priorities.

<http://capwiz.com/nahu/issues/alert/?alertid=9422286&type=ST>

Finally, the TAHU legislative team would love to know of any questions, feedback, comment, etc., you receive when you call your representative and senator. This will help us follow up at the Capitol.



Texas Association of Health Underwriters

The mission of the Texas Association of Health Underwriters is to inform and protect the consumer by enhancing the professional growth of its members.

Key Positions, 80th Legislature



AGAINST the “Connector” -- Or any kind of clearinghouse or mechanism designed to “connect” employers or individuals looking for health insurance directly with an insurance carrier or health plan. Texas already has such a system – it’s called an agent and is the last free enterprise, market driven capitalist who must know and understand health insurance inside and out -- or he won’t stay in business.



FOR Health Savings Accounts. And especially Health Savings Accounts as an option for state employees. Other states offer clear Evidence that this is a wise choice for everyone – the state employer, the state worker and the taxpayer – as ten states have now added this feature, including one state that had a 10-15% participation rate by its workers. **HB 1269 (Crownover)**



FOR Long Term Care Insurance Partnerships. These new federally-authorized arrangements will prevent a person from having to “spend down” their personal assets in order to qualify for Medicaid by drawing on a private LTC plan first. This is important enabling legislation for Texas and will have a very favorable impact on reducing the overall cost of Medicaid to Texas taxpayers. **SB 22 (Nelson)**



FOR Transparency. No one is more powerful than a consumer armed with good information, especially as Texans try to stretch the health care dollar. After all, it’s their health care and their health care dollars – shouldn’t they control them? TAHU supports reasonable legislation that will enhance Texans’ ability to make the most informed decisions.



TAHU Day at the Capitol: A First Time Attendee

*By Beverly Davis
ETAHU Newsletter Chair*

I had the privilege to visit our State Capitol with TAHU on February 20th to discuss healthcare legislation that is pending and/or up for debate. We began the day listening to speakers of our industry share the "state of healthcare" and "hot topics/legislation" that could affect us as agents, carrier reps and our clients. After lunch, we walked to the State Capitol to visit with the State Senators and Representatives to share our position on upcoming bills and pending legislation. As a first time attendee, I found the experience rewarding in seeing the "big picture" of what our legislators know or don't know about the role of an agent, HSAs, Transparency and Long-Term Care.

One of our Speakers at the TAHU Day at the Capitol Conference was Senator Richard Moore of Massachusetts who spoke on healthcare legislation, patient safety and reduction of medical errors. Massachusetts has instated a piece of legislation called the "Connector". The "Connector" is a clearinghouse or mechanism designed to "connect" employers or individuals looking for health insurance directly with an insurance carrier or health plan. [Texas already has such a system in place; the role of an insurance agent.](#)

Bills that are being tracked:

SB 23 (Jane Nelson) - Expands current TDI education and awareness program on health insurance availability, with a focus on getting small groups insured; single-employee/sole proprietor cooperative which is guaranteed issue with 50 or fewer participants; creates a new "small group" agent certification which would require new or additional C.E., an additional fee, and would allow someone with this certification to be listed in a TDI database (see next page for more information)

HB 139 (Jim Jackson) - Requires a PPO provider to give written notice to a patient/consumer/insured person that he/she is being referred to an out-of-network provider and that the out-of-network provider may bill for charges that are greater than contractual, in-network charges. An out-of-network provider may provide this same written notice. If a written notice is not provided, the out-of-network provider may not balance bill for charges that are greater than the PPO plan would.

SB 22 (Jane Nelson) - Authorizes long term care insurance partnerships in Texas; a public information and education campaign about the benefits of LTCI.

***TAHU Day at the Capitol:
A First Time Attendee***
(Continued)

HB 1269 (Crownover) - HSA option for state employee plan

SB 334 (Harris) - Requires health benefit plans to make available "electronically" to a provider

SB 380 (Van de Putte) Balance billing disclosure (same as HB 1069 by Zedler)

Senate Bill 23 (Jane Nelson)

*Expands the current TDI education and awareness program on health insurance availability,
with a focus on getting more uninsured small groups insured.*

A subsection of the bill speaks to special certification for agents serving Small Employers. While the bill is currently written below as a voluntary specialty certification program, do we need an additional certification when the Group 1 licenses held by agents in Texas already certifies each to market group health to our Small Group clients? Agents who choose to do the voluntary certification would then be listed on the TDI database for consumers to view. If passed, there would also be application and renewal fees. Please see below for specifics on the program.

SUBCHAPTER G. SPECIALTY CERTIFICATION FOR AGENTS SERVING CERTAIN EMPLOYER GROUPS

Sec. 4054.301. CERTIFICATION PROGRAM. The department shall establish a voluntary specialty certification program for agents who market small employer health benefit plans in accordance with Chapter 1501.

Sec. 4054.302. QUALIFICATIONS; FEE. (a) To be eligible to receive a specialty certification under this subchapter, a person must:

- (1) hold a general life, accident, and health license under this chapter;
- (2) satisfy the requirements of this subchapter;
- (3) apply to the department in the manner prescribed by the commissioner; and
- (4) pay the required application and renewal fees.

(b) The department shall set the application and renewal fees for the specialty certification in the amount necessary to fund the certification program established by this subchapter, not to exceed \$100. The fees shall be deposited to the credit of the Texas Department of Insurance operating account.

SB 23 by Texas State Senator, Jane Nelson, is scheduled for public hearing Monday, March 5th.

To voice your opinion on whether you would like to see the SB 23 include Specialty Certification for agents who market small employer health benefit plans you may contact Senator Jane Nelson at:

1235 S. Main Street
Suite 280
Grapevine, TX 76051
Phone number is 817-424-3446
Fax number is 817-488-6648

TAHU's 13th Day at the Capitol



Attendees began their day listening to Texas Legislative Updates given by Lee Manross & Misty Baker, followed by speakers sharing captivating information regarding our healthcare industry.



Wendy Vanderwater (ETAHU Leg Chair) and Joe Phifer (ETAHU President) strategize before entering the Capitol.



Beth Ashmore was presented the Shirley Hutzler Excellence in Legislation Award.



Making our way to the Capitol to begin our discussions with legislators.
Attendees from left to right: Karen Robinson, Jennifer Davault, Sandy Bailey, Wendy Vanderwater, Gail Norris, Joe Phifer, Cynthia Swanson, Theresa Rackow & Beverly Davis



State Senator Robert Nichols was kind enough to break from his legislative session to discuss TAHU's positions and meet some of our ETAHU members.

THANK YOU

TO THE FOLLOWING FOR CONTRIBUTING TO THE
JANUARY 1, 2006— JANUARY 31, 2007 TAHUPAC/HUPAC FUNDS

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Sandy Douglas
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Kathy Rainwater
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Wendy Vanderwater
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Why is it so important to contribute???

TAHUPAC contributions go to support Texas candidates for office who support the values of TAHU. They believe in private solutions for health care and not in the single payer system. By supporting TAHUPAC and our mission, contributions help to bring more credibility and influence to this organization that we serve.

HUPAC funds have been used to help defeat single payer bills put forth in more than a dozen states. The single payer system is picking up momentum in certain parts of the country and NAHU continually monitors these bills. HUPAC allows us to maintain a seat at the tables of legislators and has allowed our industry to influence LTC, DI, health insurance legislation, etc.

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on the monthly
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Call Beverly Davis at 469-222-6055
or email at davisb@aetna.com to
reserve your month.

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