



# ETAHU Review

A Monthly Publication of the  
East Texas Association of Health Underwriters  
2008-2009 TAHU Medium Chapter of the Year  
2008-2009 President's Citation Award for Newsletter



July 2009

## August Meeting

Friday, August 21st  
Hollytree Country  
Club  
Tyler, Texas  
Noon Lunch



**SPEAKER:**  
East Texas US Representative  
Congressman Louie Gohmert

The Greatest Mistake  
We make  
Is living in Fear  
That we will make one.

John Maxwell



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ETAHU 2009-2010



**ESSENTIAL PIECE**  
Can't Imagine Us Without You!

Welcome to Our New Year!  
2009-2010

## Mission Statement

"The East Texas Association of Health Underwriters  
serves to inform and protect the consumer  
by enhancing the professional growth of its Members."

Lunch Sponsored by:



**A.D. Banker & Company®**  
of East Texas

# President's Message

By Beverly Davis



July 2009 President's Message

I am thrilled to begin my year as ETAHU thank Mark Hobgood for his leadership & importantly for his friendship. ETAHU is respected professional lead our chapter. A ley, for his support and guidance. He has tions having served as Past President of NAIFA-Dallas.

President! In preparation of my new board role, I must mentoring as ETAHU President, 2008-2009 and most fortunate for having had such a talented and well-BIG THANK YOU to my Aetna VP of Sales, Lee Rip-always believed in supporting our professional associa-

What a year to become ETAHU President! Congress is actively reviewing House Bill 3200, *the America's Affordable Choices Act of 2009*, and Senate Bill 1310, and if passed will alter the way consumers seek care in our country. NAHU, TAHU and your local chapters are working hard to keep members informed, communicate with our legislators and conducting Town Hall meetings all over Texas. Matter of fact, 25 TAHU members just returned from Washington D.C. on July 14<sup>th</sup> for a special "Fly-in" to provide our legislators on the Hill feedback on the House & Senate Healthcare Bills that are in review over the next two weeks. Keep a lookout for the progress of these bills through your NAHU Alerts and when NAHU requests an Operation Shout Out, please respond and/or call your legislator, it absolutely DOES make a difference.

Your ETAHU delegates (Mark Hobgood, Beverly Davis & Cynthia Swanson) and additional ETAHU members (Robert Hahn, Kathy Rainwater, Kim Braly & Wendy Vanderwater) just returned from the 2009 NAHU Convention in New York City bringing home the 2009 Pacesetter's Award. Thank you to Cynthia Swanson, ETAHU Awards Chair, for compiling a presentation for NAHU to review. Many hours go into putting an awards binder together and Cynthia really does a great job with the details.

I believe we have an excellent board in place to help us meet our educational and membership goals. Kathy Rainwater and Sandy Bailey have agreed to serve another consecutive year as ETAHU Trustees. I have created a new position on the board, Sponsorship Chair which will be served by Brenda Massey with Hibbs-Hallmark. Brenda will be helping with our major ETAHU events by working with our carriers & vendors for sponsorship support. We have three new board members serving; Andy Schoppert/Education Chair, Trevor Pearson/Retention Chair and Dan Lucas/Newsletter Co-chair. Wendy Vanderwater is back on the board as HUPAC Chair! Wendy is highly motivated and passionate about our industry and does a great job keeping in touch with our East Texas legislators. As mentioned in previous ETAHU newsletters, she was interviewed on two Tyler network news channels regarding healthcare reform in June, 2009. Be on the lookout for Jennifer Davault's communications as Legislative Chair. She is fired up and ready to go! It's bitter sweet but as President I had to let go of Newsletter Chair (sniffles). D'Ann Miller will be taking over. Please share with her throughout the year your feedback. We're in the planning stages of our ETAHU Symposium chaired by Emilea Millstead of Assurant. Emilea has some great ideas to "jazz up" the day that I know we'll all look forward to attending.

Our theme for the year is "ESSENTIAL PIECE: Can't Imagine Us Without You!". Now is the time to be involved, engaged and encouraged by your peers. We have a talented group of professionals serving on the board and in our ETAHU membership. Our goal is to include everyone by visiting locations outside of Tyler (our regular membership meeting location). In July, 2009 we're adding additional meeting in Longview. I know geographically we're all spread rather far, but when it's possible, we will find ways to be sure we're reaching out to all of our East Texas cities and membership. You are an Essential Piece!



## **Insurance and Securities Educational Services**

We are a locally owned affiliate of the top national provider of insurance licensing exam preparation and continuing education. We provide services throughout East Texas, and our associates can provide coverage for all of Texas and other states. Our instructors draw on many years of experience, which they bring to the classroom. Most of our classes can qualify for college credit.

### **Licensing Exam Preparation**

- ◆ Property and casualty, life and health and securities
- ◆ Variety of methods – classroom, self-study and on-line.
- ◆ Monthly scheduled classes for P&C and L&H in Tyler. Classes are periodically scheduled elsewhere.
- ◆ We will also arrange private classes for your agency or group, and can schedule as needed.
- ◆ Tutoring services available

### **Continuing education**

- ◆ Self-study, on-line and classroom
- ◆ Regularly scheduled classes in Tyler; frequently scheduled in other cities.
- ◆ Custom classes can also be arranged for agencies or other groups
- ◆ Long Term Care Partnership Courses for initial 8 hour certification and 4 hour CE meet TX Department of Insurance requirements and are ClearCert® approved to meet carrier requirements.

Contact us with any questions or to discuss your training needs. For full details, visit us at:

<http://adbanker.com/easttexas>

Gary W. Cross, CPCU  
A.D. Banker & Company of East Texas  
PO Box 131837 Tyler TX 75713  
(903) 384-0302  
[gcross@adbtc.com](mailto:gcross@adbtc.com)

**JULY 2009 ETAHU  
Membership Meetings held in  
Tyler AND Longview  
on Friday, July 24, 2009**

- ◆ TAHU and ETAHU to host 1 hour of CE
  - ◆ presented by:  
TAHU Lobbyist Lee Manross &  
TAHU Treasurer Misti Baker

“Texas Legislative Update-81st Regular Session 2009”, TAHU Provider #32408, Course #24181

When & Where?

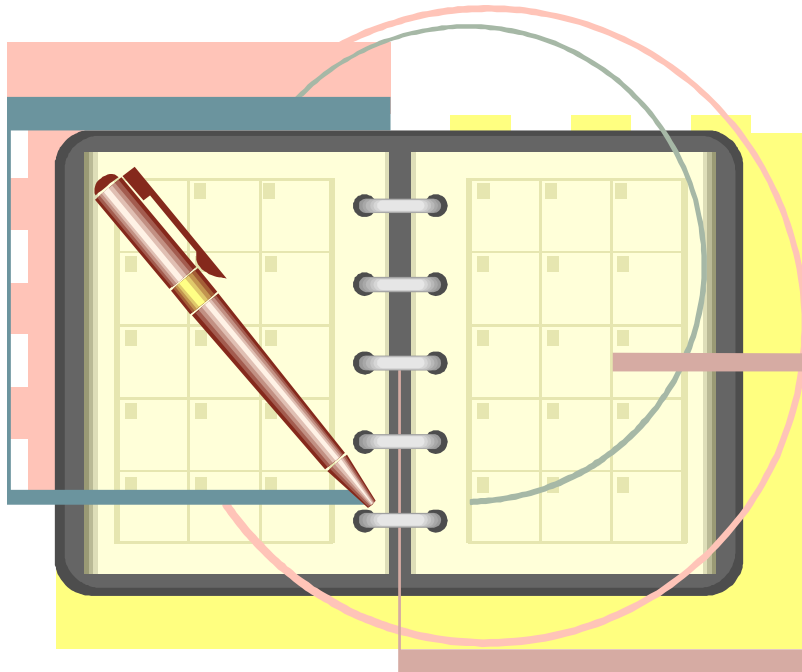
Friday, July 24, 2009

- **8:30am – 10am – Longview**, 709 Hollybrook
- Cardiac Rehab Classroom on the 2nd floor of 709 Medical Office Bldg
- HOSTED BY JIM KENDRICK—Regional Medical Hospital
- Parking garage available
- **12:00pm – 1:30pm – Tyler**, Hollytree Country Club

◆ 1 hour CE

◆  
◆

**Mark your Calendar—2009 ETAHU SYMPOSIUM  
Wednesday, October 28th  
Tyler Rose Garden**



**East Texas Association  
of  
Health Underwriters**



**WON  
PACESETTER  
AWARD!**





### **TAHUPAC**

Sarah Anderson—GOLD  
Gilbert Baker—PLATINUM  
Kim Braly—GOLD  
Jennifer Davault—GOLD  
Beverly Davis-SILVER  
Paul Douglas-GOLD  
Sandy Douglas-GOLD  
Robert B. Hahn-GOLD  
Mark Hobgood-GOLD  
Larry Hopkins-GOLD  
Debbie Martin—PLATINUM  
Pat Miller-PLATINUM  
Gail Norris —GOLD  
Joe Phifer—PLATINUM  
Kathy Rainwater-PLATINUM  
Jeff Sherrod-PLATINUM  
Cynthia Swanson-GOLD  
Kenneth Threlkeld-GOLD  
Wendy Vanderwater-GOLD  
Karen Robinson-GOLD  
D'Ann Miller- SILVER

### **HUPAC**

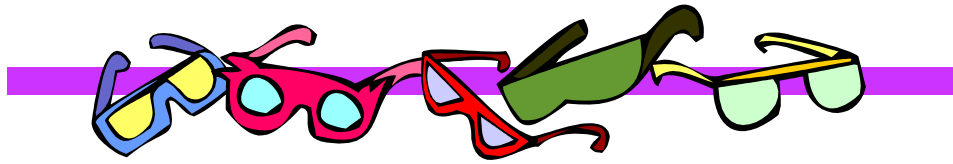
Kim Braly  
Jennifer Davault  
Beverly Davis  
Paul Douglas  
Sandy Douglas  
Mark Hobgood  
Joe Phifer  
Kathy Rainwater  
Jeff Sherrod  
Kathryn Haught  
Cynthia Swanson  
Robert B. Hahn  
D'Ann Miller

### **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.





## East Texas Association of Health Underwriters

### Introduces:

#### 2009-2010 Board of Directors

President: Beverly Davis

President Elect: Kim Braly

Past President: Mark Hobgood

Treasurer: Brenda Davis

Secretary: D'Ann Miller

Legislation: Jennifer Davault

HUPAC Chair and Legislation Co-chair: Wendy Vanderwater

Education Chair: Andy Schoppert

Membership Chair: Debbie Martin

Retention Chair: Trevor Pearson

Symposium Chair: Emilea Millstead

Hospitality Chair: Gail Norris

Public Service Chair: Angie Pascual

Media Chair: Kim Braly

Awards Chair: Cynthia Swanson

Newsletter Chair: D'Ann Miller

Newsletter Co-chair: Dan Lucas

Trustees: Kathy Rainwater & Sandy Bailey

### House Democrats reveal health overhaul plan.

[ABC World News](#) (7/14, story 4, 2:10, Gibson) reported that on Tuesday, "House Democrats unveiled their sweeping plan for healthcare reform. The 1,000-page proposal was quickly endorsed by President Obama, who wants Congress to pass legislation before the August recess. The House bill would significantly raise taxes on high income Americans."

The [CBS Evening News](#) (7/14, story 3, 2:25, Couric) reported, "Healthcare in this country is expected to cost more than \$2.5 trillion this year alone, or nearly 18 percent of the national economy. House Democrats rolled out a plan today as the President made a push to get something passed." CBS' Reid added, "Major provisions include federal subsidies for low-income Americans to help them buy health insurance. Penalties for large companies that refuse to provide insurance. Penalties for individuals who refuse to buy it. And a government health insurance plan to compete with private ones."

In a front-page story, the [New York Times](#) (7/15, A1, Pear, Herszenhorn) reports that "House Democratic leaders took a big step toward guaranteeing health insurance for most Americans on Tuesday as they unveiled a bill that detailed how they would expand coverage, slow the growth of Medicare, raise taxes on high-income people and penalize employers who do not provide health benefits to their workers." Afterwards, "three House committees announced plans to begin voting on the measure this week."

"House Speaker Nancy Pelosi (D-CA) said the bill will move quickly and reiterated that the House will vote on legislation before lawmakers return to their districts for the August recess," [USA Today](#) (7/15, Fritze) reports. "Inaction is not an option for us," Rep. Pelosi said.

The [Washington Post](#) (7/15, Montgomery, Connolly) explains that the "House proposal aims to extend insurance coverage to 37 million Americans over the next decade, covering more people through Medicaid and providing subsidies to help others meet a new federal mandate to purchase insurance." The legislation "would force the richest two million US taxpayers to shoulder much of the cost...by imposing a surtax of as much as 5.4 percent on income above \$350,000 a year."

The [Los Angeles Times](#) (7/15, Levey), the [Wall Street Journal](#) (7/15, A1, Adamy, Meckler, subscription required), the [Financial Times](#) (7/15, Braithwaite), the [Washington Times](#) (7/15, Haberkorn), [CNN](#) (7/15), the [AP](#) (7/15, Espo, Werner), and [Bloomberg News](#) (7/15, Donmoyer, Jensen) also cover the story.

**Health bill includes changes to subsidy rules.** [CO HealthBeat](#) (7/15, Norman, subscription required) reported that the House healthcare reform bill unveiled Tuesday "largely resembles an earlier draft bill, but there are some key differences in the details." The bill now "clarifies that Medicare providers have a choice as to whether they want to participate in the new government-sponsored health insurance plan, though they will be considered part of it unless they choose to opt out." There is also "an 'affordability test exception.' If employer insurance would cost an employee more than 11 percent of income, the worker may apply for subsidies through the exchange. The head of the Department of Health and Human Services is required to study access to insurance and benefits to see if subsidies should in the future go to people who hold employer insurance or are enrolled in Medicaid."

ETAHU Membership - If you are a member of ETAHU then you can also receive additional information from TAHU Cafe by registering at [tahu.org](http://tahu.org). TAHU Cafe is way to communicate industry information within Texas Association of Health Underwriters.

rious House committees and subcommittees. He was recently named Ranking Member of the Judiciary Committee, Terrorism and Homeland Security due to his extensive knowledge stemming from years in the court

to serve in Congress, Louie was elected to three terms as District Judge in Smith County, Texas. During his tenure, he gained national and international attention for some of his innovative rulings. He was later appointed by Governor Rick Perry to complete a term as Chief Justice of the 12th Court of Appeals.

undergraduate degree from Texas A&M University and later graduated from Baylor School of Law. He is also a former officer who served his country as Captain in the U.S. Army.

He and his wife Kathy are the proud parents of three daughters. Their family attends Green Acres Baptist Church in Tyler, Texas. He has served as a deacon and still teaches Sunday school.

## Lee Manross

### TAHU Lobbyist

Lee Manross combines earlier work in the legislative and political arenas with two decades in the insurance business to bring deep experience and understanding of the processes at the Texas Capitol as one of TAHU's lobbyists.

Although his "adult" political experience covers more than two dozen campaigns from the county courthouse to the statehouse and U.S. Congress during the 1970s, Lee dipped his toes into the political waters as a teenager when he co-chaired the "Goldwater for President" campaign in a high school mock election in 1964. (Goldwater won, at least at Perryton High!) In 1967, Lee saw national politics up close as an intern in the office of U.S. Rep. J.J. Pickle of Austin. Later Texas legislative work included serving on the staff of two committees of the Texas House of Representatives and on the staff of the late Rep. Dan Kubiak. Using his communication and newspaper backgrounds, Lee also worked for the Texas Secretary of State's office, the Texas Constitutional Convention, and State Comptroller Bob Bullock.

Lee's insurance background is almost as varied, having owned his own scratch P&C agency in the 1980s which he developed into a full, multiline agency offering a wide array of business and personal P&C products as well as life and health insurance plans. He also worked as employee benefits specialist with two Austin P&C agencies.

Success in the Texas Legislature is the result of many factors like experience, knowledge, communications, diligence and a passion to accomplish the mission. Lee Manross brings all that and more to the legislative table for TAHU.