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News You Can Use

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December Holiday Luncheon

Friday, December 13th
11:30 am cash bar / 12pm lunch
Andrea's Restaurant
By RSVP ONLY!

[Click here for more information on our special holiday prices!!!](#)



HUPAC Donates to Terrell

From www.hhs.gov:

HHS TO HELP STATES CREATE HIGH-RISK POOLS TO INCREASE ACCESS TO HEALTH COVERAGE

HHS Secretary Tommy G. Thompson today announced a new program to help states create high-risk pools that will provide health coverage to individuals who otherwise would have difficulty obtaining coverage because of their health status.

"This is the first time that federal funding assistance has been available for high risk pools," Secretary Thompson said. "These pools have proven to be an effective mechanism to provide comprehensive health coverage to individuals who are unable to get health insurance in the private market because of poor health."

HUPAC Makes \$1500 Donation to Terrell

Region Six HUPAC Chair Denny Ebersole and NOAHU president Christine Buras were on hand last week to present Senate candidate Suzanne Terrell with a campaign donation of \$1500 from HUPAC.

HUPAC is the Health Underwriters Political Action Committee. NAHU's PAC supports Senate and Congressional candidates by contributing in \$500 - \$1500 increments to spread the word of the NAHU Healthcare agenda.

HUPAC funds are donated by NAHU members across the country. To start contributing so that we can make a difference in Washington, [click here](#).

The Art of Business Gift-Giving

The holidays are fast approaching and the question still remains. What should I give my client that says 'thanks for the business' and 'have a terrific holiday?' Believe me, you are not alone in the mayhem of making a proper gift selection. You can give a gift or present to someone. A gift is something that is personal to the person who receives it, and a present is something that you present someone; with no regard to the recipient's likes or dislikes. Here are a few tips to help you give gifts this holiday season.

- First, get to know your clients on a personal level. When visiting with them observe their offices. Notice things like pictures, statues, and trinkets sitting on their desk.

A high-risk pool typically is a state-created non-profit association that offers health coverage to individuals with pre-existing health conditions. Enrollment in these pools is growing, with more than 153,000 individuals enrolled in state pools. Individuals in the pools can be self-employed or work for small businesses that do not provide health insurance group coverage.

Under the new program, HHS' Centers for Medicare & Medicaid Services (CMS) will provide seed grants to states to support the creation of high-risk pools. Funding for these grants was provided in the Trade Act of 2002.

The grants are available to states that did not have a "qualified" high-risk pool as of Aug, 6, 2002 -- the date President Bush signed the Trade Act law. The grants are to be used to create "qualified" pools. The criteria for a "qualified" risk pool are taken from the Public Health Service Act, which requires among other things, that the pool provide coverage to all individuals who are guaranteed coverage through the Health Insurance Portability and Accountability Act of 1996.

Secretary Thompson today sent letters to the governors of eligible states to encourage them to take advantage of this new opportunity to expand access to coverage. A total of 27 states and the District of Columbia could be eligible to apply for grants of up to \$1 million each for the creation and initial operations of a qualified high-risk pool.

- Second, ask your client's administrative personnel what they would suggest. You'll find that asking people close to your client will give great gift ideas.
- Third, take the time to get the right gift and go the extra mile. Keep in mind presentation is invaluable in the world of giving. Purchase a nice card and handwrite a note inside of it. Describe in the note the reason for the gift. People like to know you pay attention to the little things.

Give a gift this holiday!

The Trade Act appropriated \$20 million for these initial grants. In addition, the Trade Act appropriated another \$80 million over two years to offset a portion of losses incurred by states from operating "qualified" risk pools. Details about applying for those funds will be released in the near future.

"The Bush Administration has been working aggressively to provide health insurance coverage for more and more Americans," said Tom Scully, CMS administrator. "By giving states the seed money to set up these pools, we will be able to help people who have lost their health insurance or are at risk of having no health insurance coverage."

More information about the high-risk pools is available at www.cms.hhs.gov/riskpool.

SPECIAL NOTE: The national staff at NAHU have begun working closely with all of the departments of insurance to help make sure that they are take advantage of these millions. Janet Trautwein has been in contact with the Louisiana deprtament, as well. In Louisiana, according to take advantage of this money, we will have to propose legislation to combine our HIPAA pool and out High Risk Pool. We will fill you in on NAHU's progress on this matter.

Financial Privacy Requirements Coplpliance Guide

Free to NAHU Members!!!

Presented by the NAHU Education Foundation, this is the only guide written specifically for health insurance producers. The guide provides a complete overview of the new requirements, state-by-state

SOMETHING TO SHOUT ABOUT
NAHU has a new online communications program! This program will allow you to effectively send e-mails because the

compliance advice, sample disclosure notices and sample opt out/opt in forms.

<http://nahu.org/publications/privacy/index.htm>

NOAHU Honors LPRT Winners

Lifetime Producer

Christine Buras, REBC, RHU,
LTCIS

President's Council

Brandyn Fasic, LUTCF
Gordon Naquin, LUTCF
Linda Ray, RHU, LUTCF
Jennifer Touns

LPRT, the Leading Producers Round Table, is NAHU's way of honoring excellence in sales achievement. Sales are counted by the number of policies sold in health, life, dental, and other ancillary products. Those who qualify for the award are sent a beautiful certificate to hang in their office. A luncheon was held at the National Conference in Dallas this past June to honor the winners from across the country. Be on the lookout for the qualification requirements in an upcoming News You Can Use. The deadline for the 2003 LPRT is March 31, 2003.



Look for info on Capitol Conference 2003 in the next issue!

**Welcome to our new
members!**

**Sandra Broussard
United Healthcare**

program is compatible with congressional e-mails. No more error messages will be received if a member of Congress turns off his or her public email! In addition the program will allow you to:

- Access local media outlets
- View biographical and contact information for federal, state and local officials
- View voting records of members of Congress and track how they are voting on NAHU issues
- Sign up to receive weekly e-mails on how legislators voted during the week
- Sign up to participate in the Action E-List -- members willing to take action at a moment's notice

NAHU members will be required to

Ken Blum, CIC
Jackson-Vaughn Agency

fill out contact information when first visiting the site in order to correctly match districts with members of Congress. At this time, members of Congress only wish to receive email from their constituents, which is why the ZIP to match is important. Our new program has many additional features and is easier to use than our previous one. NAHU encourages everyone to visit the site and familiarize themselves with how it works so we can be ready to act on future legislative alerts.

**Congratulations to
President Christine Buras,
REBC, RHU, LTCIS for
recently earning the Long
Term Care Insurance
Strategist designation.**



Get Your Long Term Care Designation!

Long Term Care is fast becoming a must-have for baby-boomers. If this is an area that you are interested in or want to break into, then you should consider earning a Long Term Care designation. The Center for Senior Studies offers two different designations for the senior market, Certified Senior Specialist (CSS) or Long Term Care Insurance Strategist (LTCIS). For more information, visit <http://www.centerforseniorstudies.com/>.

NOAHU will host the Region Six Leadership Conference at the W Hotel downtown August 22-23, 2003. The event will bring 100-150 insurance professionals from Arkansas, Kansas, Louisiana, Missouri, Oklahoma and Texas. We are in the process of recruiting sponsors for this event. If anyone is interested or has any recommendations, please email info@noahu.org.

Adopt an Angel

NOAHU is working with Angels' Place this holiday season to provide a little Christmas cheer to 37 children whose families are disadvantaged and caring for a terminally-ill child. Together we are bringing a little happiness to these families struggling through a trying time.

Thank you to all of the members of the chapter who have adopted an Angel this year. Please remember to bring a wrapped gift with your child's name on it to the December luncheon.

Win \$500!

Don't forget about our recruiting contest! Until March 31st, for every member who lists you as the recruiter on their application, you will get one chance in a drawing for \$500 in cash. The drawing will take place at the

Brainstorm Your Way to Improved Business!

Brainstorming is by far the best way to unlock the human brain and cultivate new ideas. It is important for you to remember the art of brainstorming is not found in linear thinking it is found in global thinking. What is meant by the idea of "Global Thinking"? Global thinking is NOT taking an idea and thinking of it in its exactness, but the complete opposite. Take an idea and think of it in its inexactness.

Example Of Inexact Thinking

A marketing team is attempting to think of logo for a new start up dot com company. The company provides supplies for pets and also is a pet matching service for local humane societies. Now the linear thinker brainstorms by sighting words such as food, bird seed, dogs, cats, fish, dog coats, bird feeder, animal protection... The global thinker creates abstract ideas which come to mind with no regard to their rightness or exactness to the discussion. You see, brainstorming is not about being right; it is about being creative. You must learn to unlock your subconscious thinking so you can enable the creative mental juices to flow. The global thinker, when asked about the logo, may mention things like life, forests, dogs, running, flying, health, usability, fun, litter box, colors, toys, exotic animals, laughter, pet suitcases, kids...

Implement A Brainstorm

The best way to implement a brainstorm is get a blank piece of paper. In the middle of the paper draw a circle. In the circle right down the main idea you or your team wants to brainstorm. Now start by closing your eyes and thinking about the idea. The first idea that comes to mind jot it down outside the circle and draw a circle around it. Connect that circle to

Health Care Expo in April. The members you recruit, the better your chances! Recruit on member, get one chance to win. Recruit ten members, you up your odds, and get ten chances to win. The board has set a goal of recruiting 50 new members before March 31st! Help us meet this goal and get the chance for a little extra cash in your pocket!!!!

main idea with a line. Don't spend too much time thinking – just write down all ideas which come to mind.

Six Rule of Brainstorming

Here are six great brainstorming rules to remember as you head into any brainstorming session.

1. No critical judgment (there is no right or wrong ideas)
2. Write everything down
3. Wild ideas accepted – the crazier the better
4. More is better – Don't worry about the quality yet!
5. Keep adding to, adapting, and changing the idea
6. Have fun doing it!