

May Issue	April Issue	March Issue	February Issue	January Issue
December Issue	November Issue	Sept/Oct Issue		



# News You Can Use

March 2003 Volume 2, Number 3



Happy Mardi Gras!

## IN THIS ISSUE

1. **NOAHU President's Message**
2. **Bobby Jindal Resigns from HHS**
3. **Sales Corner**
4. **Innsurance Commissioner: Elect or Appoint?**
5. **Membership Blitz/ Win \$500**
6. **2003 NOAHU Health Care Expo**
7. **Download Jim Donelon's Presentation**
8. **Leading Producer's Roundtable**

## March Luncheon

Legislative Round Table

- Agent of Record Legislation
- Tax Credits
- Regulation 51
- MSA's & Association Health Plans
- & Much More!

Friday, March 14<sup>th</sup>  
Andrea's Restaurant  
11:30am

Get more information or RSVP, [click here!](#)

This month's issue is organized a little differently to make it easier to read online. What do you think? Let me know if you like this outline or the way it was done previously. [info@noahu.org](mailto:info@noahu.org)

The opinions in this newsletter are not necessarily endorsed by NOAHU nor does the newsletter assume responsibility for

statements made in advertisements or published articles.

## NOAHU President's Message

*By Christine Buras, REBC, RHU, LTCIS*

We find ourselves at a critical point in our industry. There are powers at work that could dramatically change our positions in this industry and/or eliminate them entirely. NAHU's efforts, nationally, statewide & locally, have been instrumental in assuring our places in this market. Given the existing climate in our world, in our businesses & in our lives, would you not agree that whether you are a producer or a company representative, we are all in the same boat! Being forced to do more for less, the stresses we face have the same impact, regardless of our positions.

As we enter a new calendar year, we are coming to the close of the fiscal year for our Chapter. In less than 2 months, you will see the list of nominees for the Officers & Board of Directors for FY July 1, 2003 - June 30, 2004. The slate of nominees will be posted in the May edition of NYCU. The vote will be taken at our June luncheon & your new "Servant Leaders" will take office on July 1, 2003.

**The purpose of my message is to challenge "each" of you to seriously consider your commitment to your profession by seriously considering your commitment to this Association. NOW, more than ever, I implore you to include service to this organization in your strategic plan. We are asking every member to participate in at least "One Service Project" for the Association each year. The team at NOAHU has to include more than just the Officers & Board of Directors. Our Association's future is determined by the caliber, commitment & contributions of our leaders "&" members.**

The following strides were made mainly through the efforts of our Officers & BOD which consists of less than 10 people. In the past 2 years, the NOAHU has...

- Implemented electronic systems to transfer information to you more timely & at less expense to the chapter.
- Forged a solid relationship with the DOI that allows us to receive press releases & get them to you at the same time the press is receiving this news.
- Attended more meetings with legislators to discuss NAHU's agenda.
- Done a better job of imparting information to our members. Therefore, our members have felt more comfortable about contacting us with their ideas & concerns.
- Are providing additional CE opportunities for our members through

our quarterly CE sessions.

- Expanded our Expo to bring greater value to our members & to our carrier partners.
- Integrated our Membership Directory into our Expo program. This allowed us to sell ads for revenue, entice attendance at the Expo for the bonus of receiving the new Membership Directory & prevented another printing cost during the year.
- Invested in the leadership growth of the Officers & BOD by sending more of them to national events like the Leadership Conference, the NAHU Convention & the Capitol Conference.
- Submitted documentation for a national award, the Pacesetter Award to be recognized as a top chapter. There is an enormous amount of documentation required for these awards & we felt we had won simply because we had entered. However, we came close to winning! This chapter will submit again this year! FYI: The last time NOAHU won one of these awards was in the 1980's under Linda Ray's presidency.
- Won the national award for the "Highest Growth Rate for a Large Chapter in 2002." (Yeah!)
- Reduced the cost for members at the December 2002 luncheon as your holiday gift.
- Solidly committed to Angels' Place as a Corporate Sponsor. We are proud to tout that the NOAHU was their first corporate sponsor & accepted, Angels' Place's first annual award given to a corporate sponsor.
- Firmly committed to public service projects like our annual Bowl-a-thon. Added projects like 2 annual blood drives, participation in the Leukemia Walk. Our members gave donations of 51 gifts for the terminally ill children at Angels' Place this past holiday season. We participated in special events like a Golf Tournament that benefited our dear friend & member, Matt Rice, & a Tennis Tournament to benefit Angels' Place. On a human level, we should be involved in such projects, but they also elevate NOAHU's status in the eyes of the public.

We are...

- Planning a "Spring Fling" at which we will just have fun...no business please!
- Planning the creation of a Legislative Committee that would meet with legislators on a monthly basis. Our goal is forge relationships & earn confidence so we can be used as a resource.
- Sponsoring the Region 6 Leadership Conference in New Orleans in

August, 2003. This event will be held at the W.

**Imagine what we could accomplish if each of our members made the conscious decision to serve on the board, on a committee, or to volunteer once a year on a single project? In April, we will be taking nominations for the Officer & BOD positions. At any time, we will gladly accept your offer to serve in any capacity. One person can make a difference...will that person be YOU?**

## ***Bobby Jindal Resigns From HHS***



Bobby Jindal announced that he is stepping down as assistant secretary for planning and evaluation to consider other opportunities in his home state of Louisiana.

"When Bobby came on board I gave him a couple challenges. He was to lead our efforts to develop a strategy to address the issue of the uninsured and he also was charged with helping create a Medicare reform plan that not only addresses the challenges facing the program, but one that Congress could pass. Bobby has met both those challenges and more," Secretary Tommy G. Thompson said. "He has also tackled the high priority issue of establishing the faith-based office at HHS and he successfully led the Secretary's Regulatory Reform Committee and Research Coordinating Council. He has been a real asset at HHS and the Bush Administration."

President Bush nominated Mr. Jindal to be assistant secretary for planning and evaluation in March of 2001. The assistant secretary of planning and evaluation serves as the principal policy advisor to the Secretary on key areas including Medicare and the uninsured. Other broad areas of responsibility include policy formulation and analysis, the development and review of regulations and legislation, budget analysis, strategic planning as well as the conduct and coordination of policy research and program evaluation.

Under Jindal's leadership, the Secretary's Regulatory Reform Committee made over 255 specific recommendations on making American's health care system less bureaucratic and more efficient and successfully implemented 27 of those recommendations before the committee even finalized its report. He also led the Department's Research Coordinating Council, which coordinates \$30 billion in annual spending at HHS

"Bobby has been a trusted advisor, and instrumental in helping manage the Department's many programs. I have been impressed with his intelligence, energy and dedication to public service. He has served the nation, President Bush and HHS well. We will be sorry to see him go, but would welcome the opportunity to work with him again. Louisiana is lucky to have him back," said Secretary Thompson.

Prior to serving as assistant secretary for planning and evaluation, Jindal was the president of the University of Louisiana system, one of the largest higher education systems in the nation comprised of eight campuses, 80,000 students and 8,000 faculty

and staff. In 1998 Jindal was named executive director of the National Bipartisan Commission on the Future of Medicare, a panel charged with developing a plan to reform Medicare. From 1996 until his appointment to the commission, Jindal was the Louisiana secretary of the Department of Health and Hospitals.

Jindal was born and raised in Baton Rouge, La., is a graduate of Brown University as well as Rhodes scholar with a graduate degree from Oxford University.

Jindal's resignation is effective Feb. 21. Deputy Assistant Secretary for Planning and Evaluation William Raub will be the acting assistant secretary for planning and evaluation while the search for a new assistant secretary takes place.

## **SALES CORNER:**

### **Six Keys of a Rookie's Success**

Here are six key skills you can learn from a hungry rookie that should become a part of your everyday sales life:

1. Continue to identify at least 10 new opportunities a week. (This number is arbitrary and is based on industry potential.)
2. Prepare a game plan every morning for the day ahead.
3. Plan on dedicating at least two hours a day speaking to new opportunities. Ask each new opportunity for an appointment or a follow-up call to investigate their needs further and present solutions.
4. Ask at least one new person every other day to do business with you. Leverage their real needs with your products real solutions.
5. Get back to the basics of sales.
  - a. Lead generation
  - b. Prospecting
  - c. Identifying needs
  - d. Presenting solutions
  - e. Follow-up
  - f. Asking for business

Read, listen, or watch sales related information - continuously increasing your sales skills.

### **The Insurance Commissioner Debate: Appointed or Elected?**



Denny Ebersole, Region 6 HUPAC Chair and New Orleans Past President, took the question that's on everyone's mind to NAHUnet. NAHUnet is NAHU's electronic discussion list. It's a great tool that brings members from across the country together to discuss important industry topics. Denny posted a message to get opinions from members in other states that had both "Elected" and "Appointed" Commissioners.

Here is the message he posted:

“ In Louisiana, where we have sent the last 3 elected Commissioner’s of Insurance to jail, our current Governor is floating the “appointed” alternative to our current system of electing our Commissioner of Insurance. I would like to hear from you all on why you are for or against electing or appointment.”

Following are just a few responses from NAHUnet members throughout the country:

#### **California:**

“California went to an election over 10 years ago. The Commissioners office has become one of politics and nothing else. I would rather have someone appointed. They are then free to do their jobs without all the politics involved. Prior to our electing, most people, myself included, never even know who the Insurance Commissioner was. With an election, it becomes a popularity contest, and more political contributions swaying the office. “

#### **Georgia:**

“The only thing I'd like to stress is that with an elected official you can replace them if they are antagonistic or incompetent. Appointees would be much harder to replace.”

“Here in Georgia the position has been elected at least since the 50's -- may be a constitutional office, I'm not sure. We have had some bad ones (one, elected as a "consumer advocate" seemed to think his job was to bankrupt all insurers) and good ones -- like our current Commissioner, who is very open to suggestions and discussion (but, like Jim said, never saw a headline he didn't like). He probably does see the position as a stepping stone.

Since he is a Republican in a (until the last election) almost fully Democratic state, we have other experience. Our Dem Gov five years ago had the Dem legislature create a "Consumer Insurance Advocate" or "Democratic Insurance Commissioner". He then appointed a former legislator that knew very, very little about insurance. So, for the last four years, we have battled to keep our laws reasonable in the face of her onslaught. If that is what we would get with an appointed commissioner, we don't want one.

One substantial advantage to electing -- if the agent community (all agents - P&C, Life Health) decides that the Commissioner is bad enough and gets REALLY fired up, they can elect a Commissioner. That is what happened now 9 years ago when we went from the "advocate" to Oxendine, the good guy. Every agent in the state called all their clients and asked them to vote for a reasonable Commissioner and he was elected. So there are ups and downs either way. “

#### **Indiana:**

“Our insurance Commissioner is appointed in Indiana. We have not had any scandals in my 13 years in the industry. I personally prefer elected officials though, because you can have a guy appointed to roads and then appointed to insurance and not have a clue about either. “

#### **Massachusetts:**

“We have appointments in Massachusetts... sometimes good and sometimes not so good. Our last commissioner was horrible. Our new commissioner is a pretty good insurance-friendly person, but with the new governor, she may not last long... which is another issue to consider when going to an appointed position.

I think elections can be as political as appointments, and it sounds like the people of Louisiana

have made some political choices in the past! If there is a way to make the appointment through an insurance committee (with the insurance industry and agent community represented as well as law makers ) would that help? I always like to know there are checks and balances in our system."

### **North Carolina:**

Here in NC, our DOI commissioner is elected, but we have a pretty good one. He's been around for several years and even served a term as the head of the NAIC. (My problem is that he is also the State Fire Marshall. It sort of makes sense, but can't we afford a full-time insurance commissioner?)

On the other hand, after 13 years of news reporting, it is clear to me that most elected commissioners are just after headlines. This is a grossly generalized statement, but it appears they have other goals on their personal horizons other than regulating insurance in their states. They're more short-term "issue-oriented" than long-term consumer-oriented.

I think you need a "brain" running a DOI- not an elected official. Insurance monitoring is a numbers game, not a popularity contest. And I haven't even mentioned the influence of insurance lobbyists.

### **Ohio:**

"In Ohio, we love (OK, that is a bit strong) our politically appointed commissioners. Some, of course, are better than others, but we have always had some key department heads who have provided us with some excellent service. Also, our Department of Insurance somehow has managed to strike a fairly good balance between the interest of protecting the consumer and the companies.

This is not to say that the office is apolitical. The "politics" in an appointed state most likely come from legislative leaders or the governor's office.

I know there are many in Ohio who would disagree, but taken as a whole, we have a great insurance friendly environment. As proof, our auto and homeowner policies are some of the lowest priced in the US, near the bottom along with states with a sparse population. And as far as health insurance, we feel we do have some problems and high rates, but it doesn't sound to me like we are much worse off than the rest of the US.

I vote for an appointed commissioner. But I think a new title is appropriate. An "Insurance Czar" seems like what we need now. "

If getting on these types of discussions interests you, sign up for NAHUnet. Just click the link below to get more information!

<http://mail.nahu.org/mailman/listinfo/nahunet>



## **NOAHU Membership Blitz**

**On Wednesday, March 12, 2003, we will hold our annual membership blitz. If you have a few hours to help recruit new members, email Jack Duvernay at [duvernayj@eaganins.com](mailto:duvernayj@eaganins.com). You could win great prizes and for every member you recruit, you get a chance to win \$500 in our recruiting contest! If**

**you are unable to join us, forward us the names and numbers of industry colleagues you think would benefit from NAHU membership. If they join because of your referral, you'll get the chance to win \$500!**

## **Time's Running Out On Your Chance To Win \$500 !**

**What would you do with \$500?** Well, it's time to start thinking about it, because if you recruit a new member, you could win \$500 cash! For every new member you recruit between September 1, 2002 and March 31, 2003, your name will go into a drawing to win \$500 cash! Recruit 5 new members and that's 5 chances to walk away with \$500 cash! We've set a goal of recruiting 50 new members by the end of March 2003 and we want all of our members involved!!!! The drawing will be held at the Health Care Expo in April!

## **Start Recruiting! [NOAHU Membership Application](#)**

The Fine Print: Eligible participants will be determined by a listing of new members with their recruiter printed from YODA, the national membership database the night prior to the Health Care Expo. The recruiter of a new member is determined by NAHU as the name the new member lists in the appropriate blank on their application as the recruiter or sponsor. The date listed in YODA as the Join Date will be used to determine the recruitment date. For every new member listed, the name of the recruiter listed in YODA will go into the drawing for \$500 cash. If a member recruits 2 new members, then their name will be entered twice to win. Winning recruiter does not need to be present at the time of the drawing to win. For more info, email [info@noahu.org](mailto:info@noahu.org)

# **NOAHU Health Care Expo 2003**

*Wednesday, April 2<sup>nd</sup>  
Best Western Landmark  
7:30am – 1:30pm*

[Click here for more information on event speakers, registration fees, etc.](#)

[Click here to download registration form.](#)

**[NOAHU would like to thank our sponsors:](#)**

***Gold Sponsor:***  
**Blue Cross & Blue Shield of Louisiana**

***Silver Sponsors:***  
**Fort Dearborn**  
**Healthcare Brokerage**  
**IMA**  
**United Healthcare**

**[Download Donelon's Presentation](#)**

If you were unable to attend February's luncheon, you missed a good one! Deputy Commissioner of Insurance Jim Donelon conducted a thought-provoking presentation on the state of the industry and the outlook of the future.

If you are interested in viewing his powerpoint slide presentation, including the market breakdown, [click here](#).



**Leading Producers Roundtable**  
***Be Recognized!***

NAHU honors the outstanding sales achievement of its members through the Leading Producers Round Table. The Award is broken down into three different categories:

- **Individual:** Personal Producers not involved with others in an agency, brokerage firm or management
- **Agency:** A least two members of the agency must be members of NAHU.
- **Brokerage/ Management:** Designed for home office sales managers, group representatives and managers and brokerage agencies.

Applicants are awarded points based on the number of lives/policies for health and ancillary products. When you tally up your sales, you can see which level for which you qualify. Winners are honored at a luncheon at the national conference in San Diego and also receive a beautiful certificate suitable for framing.

Last year's honorees from the New Orleans Chapter were Christine Buras, Brandyn Fasic, Gordon Naquin, Linda Ray and Jennifer Toups.

Take a look at the application to see if you qualify:

<http://www.nahu.org/awards/Lprt.pdf>

Eagle Certification

Form: <http://www.nahu.org/awards/LPRT%20Form.pdf>