

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



News You Can Use

May 2003 Volume 2, Number 5

I N T H I S I S S U E:

- President's Message
- 2003 Health Care Expo Recap
- Is Your Prospect Lying?
- LA Reduces Uninsured Numbers
- The Heart of the Matter-Legislation
- Seven Levels of Delegation
- Who's \$500 Richer?
- Region VI Leadership Conference

May Luncheon

Health Care Financing By the Numbers

Featuring

Michael Manes
Square One Consulting

Friday, May 9th
Andrea's Restaurant
11:30am – Networking
Lunch served at Noon

\$18 RSVP
\$23 At the Door

RSVP to rsvp@noahu.org

[Click here for more info.](#)

NOAHU May Luncheon - May 9th

President's Message

Christine Buras, REBC, RHU, LTCIS

Welcome to Our New Members!

Prent Castle
American Fidelity Assurance Co.

Melanie Dietrich
United Healthcare

Scott Grant
Metlife

Bill Johnson
Physicians Mutual

Kenneth Knight
All American Health & Life

Kim Lewis
United Healthcare

Joe Migliore
Covenant Healthcare

Jamie Schlottman
United Healthcare

I have exciting news! The NOAHU is creating the **NOAHU Legislative Advisory Committee**. It will be comprised of one representative from each carrier, independent producer members & business. We will call on NAIFA, The LA Business Group on Health, The Managed Care Coalition & any other power organization(s) in LA to join us at our table. We will exchange information, explore areas of mutual concern & to see how we can coordinate efforts on a legislative front to speak statewide with “one voice” on specific issues. Initially, we will keep the focus narrow. We will determine what issues we will attack, possibly 1 or 2 issues, & this will drive our meetings & the content of our efforts. We will strive to schedule monthly meetings with legislators to speak on these specific issues & to address them from all organizations in agreement using a common message.

The belief is that we share more in common than not. Our motto will be “Power with Integrity.” I have already met with the David Lewis at UHC, Nelson Zayas at BCBSLA, Michael Bolton at OHP & Mike Kasper at Coventry. The carriers are determining who will serve on this committee & are anxious to get started.

Calls will go out soon to the other professional organizations in the state & to the other LAHU chapters.

If you are a member agent, are you interested in serving on this committee? I need a commitment from our best brokers.



AMA President-Elect Dr.
Palmisano

2003 Health Care Expo a Success!

NOAHU hosted the annual Health Care Expo on April 2nd and the event was a great success! With 30 vendors from all parts of the industry, attendees were able to network for new sales opportunities.

We were honored to have keynote speaker Dr. Donald Palmisano, President- Elect of the American Medical Association (pictured to the right). Dr. Palmisano enlightened attendees to the trials and tribulations of providers on the issue of medical liability. Alan Baham, RPh, MAOM of Peoples Health Network discussed the issues with prescription benefits. The last session of the Expo featured an important discussion on the current hot topic in the market: Consumer Driven Health Care. The panel presentation featured John Kelly of Blue Cross & Blue Shield of Louisiana, Paula Kemp of IMA of Louisiana and Linda Schulte of Definity Health.

The Board of Directors would like to extend our sincere thanks to our generous sponsors: Blue Cross & Blue Shield of LA (Gold Sponsor), Fort Dearborn Life (Silver Sponsor), Health Care Brokerage (Silver Sponsor), and United Healthcare (Silver Sponsor). In addition, we would like to thank all of our program advertisers and participating vendors.

Our deepest gratitude goes out to the **Expo Committee** for all of their hard work in putting on such a successful event:

Expo Chair:

Cindy Osborne

Vendors:	Robin Frick
Program, Registration:	Jennifer Toups
Registration:	Stephanie Booth
Logistics:	Kenny Collins
Attendance:	Christine Buras, REBC, RHU, LTCIS

Finally, thank you to all of the attendees for your support. We are looking forward to an even better event next year!

[Get Dr. Palmisano's Presentation](#)

[Check out pictures from the 2003 Health Care Expo!](#)

IS YOUR PROSPECT LYING? ***Mouth & Facial Camouflaging***

A person's mouth, from which truth or lies verbally flow, is a central point of body language signals that a person attempts to hide. Whether it is a subtle covering of the mouth during a statement, swallowing or gulping at an inopportune time, or an inappropriate smile or facial expression, all are used to get to the core of what someone is communicating. These physiological signals involving the mouth, often unperceived because they occur in far less than one-half second or appear natural, are at times what can be called unconscious micro-signals.



Is she lying?

Throat clearing in response to a question or statement usually signifies disagreement to something that is said or asked, to which a direct negative comment at that moment would be inappropriate. Making such a sound, which rarely can be consciously detected, signifies disagreement immediately. Gulping at the time a response is due is a sign of nervousness, which of course should lead you to probe the reason or source for that nervousness.

The most common sense defense against being perceived as lying is physically and unconsciously attempting to suppress or literally cover over the words that are actually spoken. You've all seen how this is done. A person covers his mouth with his hand as if scratching or yawning. How many times has your sales prospect found an excuse to rub his lips, scratch his mouth or nose, pull on his left ear with his right hand, run his index finger under his nose, scratch his nose, or in some other manner cause his hand to come between his lips and face and the questioner while an outright lie is being spoken.

What meanings can you form from your sales prospects repetitive mouth-covering, eyeglass adjustments, chin scratching and face poking, all usually accompanied by simultaneous breach of eye contact?

Louisiana Makes Significant Progress



in Reducing the Number of Uninsured Children

Baton Rouge – A newly released report by the Kaiser Commission on Medicaid and the Uninsured shows that Louisiana has made significant reductions in its number of uninsured children. In fact, the report showed that Louisiana was the state with the greatest improvement. The report, titled "Health Insurance Coverage in America: 2001," was based on federal census estimates compiled through the end of the 2001 calendar year.

Between 1999 and 2001, Louisiana's percentage of uninsured children dropped from 20.4 percent to 14.4 percent. This six percent reduction was the best among all 50 states. This improvement means that Louisiana moves from a national ranking of third for uninsured children to eighth.

"In almost all instances, improvements in health care indicators come incrementally," said DHH Secretary David W. Hood. "Although we know that we've provided more health coverage to more children, the report by the Kaiser Family Foundation is a national endorsement of our efforts."

Hood credits this improvement to the Louisiana Children's Health Insurance Program, which was created through Act 128 of the 1998 First Extraordinary Session of the Legislature. [LaCHIP](#) is a Medicaid program that provides health care coverage to uninsured children up to the age of 19. Since LaCHIP began in 1998, the number of uninsured children in the state has been reduced by more than 261,000. And, since the data in the Kaiser report was compiled, an additional 70,000 Louisiana children have been enrolled in health coverage from the state.

"We've moved ahead of Florida, California, Nevada, Oklahoma and Arizona, and pulled almost even with Colorado and Montana, in the percentage of our state's children who now have health insurance," he said. "By increasing access to primary and preventive health care for our children, we may finally be able to overcome some of the poor

health outcomes that have haunted Louisiana for too long now."

Hood notes that DHH's Medicaid office implemented a grassroots outreach effort that has succeeded in alerting hard-to-reach families about the LaCHIP program.

"Our Medicaid staff has had an unwavering commitment to seek out as many children and families as possible who might be eligible. They understand that people will become healthier once they get coverage," he added. "In addition, it is much less expensive to provide health care coverage than it is to treat someone who puts off seeking care just because they are uninsured."

DHH officials said they are pleased that the Kaiser report was issued during national Cover the Uninsured Week, March 10-16.

"Making improvements in national rankings is incredibly difficult. In fact, most advances are made in increments. So, to improve by six percentage points is extraordinary, especially when all other states are focusing on the same problem," said Ruth Kennedy, deputy director of the Medicaid program. "As we use this week to call attention to the fact that many people remain uninsured in Louisiana, the Kaiser study is especially good news."

In testimony before the House Appropriations Committee earlier this week, DHH presented a plan to legislators that would help parents of LaCHIP children and other working adults obtain health insurance for themselves. Research shows that many workers aren't insured because they only work part-time, their employers don't offer insurance or they don't earn enough to afford premiums. Through this new plan, called [LaACCESS](#), health coverage could be expanded by the state working with private insurance companies to make health insurance more attainable for working adults throughout Louisiana.

To receive a LaCHIP application, call toll-free, 1-877-252-2447 (2LaCHIP), or for general information visit the DHH Web site at <http://www.dhh.state.la.us>.



The Heart of the Matter – Legislation

Nine delegates from Louisiana traveled to Washington, DC last month for the 13th annual Capitol Conference to discuss our common legislative goals and meet with our elected officials. NOAHU's Stephanie Booth, Secretary, and Denny Ebersole, Region VI HUPAC Chair, were in attendance. With the great strides NAHU has made in recent years, our opinions, positions and letters get noticed on the hill.

Delegates visited with staff of Louisiana legislators to discuss NAHU's legislative priorities:

- The Uninsured
- Patients' Bill of Rights
- Medicare Reform
- Medical Liability Reform
- Expanding Access to Long-Term Care Insurance
- Association Health Plans

Visits were made to the offices of Senators John Breaux and Mary Landrieu, as well as Representatives Billy Tauzin, Jim McCrery, David Vitter, William Jefferson, Rodney Alexander and Richard Baker. All were very positive meetings and our issues were well received. All asked that we keep them abreast of important issues affecting the state of Louisiana.

The Seven Levels of Delegation

Delegation isn't just a matter of telling someone else what to do. There is a wide range of varying freedom that you can confer on the other person. The more experienced and reliable they are then the more freedom you can give. The more critical the task then the more cautious you need to be about extending a lot of freedom, especially if your job or reputation depends on getting a good result. Take care to choose the most appropriate style for each situation.

1 "Wait to be told." or "Do exactly what I say."

No delegation at all.

2 "Look into this and tell me what you come up with. I'll decide."

This is asking for investigation and analysis but no recommendation.

3 "Give me your recommendation, and the other options with the pros and cons of each. I'll let you know whether you can go ahead."

Asks for analysis and recommendation, but you will check the thinking before deciding.

4 "Decide and let me know your decision, but wait for my go ahead."

The other person needs approval but is trusted to judge the relative options.

5 "Decide and let me know your decision, then go ahead unless I say not to."

Now the other person begins to control the action. The subtle increase in responsibility saves time.

6 "Decide and take action, but let me know what you did."

Saves more time. Allows a quicker reaction to wrong decisions, not present in final level.

7 "Decide and take action. You need not check back with me."

The most freedom that we can give to the other person. A high level of confidence is necessary, and needs good controls to ensure mistakes are flagged.



Jay wins \$500!

Who's \$500 Richer?

Jay McGuire was very happy when he won \$500 for recruiting a new member. All NOAHU members who recruited a new member between September 1st and March 31st were entered into the drawing once for every member recruited. The winner was selected during the Health Care Expo. Speaker Alan Bayham, RPh, MAOM, pulled the contest winner and happily counted out five \$100 bills!

The Board would like to thank all of the members who recruited a member into the association. Those members were: Stan Anderson, Saundra Broussard, Chris Buras, Kenny Collins, Melanie Dietrich, Jack Duvernay, Wayne Francingues, Jr., Sharon Hannahan, Jay McGuire, Cindy Osborne, Shelia Schulz, Natalie Tatje, Kelly Turner Marcus, and Rachel Vidrine.

The contest is expected to run again this year, so start recruiting!



NOTICE:

June's luncheon will be the annual meeting where the new Board of Directors will be presented and is a members only function. [Click here to view the slate of nominees.](#)

“What lies behind us and what lies before us are tiny matters compared to what lies within us...”

-Ralph Waldo Emerson