

New Orleans Association of Health Underwriters



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News You Can Use

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NOMINATIONS

OFFICERS

April Luncheon Meeting

Keeping Your Name Out Of The News:
A Look at Fraud in the Insurance Industry

Featuring

Lt. Mike Noel
Louisiana State Police
Insurance Fraud Unit

Stephen Street
Section Chief
Department of Justice
Insurance Fraud Support Unit

Michelle Bond
Director, Fraud Section
Louisiana Department of Insurance

Friday, April 16th
11:30 pm-
Networking/cash bar
12pm - Lunch

Andrea's Restaurant
Metairie, LA

President:
Stephanie Booth-McGinnis

President-Elect:
Kenny Collins

Secretary:
Sharon Hannahan

Treasurer:
Jennifer Toups

DIRECTORS

Awards:
Dottie Smith

Communications:
Rachel Thrash

Legislation:
Lou Koster

Membership:
Mike Mohr

Programs:
Wayne Schellhaas

Public Service:
Robin Frick

These positions will be voted on at the June Annual Meeting. At that time, nominations can be made from the floor.



Wednesday, May 19th

Best Western Landmark

7:30am -12pm

[Registration Form](#)

From the Top

by Kevin Corcoran, CAE
NAHU Executive Vice President



Breaking News: Eric Cantor (R-VA), deputy whip in the House of Representatives, gave a one-minute speech on the House floor. Here is what he said:

"In the historic Medicare prescription drug bill, Congress created Health Savings

Members:

RSVP \$18
At the Door \$23

Non-Members:
Without CE \$25
With CE \$45

Continuing Education is free of charge to members and non-members can purchase CE for \$20.

Important Note: reservations not cancelled at least 24 hours in advance will be billed for the cost of the luncheon.

MENU:

Chicken Marsala
or

Roast Pork Loin Au Jus

Email rsvp@noahu.org

Accounts to give individuals greater choice over their health care decisions, radically expand access to health care, and drive down rising costs.

“According to the National Association of Health Underwriters, one of the most important ways to address the rising cost of health insurance is through encouraging purchasers of health insurance to become better consumers. HSAs will do that.

“HSAs are providing real savings. A family of four in my district used to pay \$532 a month for health care and now pays only \$245 a month after establishing an HSA plan.

“HSAs will give Americans more choices, better access to health care, and empower them to save money.”

Front Row Seat

NAHU was invited to sit on stage with President Bush at his speech before the Chamber of Commerce last month. The topic of discussion was health care concerns of small businesses and the president focused on HSAs. Several members of NAHU's legislative team sat on the stage for the very informative session.

And as thanks for us work to get the Medicare bill passed, the White House recently sent NAHU a copy of the Medicare reform bill signed by President Bush in December. We're having it framed and will display it at NAHU's headquarters in Arlington, VA.

HSAs Are Hot

We're still getting positive feedback from the February teleseminar on HSAs. About 840 members registered for the teleconference. With many people sharing the call with others, the actual attendance was well over 1,000 people. If you missed it, you can order the CD at www.nahu.org/education/HSA_CD_Order.pdf. Nearly 300 CDs have been sold so far. We're very happy that our members want to learn more about HSAs. They will likely have a great effect on the health insurance marketplace soon, and those who know the most about them will benefit.

Legislatively Speaking

by Tom Bruderle and Janet Trautwein
NAHU Legislative Staff

HUPAC at Work

HUPAC has disbursed \$200,000 to 125 incumbents and challengers (from both parties) in the last 15 months – the most we've ever had to work with. Thank you for your generous support. HUPAC's value in getting our message heard can never be appreciated enough. It's our political lifeblood.

Because of this record-breaking year of well-thought-out disbursements, our HUPAC coffers are nearly depleted. Please pass the word among your chapter's members that having a political action committee is invaluable in DC, and we could really use every NAHU member's support (www.nahu.org/government/hupac/index.htm).

Medicare Update

Republicans have been taking a beating over the recently passed Medicare modernization bill. Democrats seized the initiative and have been the loudest voices discussing the bill. Recent surveys show that seniors are very unsure of what the bill does, and many do not even know that it has passed.

Please take the time to explain the bill (www.nahu.org/government/issues/medicare/index.htm) to your clients.

Speaking of the Medicare bill, HHS is now developing regulations for the drug discount card, due on June 1st. The Treasury Department is also on schedule for regulations concerning HSAs later this year.

Drumming up Support

NAHU continues to look for co-sponsors to the two long-term care bills before Congress. On the House side, HR 2096 has 120 co-sponsors. In the Senate, S 1335 has about 12 co-sponsors. If you have a relationship with your congressman, please contact them and ask them to sign on.



NAHU “Takes Care of Business” at Capitol Conference by Promoting Sensible Health Care Reform Initiatives

(Arlington, VA) – The National Association of Health Underwriters (NAHU) held its fourteenth annual Capitol Conference on March 28-30 in Washington, DC. The theme of the meeting was “Taking Care of Business – Let’s Get It Done” and 700 health insurance professionals from across the country did just that by communicating NAHU’s legislative agenda to congressional leaders.

Capitol Conference’s guest speakers included leaders in the battle to enact sensible legislation that creates better access to health care. Other presentations explained NAHU’s role in the development of current health care reform initiatives such as health insurance tax credits, HSAs, enhancing long-term care insurance and the new Medicare law.

CMS Administrator Mark McClellan led a lively discussion on the new Medicare law and its implementation. Creating better access to health care was the topic of discussion for Representatives Mike Rodgers and Heather Wilson. Representatives Nancy Johnson and Larry Craig discussed the importance of enhancing long-term care insurance and long-term care partnerships. Dr. Rex Cowdry of the National Economic Council accepted on behalf of President Bush, *The Spirit of Independence Award*, NAHU’s highest legislative honor, for his tireless effort to reform and modernize Medicare.

“NAHU continues to advocate for a health care system that maximizes choice in health care and promotes a robust and competitive market,”

explained Kevin Corcoran, executive vice president. "NAHU has been very active in finding creative solutions to reduce the number of uninsured Americans. We are also very concerned with any initiatives that add to the rising cost of health insurance policies, pricing people out of coverage. NAHU believes that keeping health insurance accessible and affordable is the most important health care reform."

With over 650 attendees, this year's event was our association's largest ever. Our best asset is our strength in numbers and this year we made our positions known to our lawmakers.

NOAHU Hits The Capitol

by Jennifer Toups, Communications Director

Five New Orleans chapter members were in Washington DC last month for the NAHU Capitol Conference. President-Elect Stephanie Booth-McGinnis, Secretary Kenny Collins, Legislative Chair Tee McCoy, Past President and Region VI HUPAC Chair Denny Ebersole and myself were honored to represent the chapter in Washington.

The event was quite exciting as the whole Louisiana delegation visited Capitol Hill to talk with legislators and their staff about issues that are important to the industry. The main focus of many of the meetings was long term care issues and refundable tax credits.

We met with all of Louisiana's Senators and Representatives offices and asked for their support on upcoming long term care legislation. One issue is removing a restriction placed on a previous law so that all states can set up Long Term Care partnerships that allow people to exempt the amount of premium they put into long term care from the spend down provision. Currently four states have set up these programs and they have been very successful. Almost 40% of Medicaid dollars go to pay for Long Term Care. Anything that frees up those dollars could be important for Louisiana to use them for other programs. In addition, making long term care premiums an above the line deductions is another issue we promoted.

Another issue we discussed was health insurance tax credits. Many of the staffers that we visited were quite receptive to the concept of refundable tax credits. There are a large number of tax credit proposals that have been dropped. The Trade Adjustment Act that was passed last year extended tax credits to a limited number of people who were effected by the loss of jobs to overseas. One good part of this program was that now the mechanism is in place for advancing the monies to those who

qualify if a larger proposal would pass. However, because it is an election year, it is doubtful that this somewhat controversial proposal will be addressed in this session.

It was quite interesting visiting with the different offices. Everyone was very aware of the issues and willing to listen to our points of view. We were able to meet up with Congressman David Vitter for a few moments. We discussed several issues with him and discovered is very supportive of HSAs.

It was very motivational to experience the inside of the legislative process and I encourage everyone to take the opportunity to attend NAHU's Capitol Conference!

Louisiana Legislative Session Under Way

The Louisiana Legislature is back in session. Experts say that more than 300 insurance-related bills will be dropped this session. Check out the Legislative page to see what bills have currently been referred to the Insurance Committees. While last year, a bill passed that put a moratorium on mandates- but as you will see, the slate is full of proposed mandates. You can track the status of all bills for the Louisiana House or Senate by going to <http://legis.state.la.us/>



Note that now on the legislative page, you can contact your state and federal legislators. Not only that, but ckick on Elections 2004 and you can get candidate information on everyone from President to Dog Catcher in your city.



**If You Want More
Business – Improve Your
Image**

Where do I start?

A great place to start is to take a close look at your business card as if you were a prospective customer. First compare it with the list of top 10 mistakes below, then take the ranking test.

10 Common Business Card Mistakes

1. Scrambles messages with inconsistent design elements.
2. Does not clearly define your business services and/or products.
3. Does not make you memorable (in a good way).
4. Indicates unflattering things about your business.
5. Does not generate additional business.
6. Creates a cluttered impression.
7. Omits essential information, or is filled with non-essential information.
8. Looks out of date, or information no longer applies.
9. Is hard to read or confusing to the eye.
10. Lacks a point of interest, image or theme.

Is your card guilty of any of these?

How Does Your Card Rank?

Take the following test to see how well your card ranks.

1. Presents a positive, interesting and professional image yes no
2. Features an attention grabbing and professionally designed logo that is unique to your business yes no
3. The logo 'visually' defines what you sell at a glance yes no
4. Benefits and features are described in branded catch phrase yes no
5. Typeface and text size is easy to read yes no
6. No more than two typefaces are used in the design yes no
7. Good use of color to present the image of your business yes no
8. Color design is consistent with other marketing materials yes no
9. E-mail and website address are featured yes no
10. Card has been updated and improved within the past year yes no
11. Back of card is used for additional information yes no
12. Features all services you offer to your customers yes no
13. Each staff member has his or her own personalized business cards yes no
14. You act upon every opportunity to present your business card yes no

15. You receive comments from others such as, "What a great card!" __yes
__no

16. Others often ask more about the business after viewing your card __yes
__no

Count all the 'yes' answers above, and then see how your card ranks below:

16 to 13 'yes' answers. You have a professional and effective card. You should be proud to present it!

12 to 9 'yes' answers: Your business card needs some work. Redesign your card for effectiveness.

8 or less 'yes' answers. Get to work! Start out by re-evaluating and completely re-designing your business card for effectiveness and increased business.

Humana completes purchase of Ochsner Health Plan

LOUISVILLE, KY — Humana Inc. (NYSE: HUM) announced today (4/2/04) that its subsidiary, Humana Insurance Co., has completed its acquisition of Ochsner Health Plan of Louisiana from the Ochsner Clinic Foundation.

Ochsner Health Plan is one of the largest health benefits plans in the New Orleans market and the third largest in the state of Louisiana with approximately 152,000 Commercial medical members, primarily in large group accounts, and approximately 31,000 members in the MedicareAdvantage program. Ochsner Health Plan is licensed in all 64 of Louisiana's parishes.

Hassan Rifaat, M.D., president of Humana's Louisiana market, said current Ochsner Health Plan members would see no change in their benefits or disruption to the services they now enjoy. Employer groups that renew with effective dates after July 1, 2004 will have access to the many online resources that Humana's 6.8 million health plan members currently use.

"Ochsner Health Plan groups renewing with Humana will be able to go online to create their own personal Web page that will give them access to claims information, to pharmacy tools allowing them to compare the cost of drugs in the same class and to timely information about many health programs," said Dr. Rifaat. "The addition of these and other industry-leading innovative capabilities, combined with Ochsner Health Plan's reputation for superior customer service, means the people of Louisiana are entering a new and exciting world of having health benefits choices that fit their medical needs as well as their budgets."

Humana intends to offer PPO benefit plans this summer and plans to introduce its SmartSuitesm program to employers with 100 or more employees later in the year as well. SmartSuite is a benefit program that offers a broad spectrum of six plan options — including two low-premium consumer-choice health plans — supported by a variety of interactive tools and educational programs that enable members to make the most of their plan benefits.

Humana Inc., headquartered in Louisville, Kentucky, is one of the nation's largest publicly traded health benefits companies, with approximately 6.8 million medical

members located primarily in 18 states and Puerto Rico. Humana offers coordinated health insurance coverage and related services — through traditional and Internet-based plans — to employer groups, government-sponsored plans, and individuals.

NAHU Reaffirms Support for State-Based Regulation of Insurance

(Arlington, VA) –The Board of Trustees of the National Association of Health Underwriters (NAHU) voted yesterday to reaffirm its long-standing position that the best way to modernize the insurance regulatory process is to streamline and simplify insurance regulation. NAHU continues to encourage modernization efforts while staunchly supporting state insurance regulation.

“The best characteristics of state-based systems, including diversity, innovation and responsiveness, would be lost in a federal or national model of insurance regulation,” explained NAHU Executive Vice President Kevin Corcoran. “In a federal-based system of insurance regulation, a single, uniform set of rules would apply across all states and insurance markets. It is difficult to imagine a single regulatory system working in harmony with the diversity of state laws.

“While some in our industry have called for federal regulation or a system of dual regulation at both the state and federal levels, we believe that the goals of insurance regulation – to assure consumers that insurance will be sold at a fair price, and that the company they bought from remains financially strong – can be best met by improving, not abandoning, the state system. NAHU recognizes that the current state-based system of regulation is not perfect, but the states have made significant strides in the areas of producer and company licensing, market conduct and speed-to-market. We have confidence that they will continue their efforts on the path toward regulatory modernization.

“Just as NAHU has hundreds of state and local chapters across the country to best serve the diverse needs of our membership, consumers deserve locally-based and locally-accountable representatives to ensure that their insurance needs are properly addressed. “For more than 100 years, state regulatory oversight has provided very important protections for insurance consumers. These protections are critical because of the supervisory authority the state has over the insurance carriers involved in the sale of insurance products. In addition, the states ensure to each insurance consumer that any product they purchase, regardless of the place of purchase, is safe and meets standard guidelines for solvency. While financial modernization and integration are necessary and laudable goals, we believe these goals should not come at the expense of consumer protections.

"NAHU sees the important value of local state oversight, and we look forward to continuing our work with the National Association of Insurance Commissioners (NAIC), and with state and federal legislators and regulators to improve the insurance regulatory system in America and protect the future of America's insurance consumers."

Study Shows Louisiana Residents Have Poor Access to Care

A report released by a group promoting community health centers says people in Louisiana are more likely to lack access to medical care than residents of any other state.



The National Association of Community Health Centers says some 36 million Americans live in areas where a shortage of doctors puts routine basic health care out of reach.

The report says about 36 percent of Louisiana residents live in such "medically unserved" areas and lack access to care that can prevent serious illnesses and costly hospitalizations.

Mississippi ranked second with 33 percent of its residents living in areas with limited access to doctors.

The findings add a new twist to deepening problems created by the growing number of Americans without health insurance. About 43 million Americans lack health coverage, but the report found that where there is a shortage of doctors, even the ability to pay a medical bill doesn't ensure care.
