

New Orleans Association of Health Underwriters



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News You Can Use

October 2004 Volume 3, Number 4

November Luncheon Meeting

"Recent Developments in ERISA Law"
Featuring

Charles F Seemann, III, JD
with

Law Firm of Proskauer and Rose

Luncheon Sponsored By:
LifeRe

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

Andrea's Restaurant
Metairie, LA

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.

Don't forget your "Change for Change"

Email rsvp@noahu.org

2004 Bowling For Angels a Huge Success

The 2004 Bowling for Angels took place on October 16 at Mid City Rock'n'Bowl. NOAHU raised over \$5,000 for Angel's Place. Special Thanks to the following contributors:

Guardian Angle Sponsor: Chris Buras

Key Sponsors: Robin and Ryan Frick, Coventry Health Plans and Humana

Lane Sponsors: Natalie Tatje, Linda Ray, American Lifecare, Starmount Life Insurance Co., eComm Realty, Blue Cross, United Healthcare, Hartwig Moss, Hollis Companies, Colonial Insurance, Schellhass & Assoc., Felicia Blanchard, Powell Insurance, SEBS, NOAHU Board of Directors.

And a special thanks for Robin Frick, Special Events Coordinator, for putting everything together!!!



Marsh, McLennan aims to collect past incentive fees

NEW YORK (AP) — Marsh and McLennan is looking to collect about \$230 million in incentive fees at the heart of a bid-rigging probe.



The company says it will put the fees into a separate account to be used as part of any

settlement it may reach with New York Attorney General Eliot Spitzer.

Spitzer has accused the insurance broker of bid rigging and using the incentive fees to manipulate the sales of corporate policies. As a result, businesses have paid more than necessary for their coverage.

A day after Spitzer's civil suit, Marsh and McLennan said on Oct. 15 it would stop collecting such fees. Marsh has said it collected about \$1.2 billion in such fees since January 2003.

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A locally unique collection of radio, print, and Internet-based media, The

Biz Network aims to deliver to a regional audience the business and

financial news and information they need, when and where they want it.

The Biz Network combines the focus and immediacy of radio station Biz Radio 990 with monthly four-color magazine Biz New Orleans and breakthrough business Web site BizNewOrleans.com. The network is owned by MCMedia, LLC, the region's largest locally owned media company.

The magazines have already been put out- our ad is on page 51.

Legislative Corner

The following outline provides information regarding the meeting of the Region Six legislative teleconference on Monday, October 18, 2004.

Reports on file: Louisiana, Missouri, Arkansas and Texas

Federal Report/NAHU

Sen. Murkowski (R-AK) introduced refundable tax credit legislation on October 5.



NAHU worked with Murkowski's office on the proposed legislation that is similar to H.R. 1236, the SAVE Act, introduced by Rep. Kay Granger (R-TX). Murkowski's bill offers a \$1000 credit for individuals and up to \$3000 for families purchasing non-employer sponsored health insurance. 50 percent of the credit will be available for those with employer-sponsored coverage and those with higher-than average premiums. Other provisions of the bill include a tax credit for employers who contribute to their employees' HSAs and extending high-risk pool funding through 2009.

Congress went into recess on October 9, but may be called back into session before the elections if a conference report on an intelligence reorganization bill is completed. If this is not the case, They are scheduled to reconvene on November 16 for a lame duck session focusing on appropriations bills. After this short session, the 108th Congress will adjourn and the 109th Congress will convene in January 2005.

H.B. 2283, *the High Risk Pool Funding Extension Act of 2004*, passed out of committee and has a chance of being attached to an omnibus appropriations bill in lame duck session. The bill would increase operational funding to states with high-risk pools and extend start-up funds for states to create pools.

Long-Term Care partnership legislation that would repeal an amendment in OBRA '93 prohibiting states from establishing public/private partnerships for long-term care insurance also has a possibility of being attached to an appropriations bill during the lame duck session.

Most bills are dead for this session, but will be reintroduced in the 109th Congress with different bill numbers.

GET OUT THE VOTE!!! Election Day is Nov. 2 and NAHU's election page is filled with information from the presidential election to important congressional and gubernatorial races. NAHU updated its side-by-side analysis of the Bush and Kerry health care proposals recently, which is on the website.

HUPAC

HUPAC would like for funds to reach \$1 million within the next three years. To do this, HUPAC must communicate to NAHU members what its role is in elections.

The HUPAC BOT met in DC on October 15 to discuss strategic planning. Look for a comprehensive business plan for HUPAC to be released by the end of the year.

Concern was raised over HUPAC solicitation with non-members present at meetings. Mike Stephens clarified that as long as non-members are asked to leave the room or made aware of the solicitation to follow, HUPAC can present and solicit donations. There have not been many problems with this at national meetings because most non-members present are guests and/or spouses of members and they choose to remain in the room for these discussions.

State Reports

Texas- Ron Buffum

TAHU's leg. council is working on a powerpoint presentation on its Key Contact Program, which they hope to present to all the local chapters via web-view teleconference.

TAHU's state PAC has given ten checks to state and local candidates and there will be more

to come. Its goal is to increase chapter involvement in the political process.

School finance reform is the biggest issue for the next legislative session in Texas. The state has one year to improve the system before the state Supreme Court takes over. Governor Perry (R) has vowed not to sign any bills into law before school finance reform has passed. The 2005 legislative session begins January 11, 2005. TAHU's BOT has a meeting schedule for Oct. 21-22 where they will consider the leg. council's legislative recommendations including transparency issues.

Rosemary asked when the deadline for initiatives to go before the legislature for next session was because an issue has come up on state continuation. She was concerned for employees losing coverage because they have been moved from salary to hourly. This loss of coverage is not considered a qualifying event for state continuation and could become a trend for employers trying to reduce their health care costs.

Louisiana – Ronnell Nolan

Ronnell has been receiving many fax solicitations for medical discount cards as of late.

LAHU has scheduled its day on the hill for May 11, 2005.

Governor Blanco (D) held a health conference recently. The Governor discussed a bill recently passed allowing mandate-free plans to be sold to individuals and groups under 50 as well as other health care issues for the 2005 session.

Oklahoma – Mike Dollins

A tobacco tax has been proposed in Oklahoma that will fund Medicaid expansion in the state. The tax will eliminate any state or local sales tax on tobacco products, but enforce an additional excise tax. Mike is concerned with the idea of reimbursement vouchers in Medicaid as well as expanding eligibility in SCHIP.

Mike asked other SLCs on the call about laws regarding full time employees. HIPAA says that employees working under 30 hours per week can be treated separately from full time employees. Oklahoma has different rating regulations on this issue.

Missouri – Matt Feret

The Missouri gubernatorial race is extremely close between Matt Blunt, son of U.S. House Majority Whip Roy Blunt, and state auditor, Claire McCaskill, who defeated Governor Bob Holden for the Democratic ticket in the primary.

Tort reform will again be a hot issue in the 2005 legislative session in MO.

Kansas – Tom Bryon and Jon Ament

The Kansas legislature convenes in January 2005. KAHU is preparing for issues for the upcoming session.

KAHU is focused in getting out the vote for November 2

Jon asked for Matt Feret's assistance on an campaign for HMO deductibles the Kansas

chapter would like to work on with the Missouri chapter.

New Business

Medical Discount Plans - NAHU developed two papers on red flags to look for to determine whether plans are legit discount plans or fraudulent plans that could mislead consumers. The legislative council and BOT have approved these two documents, which focus solely on medical discount cards. NAHU is not saying all discount cards are bad because many of our members currently legit discount products. We recognize the increase in fraudulent plans and want to warn consumers and producers on what to look for when considering buying or selling such plans. A number of states are considering regulating these plans under the DOIs; however, many state Insurance Commissioners have reservations about regulating a product that is not actually insurance. The NAIC has a task force working on this issue.

Health Insurance Affordability – The recommendations on affordability of health plan premiums document including reinsurance pools, tax credits, and high-risk pools has been approved by the leg. council and the BOT. However, this is still a working document and feedback from members is encouraged. Nothing has been formally proposed yet, but Rep. Nancy Johnson wants to introduce legislation on a voluntary small employer reinsurance pool that would be partially subsidized by the government, and she would like NAHU's comments on this issue. SLCs are asked to forward this paper onto their local leg. chairs and submit comments to Janice Kupiec at

jkupiec@nahu.org

ASAP. Region Six RVP, Mike Stephens, voted against this paper because he did not feel we had enough feedback from the membership and there was not a full understanding of the paper.

Capitol Conference 2005 – Please note that CC 2005 will held on February 7-9. This is a one time change and CC will resume to its regular end of March date in 2006. However, the format will permanently change in 2005 to a Monday-Wednesday conference rather than Tuesday-Monday so members have more opportunities to meet with their congressmen.

Deadline for submitting legislative award materials is December 4. That means materials must be postmarked by Dec. 4 and arrive no later than December 10. This is for the state legislative achievement award, spirit of independence award, and chapter legislative excellence award.

Region Six media relations chair, Rosemary Deininger requested that all SLCs give her a list of what they expect from their media relations chairs to improve communications.

Board News

A special thank you to Coventry Health Care of Louisiana, Humana|OHP and UnitedHealthcare for allowing our President, Stephanie Booth McGinnis, the opportunity to speak at their recent broker meetings about NOAHU. Their support of the association is very much appreciated!

Congratulations to Jennifer Toups, NOAHU's Treasurer and past Communications Chair. She was chosen to serve as the Technology Chair for

Region VI. As Region VI Technology Chair, Jennifer works with the Technology and Communication Chairs for Arkansas, Kansas, Louisiana, Missouri, Oklahoma and Texas. In addition, Jennifer serves on the national Technology Committee.

The Committee is currently working on several different projects, including the redesign of the national NAHU website and the NAHU.net Networking List.

[NOAHU Board of Directors Serving the State](#)

Several NOAHU Board of Directors members are currently serving on the Louisiana State Chapter Board of Directors. Cindy Osborne, NOAHU's Immediate Past President is the President-Elect for the state chapter.

Jennifer Toups is the statewide Technology Chair and Kenny Collins is the statewide Media Relations chair. New Orleans President Stephanie Booth McGinnis is the chapters representative to the State Board of Directors.

Congratulations to these members and thank you for representing the New Orleans Board of Directors so well!

[Be on the lookout for NOAHU Ads!](#)

The New Orleans Board of Directors has decided to move our regular CityBusiness ad to the new BIZ Magazine. BIZ is a free monthly magazine that is rapidly increasing in popularity. The circulation is greater than City Business and because it is published monthly, the shelf life is longer. The ad will appear in the November issue of BIZ Magazine and feature the names of all NOAHU members (as of September 20th). This advertising campaign will also include 48 60-second commercials on radio station 990 AM during the month of November. These radio ads will emphasize the importance of using a member agent and encourage listeners to go to the NOAHU website to be sure that their agent is a member or to find an agent. We will post the text of the commercials online as it becomes available. The third portion of our ad campaign will be weblinks on BIZ's website and in their daily newsletter. BIZ publishes a daily recap of the top news stories of the day. Check out www.bizneworleans.com to sign up for this newsletter. Here is a listing of where you can find free issues of the magazine:

<http://bizneworleans.com/61.html> or sign up for free magazine subscription today <http://bizneworleans.com/68.html> . We also plan to have extra copies of the magazine at the November luncheon.

Thank you to Mort Kelly, Stephanie Booth McGinnis, Kenny Collins and Jennifer Toups for working together to develop the marketing campaign. If anyone receives any leads or comments from clients, email us your story at info@noahu.org.

Biggest Time Wasters for Salespeople

by [Dave Kahle](#)

Good time management for salespeople has been an obsession of mine for more than 30 years. In the last decade, I've been involved in helping tens of thousands of sales people improve their results through more effective use of their time. Over the years, I've seen some regularly occurring patterns develop - tendencies on the part of sales people to do things that detract from their effective use of time.

Here are the four most common time-wasters I've observed. See if any apply to you or your salespeople.

1. Allure of the urgent/trivial.

Salespeople love to be busy and active. We have visions of ourselves as people who can get things done. No idol dreamers, we're out there making things happen!

A big portion of our sense of worth and our personal identity is dependent on being busy. At some level in our self image of our selves, being busy means that we really are important. One of the worst things that can happen to us is to have nothing to do, nowhere to go, and nothing going on. So, we latch onto every task that comes our way, regardless of the importance.

For example, one of our customers calls with a back order problem. "Oh good!" we think, "Something to do! We are needed! We can fix it!" So, we drop everything and spend two hours expediting the backorder.

In retrospect, couldn't some one in purchasing or customer service have done that? And couldn't they have done it better than you? And didn't you just allow something that was a little urgent but trivial prevent you from making some sales calls? And wouldn't those potential sales calls be a whole lot better use of your time?

Or, one of our customers hands us a very involved "Request for Quote." "Better schedule a half-day at the office," we think. "Need to look up specifications, calculate prices, compile literature, etc." We become immediately involved with this task, working on this project for our customer. In retrospect, couldn't we have given the project to an inside salesperson or customer service rep to do the leg work? Couldn't we have just communicated the guidelines to some one and then reviewed the finished proposal?

Once again, we succumbed to the lure of the present task. That prevented us from making sales calls and siphoned our energy away from the important to the seemingly urgent.

I could go on for pages with examples, but you have the idea. We are so enamored with being busy and feeling needed that we often grab at any task that comes our way, regardless of how unimportant. And each time we do that, we compromise our ability to invest our sales times more effectively.

2. The comfort of the status quo.

A lot of salespeople have evolved to the point where they have a comfortable routine. They make enough money and they have established routines and habits that are comfortable. They really don't want to expend the energy it takes to do things in a better way, or to become more successful or effective.

This can be good. Some of the habits and routines that we follow work well for us.

However, our rapidly changing world constantly demands new methods, techniques, habits and routines. Just because something has been effective for a few years doesn't mean that it continues to be so. This problem develops when salespeople are so content with the way things are, they have not changed anything in years.

If you haven't changed or challenged some habit or routine in the last few years, chances are you are not as effective as you could be.

For example, you could still be writing phone messages down on little slips of paper when entering them into your contact manager would be more effective.

This is a simple example of a principle that can extend towards the most important things that we do. Are we using the same routines for organizing our work week, for determining who to call on, for understanding our customers, for collecting information, etc.? There is no practical end to the list.

Contentment with the status quo almost always means salespeople who are not as effective as they could be.

My book, [10 Secrets of Time Management for Salespeople](#), discusses the use of the "more" mindset as an alternative to the status quo.

3. Lack of trust in other people in the organization.

Salespeople have a natural tendency to work alone. After all, we spend most of the day by ourselves. We decide where to go by ourselves, we decide what to do by ourselves, and we are pretty much on our own all day long. It's no wonder then, we just naturally want to do everything by ourselves.

That's generally a positive personality trait for a salesperson. Unfortunately, when it extends to those tasks that could be done better by other people in our organization it turns into a real negative.

Instead of soliciting aid from others in the organization, and thereby making much better use of our time, many salespeople insist on doing it themselves, no matter how redundant and time-consuming the task is. The world is full of salespeople who don't trust their own colleagues to write an order, to source a product, to enter an order in the system, to follow up on a back order, to deliver some sample or literature, to research a quote, to deliver a proposal, etc. Again, the list could go on and on.

The point is that many of these tasks can be done better or cheaper by someone else in the organization. The salespeople don't release the tasks to them because they, the salespeople, don't trust them to do it. Too bad. It's a tremendous waste of good selling time and talent. Chapter 10 of my book "10 Secrets" describes a system to nurture helpful relationships.

4. Lack of tough-minded thoughtfulness.

Ultimately, time management begins with thoughtfulness. That means a sufficient quantity of good quality thought-energy invested in the process. I like to say that good time management is a result of "thinking about it before you do it."

Good time managers invest sufficiently in this process. They set aside time each

year to create annual goals, they invest planning time every quarter and every month to create plans for those times, they plan every week and every sales call. Poor sales time managers don't dedicate sufficient time to the "thinking about it" phase of their job.

Not only do good sales time managers invest a sufficient quantity of time, but they also are disciplined and tough-minded about how they think. They ask themselves good questions, and answer them with as much objectivity as they can muster.

- **"What do I really want to accomplish in this account?"**
 - **"Why aren't they buying from me?"**
 - **"Who is the key decision maker in this account?"**
- **"Am I spending too much time in this account, or not enough in that one?"**
- **"How can I change what I am doing in order to become more effective?"**

These are just a few of the tough questions that good sales time managers consider on a regular basis. They don't let allow their emotions or personal comfort zones to dictate the plans. They go where it is smart to go, do what it is smart to do. They do these things because they have spent the quantity and quality of thought-time necessary.

Of course, there are hundreds of other time-wasting habits. These four, however, are the most common. Correct them, and you'll be well on your way to dramatically improved results.

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Member Discount Programs

NAHU Members Save Money!
Your NAHU membership saves you money on the following programs:



[Errors & Omissions Insurance](#)

NAHU members save 10% off of the already low rates from the Agent Preferred Insurance Program. Agent Preferred offers one of the most comprehensive E&O coverage packages.

[DHL Domestic and International Shipping](#)

Save money on all your overnight shipping needs with NAHU's low member rate.

[UPS Package Delivery](#)

Get UPS dependable, high quality service, at the NAHU member discounted rate!

[National Underwriter](#)

NAHU members can now enjoy a 15% discount on all publications offered by National Underwriter.

[CommPartners Teleconference Services](#)

NAHU members can now host teleconferences at NAHU's preferred rates. Save up to 50% off standard rates by drawing on NAHU's volume discounts.

[MBNA Credit Card](#)

For more information, contact membership@nahu.org or (703) 276-0220.

[Pennywise Office Products](#)

Now you can buy your office products over the Internet and save money. Save time, save money and enjoy free overnight delivery

New Luncheon Sponsorship Program

The November Luncheon will be the first of our luncheon sponsorship programs. For a small sponsorship fee, your company can give out marketing information, and briefly speak about your products at the monthly luncheons. For more information, please call Kenny Collins at (504) 299-1100.