

# New Orleans Association of Health Underwriters


[Home](#)
[Leadership](#)
[Members](#)
[Legislation](#)
[Events](#)
[News You Can Use](#)
[Education](#)
[Awards](#)
[Public Service](#)
[Important Links](#)
[March Issue](#)
[August Issue](#)
[July Issue](#)
[May Issue](#)


## News You Can Use

August 2005 Volume 5, Number 8

### September Meeting

#### **Medicare Part D: New Regulations & Notice Requirements**

featuring  
 Maria Alvarez  
*Social Security Administration*  
 and  
 a Representative from  
*SHIIP- Senior Health Insurance  
 Information Program*

Friday, September 23, 2005  
 Andrea's Restaurant  
 Metairie, LA

8:00 am Registration/ Networking

### IN THIS ISSUE:

- | NAHU Has New CEO
- | NAHU Resources on Medicare Part D
- | HHS on Medicare Part D

### Last Chance to Be Listed in BIZ Ad!

NOAHU will once again place an ad in BIZ Magazine in the month of October. This ad will feature the names of all NOAHU members in good standing. In order to be listed in the ad, your membership must be

up-to-date as of September 1st. If your membership has lapsed or you are not a member, you still have a chance to be listed in this monthly full-color magazine. In addition, NOAHU will have a series of commercials on BIZ Radio 990 AM and an appearance on the Bob Christopher Talk Show.

[Join on-line](#)

[Download membership application](#)

[Check to see if you are a member in good standing as of 8/22/05](#)

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## WELCOME NEW MEMBERS!

Duaine Duffy

Melody Ryland

Kevin Thompson

Betty Tucker

## Movers & Shakers

Check out the Job Postings & News in our new Movers & Shakers column! Do you have a job to post or have any news to share? Let us know! Email [Movers@noahu.org](mailto:Movers@noahu.org)

[Check Out Movers & Shakers](#)

8:30 am Full Breakfast Buffet

Members:

**RSVP: \$20**

**At the Door: \$25**

Non-Members:

**Without Continuing Education**

**Credit: \$25**

**With Continuing Education**

**Credit: \$45**

To RSVP, send an email to [info@noahu.org](mailto:info@noahu.org) with your name and guests name (if applicable).

Don't forget your "Change for Change"

1 Hour of Continuing Education has been applied for



### NAHU Has New CEO

(August 1, 2005 – Arlington, VA) This afternoon, the NAHU Board of Trustees voted unanimously to accept the Personnel Committee's recommendation to elevate NAHU Vice President of Government Affairs Janet Trautwein to replace Kevin Corcoran as the association's Executive Vice President and CEO.

This decision follows a proposal by NAHU's Industry Relations Committee, made two months before Corcoran's resignation, that the Executive Vice President's role change to become that of the association's primary external relations person, developing relationships with, and representing NAHU to, government, industry and media contacts. This proposal was unanimously approved by the entire NAHU Board of Trustees earlier this month.

"NAHU has grown dramatically in size and stature, and needs an Executive Vice President who can effectively represent the association in the circles in which we work", said NAHU President John Nelson. "As our primary government relations staff member, Janet already has good working relationships with many of these people, and no one knows our issues better than she does."

"When we first met after Kevin's resignation, the Personnel Committee members all felt that Janet would be an ideal choice, but wanted to guard against jumping to conclusions", said Trei Wild, Chairman of the Personnel Committee. "So we stepped back, carefully considered our alternatives and established a clear job description for the new EVP-CEO position. At every step in the process, we became more and more convinced that Janet was the right person for the job."

"Janet has dedicated over twenty years to NAHU, first as a member and now on staff, so we know her and she knows us. She has never failed to exceed our expectations any time we've called on her, and we have no reason to expect that pattern to change."

Included in the motion to hire Janet was authorization to hire a Senior Vice President of Operations to assume the operational responsibilities previously performed by Kevin Corcoran. This new position was anticipated in the Industry Relations Committee's proposal to the Board, to ensure that the EVP-CEO had the resources to concentrate on NAHU's external audiences without having to also address internal office issues. A job description for this position is in place, and Trautwein announced that finding the right person for this spot is one of her first priorities.

"I couldn't be happier to be handing the reins to Janet; she has been indispensable to me during the eight years we've worked together", said Corcoran. "We have three full weeks together to ensure a smooth transition, and while I'm sure she'll do fine from Day One, I've told her that I will make myself available to help her in any way I can."

Kevin will continue to serve as NAHU's Executive Vice President through August 19, and Janet will assume that role on August 20.

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### **NAHU Resources on Medicare Part D**

#### **Medicare Prescription Drug Coverage - Employer Disclosure Notice Requirements**

The Medicare Modernization Act provides for a number of new Medicare benefits, including coverage for prescription drugs effective January 1, 2006. This is the first time in the history of Medicare that coverage for outpatient prescription drugs has been covered by the Medicare program.

Everyone on Medicare will be eligible for the new prescription drug program. This includes those who may be covered by other programs, such as those covered as active employees or as retirees of employer-sponsored plans. There will be an initial open enrollment period for the prescription drug program. If a person is currently covered by a prescription drug plan that provides benefits that are at least as good as the Medicare plan, he can continue under that plan if he wishes instead of enrolling in the Medicare drug program during the initial open enrollment period. When that person is

no longer covered by his employer plan, he can enroll in the Medicare prescription drug program without paying any penalty for late enrollment.

If the health plan a person is enrolled in does not provide benefits for prescription drugs that are at least as good as Medicare, and he decides not to enroll in the Medicare prescription drug program during the initial open enrollment period, he will pay a higher premium for Medicare prescription drug coverage once he does enroll that will increase with every month beyond the initial enrollment period that they did not enroll, and this additional premium will be permanent.

For this reason, it is very important that people who are covered by employer-sponsored plans be notified whether or not the coverage they have through their employer plan is at least as good as the Medicare program coverage. The Centers for Medicare and Medicaid Services (CMS) requires that all employers provide a disclosure notice to their employees who are on Medicare to provide them this information. The resources that follow will assist employers in meeting this requirement.

[NAHU Summary of Employer Notice Requirements](#)

[NAHU Cover Letter for Employer Disclosure Notice](#)

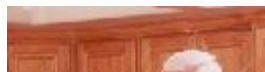
[Sample Employer Disclosure Notice when Employer Plan is creditable coverage \(as good as the Medicare prescription drug coverage\)](#)

[Sample Employer Disclosure Notice when Employer Plan is not creditable coverage \(not as good as the Medicare prescription drug coverage\)](#)

[CMS Fact Sheet: Employees who may be Advisors or Caregivers for Those who are on Medicare](#)

[CMS Guidance on Creditable Coverage Notices](#)

**New!** [CMS Fact Sheet: Explaining Medicare Prescription Drug Coverage to People with Coverage through an Employer or Union](#)



*Americans Can Help Each Other Learn About the*

### *New Medicare Prescription Drug Benefit*

A new advertisement about the Medicare prescription drug benefit began airing today on national network and cable programs. The television ad is sponsored by the U.S. Department of Health and Human Services (HHS) and builds upon efforts to educate people with Medicare and their families before coverage enrollment begins Nov. 15, 2005.

“Americans’ willingness to help each other is one of our defining and finest qualities. We are going to tap into this spirit with our outreach activities,” HHS Secretary Mike Leavitt said. “Almost every American knows a Medicare beneficiary -- we are asking people to talk to beneficiaries, to help them sign up and gain the peace of mind that Medicare will cover the prescription drugs needed to stay healthy.”

The 30-second television ad highlights how Americans help each other every day in a variety of ways, and encourages a similar approach when making choices concerning prescription drug coverage. Visual images include two teammates helping a third off the playing field, a woman giving directions to a lost driver, a man helping a woman carry a stroller up a flight of stairs and a family discussing Medicare Prescription Drug Coverage in their dining room. An announcer notes, “Everyone who is eligible for Medicare can be covered for the prescriptions they need to stay healthy. But all of us should learn more about it.” The ad concludes by encouraging viewers to learn more by calling 1-800-Medicare, or visiting [www.medicare.gov](http://www.medicare.gov).

“This is the most important new benefit in Medicare in 40 years, as Medicare is moving from simply paying the bills when something goes wrong to helping you pay for the drugs you need to head off the costly complications of diseases,” said Centers for Medicare & Medicaid Services Administrator Mark B. McClellan, M.D., Ph.D. “You can get information now about what the new voluntary drug coverage means for you and for someone you care about, and you can get additional personalized information in the fall. This personalized help is available anytime at 1-800-MEDICARE or at [www.medicare.gov](http://www.medicare.gov), and you can also find out about places to go in your area for face-to-face assistance.”

Added Secretary Leavitt, “We are making sure there are many places people with Medicare can get personalized help. HHS officials are helping to educate partners across the country so beneficiaries can have access to

experts in their own communities as well as the resources available nationally through our toll-free number and Web site.”

The first television ad will run through early September on national network and cable programs. The cost of this initial network and cable ad buy is about \$1.5 million. The television ad will be followed by advertising in print publications, on radio, through the Internet, as well as a Spanish-language campaign.

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**If you have any topics about which you are interested in hearing, please email [jennifer@noahu.org](mailto:jennifer@noahu.org). We are always looking for members' input on speakers and topics.**

*America's Benefit Specialists*