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# News You Can Use

NOVEMBER 2002 Volume 1, Number 8

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## NOAHU Luncheon

### November 8th

[Click here for more info!](#)

## Closing Prescription Drug Loopholes Means Opening Doors to Low-Cost Medicine

**-- American Consumers Will Save \$3 Billion Per Year under President's Plan --**

Arlington, VA -- The National Association of Health Underwriters (NAHU) applauds President Bush's newly proposed rule to close the patent law loopholes that have allowed pharmaceutical companies to keep lower-priced generic drugs from reaching the market.

Under the Hatch-Waxman Act of 1984, a pharmaceutical company is granted a 30-month "stay" when bringing a new drug to the market, an exclusivity protection device



## Playing for the Angels a Success!

Congratulations to everyone who played at the Playing for the Angels Tennis Tournament held at Aurora Country Club October 11<sup>th</sup> -13<sup>th</sup>. The event was a great success and raised \$3,626 for the children of Angels' Place. We'd like to thank all of the sponsors who helped make the first year of this event!

**Gold Sponsor:** Kiwanis Club of Algiers Morning Edition

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**Sponsors:** Aurora Country Club  
Tennis Pro Bill Bryan

intended to bolster innovation in prescription drugs. After the stay, generic versions of the drug are allowed to be sold. However, many pharmaceutical companies have exploited the loopholes of the law by applying for multiple patents for minor changes (packaging, ingredient combinations, etc.) to the same drug.

Association

Crescent City Drilling & Production  
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"We're pleased that the president and the FDA are continuing to develop policies that will lower the costs of pharmaceuticals. This new rule will benefit everyone: senior citizens, businesses that provide benefits for employees, labor unions, insurers and every consumer who visits a pharmacy for needed medication. It's a common-sense policy that will stop the abuses of the current situation," said Janet Trautwein of NAHU.

"This rule will not hinder drug innovation. A single 30-month stay is more than sufficient time for a pharmaceutical to hold exclusivity for a certain drug. When the product is something that helps people live better lives, you have to look at the big picture. In this case, it's that the American people will save an estimated \$3 billion per year in drug costs.

"The FTC should also be applauded for the investigative work that shed light on the woes of the current pharmaceutical market," concluded Trautwein.



# Happy Halloween!

## Win \$500 Cash! It's Easy!

**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)

## NAHU at Work in Oregon

NAHU members in Oregon are continuing their work to defeat Measure 23, a ballot measure that would create a single-payer system in the state. To date close to \$1.2 million has been raised to defeat the measure and a number of television ads are scheduled to run before November 5. In addition, 890,000 direct mail pieces were sent out on October 11.

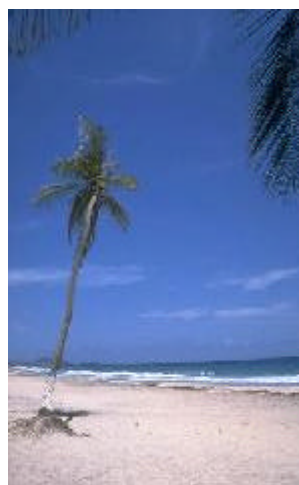
NAHU is continuing its work with states on developing high-risk pools. Janet Stokes Trautwein and Jessica Waltman will be attending a conference this week in San Antonio with the state high-risk pool administrators.

## SALES CORNER

### 8 Ways to Get Past the Gatekeeper

The following eight ways to get around the gatekeeper have worked for those I've trained, as well as me, personally:

1. **RESEARCH.** Knowing whom you want to speak with prior to calling tremendously helps. Utilize any avenues you have available including the Internet, library, or mutual acquaintances. By knowing who your contact is AND how to pronounce their name, you can come across as a business acquaintance rather than just another sales call.
2. **GET AROUND** the phone system to either the sales department or a totally off person to find out the correct contact. For example, call and ask for another department and have them direct you to the correct extension. Often, they are unaware of the gatekeeper for the person you are looking. They may patch you through directly.
3. **BE CREATIVE.** Send an appropriate gift/incentive via special courier service. Try sending a pizza with your sales information. Even if the prospect doesn't actually eat the pizza, it will be shared in the office likely by sales and the gatekeeper. This ensures the gatekeeper is quite friendly at your next call. She'll also remember your name! If this is too over the top for you, try something a little more low key.



Picture Yourself Here!

## Win a Trip to MAUI!!

Imagine spending a week lounging on the beaches in MAUI! For a \$20 donation to HUPAC, you will get a chance to win a week in a beachfront condo and roundtrip airfare for two! Don't miss out on this opportunity of a lifetime! The winner will be drawn at Capitol Conference in March. Denny Ebersole, past NOAHU president and Region & HUPAC Chair, will have tickets at each luncheon until then! If you have any questions, email [info@noahu.org](mailto:info@noahu.org).

## NOAHU Cares:

### *Adopt a Family for Christmas*

NOAHU is working to support Angels' Place by adopting several families and buying

4. **TIMING.** Knowing when to call is extremely important. Decision makers often come in early and leave late. Call early morning or late evening often gets you directly with top-level decision makers thereby completely bypassing the gatekeeper.
5. **USE COMMONALITIES** with the decision maker. Through your research, find out if they are members of the same golf course, alumni or association. Then call their assistant and ask if they are attending one of the events for that group. If they intend to be at an event, show up at the event. There is no better way to get to C-level personnel than a common bond away from the office.
6. **VOICE MAIL** if you must. If you get passed on to voice mail over and over, never actually *sell* over voice mail. It may be necessary to leave a message, but don't sell. Don't try to be cute and leave some intriguing message either. If you have a mutual relationship or referral, use it. Try to use your humor. When playing phone tag with a prospect or customer I occasionally will say something goofy like, "It is Dennis again, your voice-mail's new best-friend..." When you leave your return phone number, also try giving your email address. Many busy CEOs will send an email before they will return a call.

them Christmas gifts. These families are in need and have at least one child that is stricken with a terminal illness. A few of the families have lost their Angels' Place child within the last few months, but we are supporting these families at their most trying times.

We will have a tree of children to choose from at the luncheon on November 8<sup>th</sup>. If you are unable to attend the luncheon and are interested in helping these families, please email [info@noahu.org](mailto:info@noahu.org) and we will email the details of a child that you can sponsor.

Participating is easy! All you have to do is choose a child and buy a gift for that child for Christmas. We will be collecting the wrapped gifts at the December luncheon.

We encourage you to help make Christmas memorable for these special children!

7. **GET CUSTOMER REFERRALS.** Mutual relationships will help you get in the door. When trying to land a big customer, also try asking your other customers to see if they know the decision maker you are attempting get through. Get good asking for referrals, you'll be sure to see increased sales.
8. **KINDNESS, RESPECT & HUMOR.** Best of all, when dealing with the gatekeeper use your kindness, respect and sense of humor to get them on your side working for you and not against you. Even though you are going to run up against tough gatekeepers, remember that *is* their job. Just like you take classes on sales techniques and getting through the gatekeeper, they attend classes on being tough guardians. Give 'em a break – but never give up!

## From the National Office

### HIPAA GUIDE COMING

We're compiling a guide that will help you and your clients understand the changing privacy regulations found in the ever-complex HIPAA legislation. The guide should be available through our website in early November.

### MAKE YOUR VOTE COUNT

We're also working to post a voting guide on [www.nahu.org](http://www.nahu.org). We'll provide analyses of the candidates for House and Senate, along with a record of their votes on key health care issues. Look for it before the end of October.

As we did for the 2000 elections, we will be monitoring election results and e-mailing updates to all NAHU members. If you don't want to receive these updates, or if you're not sure if we have your correct e-mail address, please let us know ASAP.

## IMPORTANT LINKS FOR MEMBERS

[Renew Your  
Membership Online!](#)

[Update Your Contact  
Info!](#)

HUPAC disbursed \$111,000 to more than 100 candidates and incumbents this election cycle. Every penny that HUPAC has to give to decision-makers is more assurance that our message will be heard. Check out [www.nahu.org/government/hupac/index.htm](http://www.nahu.org/government/hupac/index.htm) for more information.

[Pay Your Dues By Monthly Bankdraft!](#)

Happy Halloween!

#### **QUACK?**

It is still uncertain if Congress will return for a lame duck session to complete its business after the November elections. While there were several pending bills that could be considered, of primary concern was enacting a budget for the 2003 fiscal year. Whatever legislation is not approved this year does not carry forward for consideration of the new Congress convening in January.

[Buy NAHU Logo Gear!](#)

[tbruderle@nahu.org](mailto:tbruderle@nahu.org)  
[jtrautwein@nahu.org](mailto:jtrautwein@nahu.org)

### **From [www.hhs.gov](http://www.hhs.gov): *HHS Announces Medicare Rates & Deductibles for 2003***

The Department of Health and Human Services (HHS) announced the Medicare premium, deductible and coinsurance amounts to be paid by Medicare beneficiaries in 2003.

For Medicare Part A, which pays for inpatient hospital, skilled nursing facility, and some home health care, the deductible paid by the beneficiary will be \$840 in 2003, up 3.5 percent from this year's \$812 deductible. The monthly premium paid by beneficiaries enrolled in Medicare Part B, which covers physician services, outpatient hospital services, certain home health services, durable medical equipment and other items, will be \$58.70, an increase of 8.7 percent over the \$54.00 premium for 2002.

"These legally required increases reinforce the need to strengthen Medicare and give seniors and disabled Americans more and better insurance options," HHS Secretary Tommy G. Thompson said. "Medicare beneficiaries often must face higher out-of-pocket expenses than Americans enrolled in private health plans. President Bush's plan would give Medicare beneficiaries better options to obtain prescription drugs and affordable health care."

Medicare law requires that the deductibles and premiums be updated annually in accordance with statutory formulas. The law sets the Part B premium at the amount needed to cover 25 percent of estimated program

costs for aged enrollees. General revenue tax dollars cover the other 75 percent of the costs. The same statute prescribes the method for computing the Part A inpatient hospital deductible.

All Medicare beneficiaries enrolled in Part B pay the monthly premium. The Part A deductible applies only to those enrolled in the original fee-for-service Medicare program. Those who enroll in private Medicare+Choice plans may not be affected by the Part A increase, and may receive additional benefits with different cost-sharing arrangements.

Most of Medicare's 40.4 million beneficiaries are enrolled in the optional Part B, which helps pay for physician services, hospital outpatient care, durable medical equipment and other services, including some home health care. Nearly 90 percent also have some form of supplemental coverage (such as Medigap, Medicaid, or Medicare+Choice) to help reduce out-of-pocket medical costs.

The Part A deductible is the beneficiary's only cost for up to 60 days of Medicare-covered inpatient hospital care. However, for extended Medicare-covered hospital stays, beneficiaries must pay an additional \$210 per day for days 61 through 90 in 2003, and \$420 per day for hospital stays beyond the 90th day in a benefit period. For 2002, per day payment for days 61 through 90 was \$203, and \$406 for beyond 90 days.

Most Medicare beneficiaries do not pay a premium for Part A service. Seniors and persons under age 65 with disabilities may obtain Part A coverage even though they have fewer than 30 quarters of Medicare-covered employment, by paying a monthly premium set according to a formula in the Medicare statute at \$316 for 2003, a reduction of \$3 from 2002. Seniors and certain persons under age 65 with disabilities with 30 to 39 quarters of Medicare-covered employment are entitled to pay a reduced monthly premium of \$174. To be eligible for voluntary enrollment in Part A based on disability, the person must have lost disability benefits solely because earnings exceeded a certain amount.

Information concerning the Social Security Cost of Living increase for 2003 was also released today and can be found at <http://www.SSA.gov>.

Do you have something to say? Let us know what you think about News You Can Use. Do have any comments, suggestions or articles you'd like to see in future editions? Let us know- we're listening!

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