

VIEWPOINT

VOLUME 1, ISSUE 4 FEBRUARY ISSUE

THE PRESIDENT'S MESSAGE



It's back to business! We have a new Administration, Congress is in session, and we (as a country) are moving forward. There is a renewed sense of urgency and the time is now to get involved.

This issue is packed full of great information. Tom Shores (our Legislative Guru) has provided a update of the legislative front for the coming year. There is more information about the upcoming Awards Banquet and Symposium. In addition, this newsletter reviews the David J. Isern Memorial Award.

Please nominate those who you believe exemplify the spirit of David J. Isern.

Also, remember to get registered for the 3rd Annual Awards Banquet and the

25th Annual Health Symposium which is being held on April 29th and 30th. Watch for online registration which will begin February 16th.

I ask each of you to "get involved" in NAHU and renew your belief in what you do and what we do as an organization.

We have a long road to travel and we must do it together!

Thank you
Connie Puett
IAHU President

SPECIAL POINTS OF INTEREST:

- *Legislative update by Tom Shores*
- *Symposium and Awards Banquet Information*
- *Local Chapter Information*
- *The State PAC*
- *About the David J. Isern Memorial Award*

Don't forget to submit your nominations for the David J. Isern Award.

You can find it at www.iahu.org

SPONSOR FOCUS



Insurance Network America

is an Idaho owned and operated company founded in 1987. Our mission statement from the very beginning was based on the knowledge that independent insurance agents need more than quality products; they need a brokerage company they can trust, competent sales support, and superior customer service. As a result of our commitment to our agents and their customers, we have helped our

agents place in excess of 300 million dollars in premium and insure well over 100,000 people.

In the group market? Whether you have a need for a standard health insurance product, a self-insured health plan, or a limited medical plan for an employer seeking low-cost coverage, we have the ability to shop that coverage for you with several top-rated carriers. Looking for ancillary coverage? We have vision, dental, disability,

and life products - both employer sponsored and 100% employee paid.

If your services include business planning and you need assistance with buy-sell agreements or key-man policies, we have the life insurance products and expertise to assist you.

Primarily in the individual market? We have individual health insurance, dental plans, short term major medical, and even an individual mini-med that is

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WE'RE ON THE
WEB! VISIT US AT
WWW.IAHU.ORG

THROUGH EDUCATION, ADVOCACY AND
PROFESSIONAL DEVELOPMENT, WE WILL
IMPROVE OUR MEMBERS ABILITY TO THE
MEET THE HEALTH, FINANCIAL AND
RETIREMENT SECURITY NEEDS OF ALL
IDAHOANS.



LEGISLATIVE UPDATE BY TOM SHORES

This is going to be an interesting year for the legislature, they face some major challenges:

1. The experts in the economy predictions for 2009 have proven to be far for reality. I attended a meeting recently where the budget office of the State of Idaho was speaking. The report that was given at that meeting indicated that the projections were for a 8% growth for 2009 and the reality may turn out to be about a 10% reduction in tax revenue. That will put stress on the following areas;

- a. The Medicaid budget is expected to rise as more and more people are losing their jobs and are turning to Medicaid for health insurance. This may be lessened to some degree since there is talk of a stimulus package from the federal government as additional Medicaid money in it.
- b. Roads will need money to take care of bridges that need help, roads that need to be completed, and other pro-

jects that need to be started. There is talk of adding a tax, (mileage tax, increasing the current state tax on gasoline). That may be hard to sell to the people of Idaho.

Prisons, schools, and every other agencies are all screaming for more money and there coffers may be bare.

What does that mean as far as health insurance goes:

1. It could mean that nothing will happen from the State House this year. That does not mean that there will not be bills that pop up dealing with one issue or another.
2. We will probably see some kind of bill affecting health insurance from the federal government. There are a number of bills already drafted and others waiting until the new president is put in office.
3. We will need to be very diligent when we as asked to respond to either national or state issues that **will** come up in the next year. 2009 could be the year that we either will

the legislative battle or we go out of business.

4. We need to add more members, contribute more to the political action committee (PAC) for both the State of Idaho and the National plan. That will make sure that we have access to the legislators who are making these decisions.

You need to be involved yourself. There is much that you can do. You can attend the Day on the Hill meeting on February 5th to meet your legislators. You will find out what the issues are from them and have the ability to give feedback to them personally. The dinner later that evening will also allow you to meet with the legislators and their spouses to help them understand the issues facing Idahoans today.

If you want to make sure you have a business at the end of 2009, contact me to get involved.

tomshores@clearwire.net

HEALTH SYMPOSIUM & AWARDS BANQUET CORNER

New this year will be the first time attendees/new members meeting with Scott Leavitt (NAHU President). It will be April 30th from 7:15am to 8:00 am. This will give new members and first time attendees an idea of what will be going on throughout the day, what NAHU is about, what IAHU is about, and a lot of

useful information. Please register at 7am the morning of the symposium.

Also new this year will be the Town Hall event. This event will feature a panel of NAHU members including Scott Leavitt (current NAHU President) and Bruce Benton (NAHU Secretary). This will

be a true Town Hall format which allows you to ask questions of the panel.

Please join us for our first ever Town Hall discussion at the Health Symposium.

Any questions can be directed to Dana Drake, 2009 Health Symposium Chair and President Elect.

CHAPTER NEWS

EASTERN IDAHO

Board Meetings are held every 2nd Wednesday of each month

8:30 am – 10:00 am - The Homestead, Blackfoot, ID

Chapter meetings are held the 3rd Wednesday of each month, alternating between Idaho Falls and Pocatello

NORTH IDAHO

The North Idaho Chapter meets the first Tuesday of each month from 11:30am to 1:00PM at the Shore Lounge in Coeur d'Alene Resort.

SOUTHERN IDAHO

Chapter meetings are the third Thursday of every month from 11:30am to 1:00pm at Aztlan Restaurant in Twin Falls.

February 9th features John Grossbeck, CFO from St. Luke's Magic Valley Regional Medical Center, and he will speak about the construction progress.

For questions, please contact Steve Moore, Programs Chair at 208-733-7258 ext. 5600 or SMoore@BCIdaho.com.

TREASURE VALLEY

February 12th—Law Class. 7:30am—12pm at Hillcrest Country Club. Sponsor is PacificSource Health Plans.

May 14th—Board Elections and general meeting. 7:30am to 9am at location to be announced.

Come join us at monthly board meetings. We meet the first Wednesday of the month at 1pm at Regence.

SPONSORS



THE IDAHO POLITICAL ACTION COMMITTEE (PAC)

In 2007, the Idaho Association of Health Underwriters formed a State Political Action Committee. The IAHU PAC is made up of an Executive Committee, the PAC President, PAC Vice-President, IAHU President, IAHU Pac Chair, IAHU Legislative Chair, and PAC Treasurer. In addition, the board includes a member at large and local Legislative Chairs from Northern Idaho, Treasure Valley, Eastern Idaho, and Southern Idaho. The Board has general supervision and exclusive control over the affairs and funds of the IAHU PAC, in

addition the board has the ability to make the final determination with respect to contributions and expenditures by the IAHU PAC to candidates for election to political offices, ballot measures, and petition circulation drives that have been recommended by the IAHU Board.

In 2008, donations were made to Senator John Gedde, Senator Gary Collins, Senator Dean Cameron, Representative Max Black, and Representative Richard Jarvis. In efforts to raise funds for the State PAC, 50/50 tickets will go on sale in February for a drawing to be held at the 25th

Annual IAHU Health Symposium to be held on Thursday, April 30, 2009 (need not be present to win). Please contact your local Legislative Chair if you are interested in purchasing tickets.

IAHU PAC meetings are held quarterly. Nominations for board elections will take place in March. Open positions are PAC Vice-President and PAC Member-at-Large, if you or someone you know is interested in running for an open position please notify your Legislative Chair.

IAHU UPCOMING EVENTS

IAHU Awards Banquet

Day: April 29th, 2009
Time: 6:00PM to 9:00PM
Location: Doubletree Riverside Hotel
2900 Chinden Blvd.
Boise, ID 83714

IAHU Health Symposium

Day: April 30th, 2009
Time: 8:00AM to 5:00PM
Location: Doubletree Riverside Hotel
2900 Chinden Blvd.
Boise, ID 83714

NAHU UPCOMING EVENTS

Capitol Conference

Day: March 29th—April 1st, 2009
Location: JW Marriott Hotel
Washington DC

Annual Conference

Day: June 28th—July 1st, 2009
Location: Marriot Marquis

THE DAVID J. ISERN MEMORIAL AWARD

David J. Isern, senior vice president of Sedgwick Noble Lowndes, passed away on February 29, 1996. His fighting determination to beat the cancer that caused his death will always be remembered by his family and friends who knew this man well. He was optimistic until the end, showing love and encouragement for others.

Dave began his insurance career in the Group Claims Department at the home office of Bankers Life in 1969. In 1973, Dave joined Continental Life & Accident Company as manager of Group Underwriting. He joined Galbraith & Green in

1978 as assistance vice president and a few years later that firm became a part of Sedgwick James. Dave was named vice president in 1984, and then in 1987 was promoted to senior vice president in recognition of his contributions to the company and his clients. Dave was a role model to all that came in contact with him.

His professional activities included affiliations with Idaho Life Underwriters Association, Idaho Association of Health Underwriters (past president), Human Resource Association of Treasure Val-

ley, Legislative Committee of the Idaho Association of Commerce and Industry, a registered health underwriter, and a Fellow of the Life Office Management Institute. He was also a frequent speaker and instructor at seminars and conferences and was known as the "Group Guy." He was author of "Group Notes and Comments", a monthly newsletter distributed in several states.

Dave had a passion for this industry and he treated all of his peers with kindness and encouragement.

His business flourished through

his honesty and integrity. Family, friends, coworkers, clients, and all who knew Dave well would tell you that he was the most honest, sincere, kind, loving person. You could always trust that what Dave said to you was the truth. He used to tell me, "Really listen when people speak because there is wisdom all around, we just need to pay attention. You cannot learn while you are telling others of your vast knowledge." I understand now why Dave was so quiet.

Those who earn this special recognition should feel extremely honored.

SPONSOR FOCUS (CONTINUED FROM FRONT)

guaranteed issue for your hard to place clients looking for an affordable solution.

Financial planning your area of expertise? Our company has a division dedicated to financial products, such as individual life insurance, fixed multi-year guarantee annuities, single premium immediate annuities, fixed indexed annuities, and long term care.

Most importantly, we provide you more than just great products. We have the sales tools you need, with solution based strategies to help you close more sales. Every member of our sales team is insurance licensed, knowledgeable of the industry, and stays current with state and federal regulatory issues.

If your agency is looking for

alternatives for you and your clients, we encourage you to contact your friends at Insurance Network America. Not sure who to talk to? Don't worry; we won't make you navigate an automated phone system. We answer our phones, and we do it with a smile. Give it a try!

THE IDAHO ASSOCIATION
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