



VIEWPOINT

VOLUME 1, ISSUE 5 MARCH ISSUE

THE PRESIDENT'S MESSAGE



Mahatma Gandhi wrote, "We must become the change we want to see."

The word change has been used interchangeably with the political campaign for a long time. Change is de-

finied as "to transform or convert". However, Gandhi spoke to where the change must come from. It resides with you. You can make a change if you want to. However, you must become the catalyst. As I stated in the last issue of Viewpoint, become involved in IAHU or your local chapter. If you want change or your voice heard, don't stand back!

The Symposium on April 30th is great place to start getting involved or learning about what is going on. On

page 2 of this issue you can see the schedule of speakers and events going on at the Symposium. You can register on line at www.iahu.org. We have many great vendors, sponsors, and speakers culminating in the first IAHU town-hall discussion.

Remember to take action now. You can become the change you want to see.

Thank you
Connie Puett
IAHU President

SPECIAL POINTS OF INTEREST:

- *Symposium and Awards Banquet Information*
- *Legislative update by Tom Shores*
- *Local Chapter Information*
- *Leading Producer Round Table (LPRT)*

Register for the Awards Banquet and Symposium on-line at

www.iahu.org!



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

You can find it at www.iahu.org

Due by 3/13/2009

SPONSOR FOCUS



We would like to thank our Silver Sponsor, Blue Cross of Idaho. Please support them by using their products or services. Remember that we cannot do this without our sponsors!

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HEALTH SYMPOSIUM SCHEDULE

7:00 am – 8:15 am	Registration & Visit Health Exhibitors		
7:15am – 8:00 am	New / Prospective Member Session with NAHU President, Scott Leavitt		
8:15 am - 8:30am	Color Guard, Opening Remarks		
8:30 am – 9:30 am	General Session Doug Dammrose (1 CE)		
9:30 am – 10:00 am	Morning Break & Visit Exhibitors		
10:00 am – 11:00 am	Ryan Thorn (1 CE)	Dr. Swanson (1 CE) BrightPath / PacificSource	EHealthApp (no CE)
11:00 am – 11:15 pm	Break		
11:15 am – 12:15 pm	Ken Provencher (possible CE) PacificSource	Andrew Tartella (1 CE)	Dr. Shirtcliff (1 CE) Advantage Dental
12:15 pm – 1:30 pm	Open Lunch (Buffet in Fire Pit Area) & Visit Exhibitors Business Center (work space available, free wi-fi) • IAHU Lobbyist Steve Thomas to discuss legislative issues		
1:30 pm – 2:30 pm	Dr. Snow (1 CE) Mental Health Parity	Andrew Tartella (1 CE)	Scott Leavitt, (1 CE) NAHU President
2:30 pm – 2:50 pm	Afternoon Break & Visit Exhibitors		
2:50 pm – 4:00 pm	General Session NAHU Town Hall Discussion		
4:00 pm – 5:00 pm	No host bar, hors d'oeuvres & Vendor Drawings Fire Pit area		



The Idaho Association of Health Underwriters would like to thank Dana Drake for his continued work and support of this years Health Symposium.

Thank you!

LEGISLATIVE UPDATE BY TOM SHORES

The legislature is in full swing and bills are starting to pop in Idaho and the Nations Capital. Let me cover a few of the bills that coming up for Idaho first:

1. Senator Bair has introduced a bill that would require carriers to pay for Amino-Acid Based Elemental Formula for those patients who have a medical need. This is a mandate that we do not feel is necessary for two reasons 1) the major carriers already pay for the treatment when it is medically necessary, 2) we don not need any more mandates. Our feeling is if it ain't broken why fix it!

2. Senator Broadsword has been working on a bill with Glaxo-Smith-Klein to make carriers pay for chemotherapy pills the same way that other pills are paid now. Currently injectibles are usually covered by the major med plans and the pills usually have some kind of co-pay at the pharmacy. This would be a HUGH expense to the carriers. Glaxo is trying to get their very expensive (as much as \$1,000 a pill). Hopefully this bill dies in committee; we do not need something to raise the cost of insurance.

3. The DOI has been working with the IAHP to put this

bill together. It should be out soon. The bill addresses the options for the patients who have been denied a procedure for medical care that is medically necessary or experimental. The patient can request an external panel chosen by the DOI. The carrier would have to cover this cost. If the panel denies the claim the patient must abide by that decision. There are some exceptions but the idea is if the patient chooses the panel they will not be able to sue the carrier. The bill also explains the process that the carrier must go through for an internal review.
(Continued on page 4)

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.

Jennifer Marrow of Business Psychology Associates will speak at the March meeting on conflict management. There is no meeting in April. Please attend the Health Symposium.

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

TREASURE VALLEY

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

Please make sure you attend the IAHU Health Symposium and Awards Banquet!

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

SPONSORS



ARE YOU A TOP HEALTH INSURANCE PRODUCER?

If you are one of the top producers in the health insurance industry, I encourage you to apply to be a member of the Leading Producers Round Table (LPRT). LPRT is the home of the most successful members of NAHU: "America's Benefit Specialists."

My first exposure to NAHU was because of LPRT 15 years ago. I just happened to be in the office of a fellow NAHU member and saw his LPRT award. I asked about it, and he told me that the top agents in the industry were members of LPRT. I had written a lot of insurance that year and

wanted to be recognized as a member of the exclusive group. It was also at that time I found out that I needed to join NAHU to qualify for LPRT. That year I joined NAHU and applied for LPRT for the first time. You could say the rest is now history!

NAHU formed LPRT in 1942 to recognize the successful underwriters of accident & health insurance. Today, over 65 years later, it is still recognizing the top producers in our industry.

If you are a top producer, manager or agency marketing health, disability, long-term care and worksite marketing

products, you should be recognized as one of top 1 percent in our industry. As a member of LPRT you will receive exclusive benefits, invitations to LPRT-only events and discounts off of NAHU events.

You'll be recognized in *HIU* and at this year's NAHU Convention in New York City where an exciting LPRT event will take place. If you are a top producer, please join me as a member of LPRT and apply today.

Please apply online at www.nahu.org.

Written by Scott Leavitt.

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



LEGISLATIVE UPDATE BY TOM SHORES (CONTINUED FROM 2)

After the internal review or on those special exceptions, a patient can sue but all the material from the carries and any panels the carriers have held to help in the carries decision will be given to the court to explain why the decision to deny was given. I have suggested that a lot of this will be diminished if the carriers would be more proactive letting the patient know of procedures that may work of that particular medical need but not offered in Boise but may be offered in Salt Lake, Portland or Seattle for example.

4. Representative Rusche has put forward a bill that will change the age in which a dependant can stay on their parent's health plan. Currently a dependant over 18 can stay on their parent's plan until they

are 21 if they are not in school. If they are in school they can stay on until they are 25. The bill would allow all dependants to stay on the parent's plan without regard being a student. All the carriers feel this will not be a real challenge.

5. Representative Nonini has put together a bill to change how any willing provider works. This has come from a law suite in northern Idaho. The bill has some challenges and will probably not go too far as it is. We will watch the bill and keep you updated.

6. Senator Coiner has put forth some legislation that would require the top executives (not much definition in the bill of who this entails) must make the compensation public. I think there is a move from some groups that health

care/health insurance carriers are making billions of dollars and the public should know how much money they are making. We will watch this bill.

Nationally

1. CHIPs was reauthorized. There are some good things in this new bill: the plan was re-instituted for children only. Some states were using the money for childless adults and others who were not intended to get help. Some bad things that allow eligible aliens to receive the money without the waiting periods of the former bill, overall the bill was something that NAHU could live with.

2. The "Stimulus" bill was passed and signed into law. Almost no one knows what is

in the bill. The final version is over 1100 pages and many are still looking it over. There are reports that the bill sets the framework for universal health care. There are provisions for COBRA help for unemployed workers and extensions of COBRA for selected employees to keep the COBRA until they are 65. We will have to wait for the bill to be broken down and then to see how the government will implement the provisions of the plan. There are many things we will find in the bill that will be interesting to us. Then there will be the way the government agencies implement the provisions will also get our attention.

Please contact me at tom-shores@clearwire.net or call me at 321-4621.

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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.