

VIEWPOINT

VOLUME 2, ISSUE 5

NOVEMBER ISSUE

THE PRESIDENT'S MESSAGE



A couple weeks ago, Tom Shores and I had the pleasure of traveling

over to Twin Falls for their membership meeting and I sat in on their board meeting. I swore in the new board and Tom had a great legislative CE he presented to the group. Thank you for having us over, and keep up the great work in our South Idaho Chapter.

I'm in Boise this week; Wednesday for the Symposium Planning meeting and Thursday for the State Board meeting, as well as November 12th to swear in the Treasure Valley board at their membership meeting. Lots of travel and time away from my office---is it worth it? **YES IT IS.** I can't even imagine how Scott Leavitt did it as NAHU'S President last year as he traveled all over the country. Why do some of us spend so much of our time doing this---because we see the need. Take some of your

time and get involved on a committee, local or state board; there's a place for you.

As many of you are aware November 15th is almost here and for those who don't know why that date is significant, this is the first day of the Medicare annual election period for January 1st, 2010. Many of us work in this field including myself. Besides all the certifications and re-certifications and product changes to learn, we still have the other lines to service and sell. A very busy time.

But what a time for NAHU members to shine. As we help guide Seniors to products suited for their needs and help them with their Part D coverage, how can anyone out there say we don't need agents? If some of these goof-ball anti-agent politicians saw us in action helping these Seniors, I wonder if they would get it? Probably not but it would be worth a try! Take good care of these Seniors; they need

your help and knowledge to sift through all the choices.

This issue of Viewpoint will focus on Medicare and will contain some great info. Thank you Doug Fry for your work on this Newsletter---you do a great job.

Remember: (I know, I'm a broken record), get involved with your local or state chapter, we need new blood to learn the ropes. Plan on attending a conference whether it be Capitol, National, or Regional. Contribute to HUPAC and the Idaho State Pac. Recruit a new member. Always contact me with any questions or comments. Have a great Thanksgiving!

Dana Drake



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Thank you to Dana Drake for sending this picture of the Idaho Contingency at the 2009 Capitol Conference.

**WE'RE ON
THE WEB!
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WWW.IAHU.ORG**

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

TWENTY PRIVATE MEDICARE PLANS IN OREGON TO TERMINATE COVERAGE (FROM THE OREGONIAN)

The [Oregonian](#) (10/30, Hunsberger) reports that Medicare's open enrollment season begins next month, and "at least nine insurers will eliminate 20 plans in Oregon come January, leaving about 16,000 retirees shopping for a new one." The piece highlights "Roy Porter, 65, of Portland. His insurer, Health Net, Inc., is terminating its plan, dubbed Sage, just

months after he suffered a heart attack. A comparable replacement from Health Net will cost him at least an extra \$42 a month." State officials say a "new federal requirement that plans offer a preferred provider network likely caused" the terminations. The plans expected to have trouble finding providers in rural parts of the state, said Lisa Emerson, Oregon's

SHIBA program manager. Meanwhile, Regence Blue-Cross BlueShield of Oregon is "increasing the premium for nearly 24,000 MedAdvantage Enhanced enrollees from \$121 a month to \$176. That's a 45-percent jump."

UTAH EXCHANGE MAY OFFER NEW U.S. HEALTH CARE INSURANCE MODEL (FROM WORKFORCE MANAGEMENT)

September 17, 2009

Utah state officials have launched an online health insurance exchange for small businesses and individuals that they believe could be a national model for market-based health care reform.

The Utah Health Exchange, open to a limited number of small businesses this fall, is being described as a way for employers to make fixed-dollar contributions to the health insurance of their employees, who will use the money to shop for health insurance much like consumers shop for airfares on Web sites such as Travelocity.com.

[The exchange, the product of health care reform legislation signed in March](#), is intended to help employers provide health care without worrying about unpredictable spikes in health care costs.

"This allows employers' costs to be fully predictable," says Norman Thurston, health policy and reform initiatives coordinator for the state.

National health reform legislation has included exchanges, but the details have not been worked out. As has been the case nationally, rising health care costs have been particularly burdensome for small employers in Utah.

Today, less than 45 percent of small businesses in the state provide health insurance.

All small employers with two to 50 people will have access to the exchange January 1, while large employer groups will have to wait until 2012.

Utah's exchange differs from so-called health insurance purchasing cooperatives set up by groups of small employers elsewhere to use their collective purchasing power

to reduce premiums.

Many of those cooperatives, however, did not last long.

"As the premium went up and the good risk left the group, you'd end up in this death spiral and the group died," says Larry Boress, president of the [Midwest Business Group on Health](#).

The exchange is intended to do what the purchasing cooperatives could not—simplify health plan administration, offer employees more choice and keep health care costs fixed.

"What's revolutionary about the Utah exchange is the defined-contribution piece for business," says Samuel C. Gibbs, a senior vice president with Mountain View, California-based eHealth, an online health insurance portal. Utah is using eHealth's Internet (Continued on page 4)

EASTERN IDAHO

Our next meeting will be held November 18th at Perkins Family Restaurant in Pocatello. The time will be from 11:45 - 1:00. The speaker is Dr. Sherwin D'Souza on the topic of diabetes prevention, treatment, costs, et cetera.

Trent Sutton (President) tsutton@semonsfinancial.com or 208-238-1171

NORTH IDAHO

Chapter Membership meetings resume in September and are the first Tuesday of each month at 11:30 in the Coeur d'Alene Resort at the Shore Lounge.

Dave Munger (President) dhamunber-ins@roadrunner.com OR 208-687-2204

SOUTHERN IDAHO

Our next meeting will be at the Golden Corral Restaurant, 1823 Blue Lakes Blvd. N., Twin Falls @ 11:30am. Our speaker will be Sarah Woodley, President of Business Psychology Associates (BPA). She will speak on "Mental Health Parity".

Andy Lyda (President) alyda@regence.com or 208-737-4117

TREASURE VALLEY

Next meeting is November 12th at Hillcrest Country Club at 7:30 am. The guest speaker is Mark Gunnell from Colonial Life on the topic of Worksite Marketing, Trends & Strategies (1 hour CE included)

Cost is \$15 for a buffet breakfast. (Note: Save \$20 by signing up for the annual pre-pay for \$100).

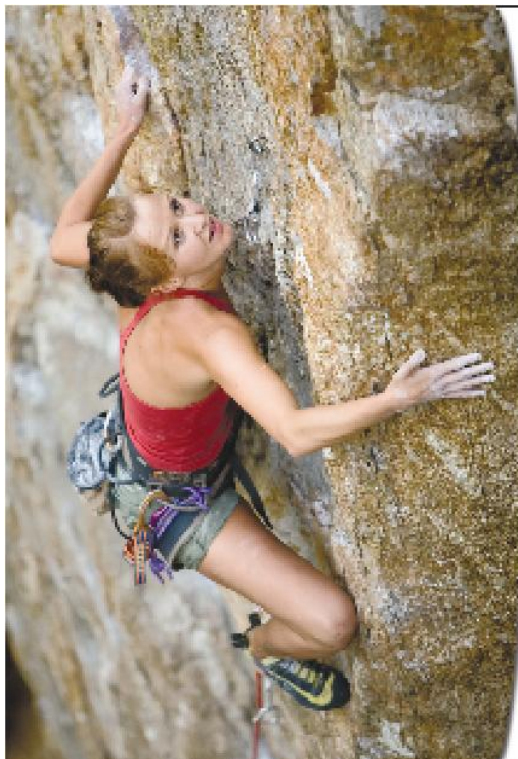
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CONTEST

What building is this?



Darrell Eastburn answered last months questions correctly. How many delegates signed the US Constitution? 39—How many could have signed? 55—William Jackson (secretary) was the only non-delegate to sign

UPCOMING EVENTS

2010 NAHU Capitol Conference

Day: March 8-10, 2010

Location: JW Marriott Hotel Washington, DC

IAHU Awards Banquet & Health Symposium

Day: April 14th & 15th, 2010

Location: Boise State University—Student Union Building

2010 NAHU Annual Convention & Exhibition

Day: June 27-30, 2010

Location: Hyatt Regency Chicago, IL

For more information on these events or other events please visit the NAHU or IAHU websites listed below:

Www.nahu.org

Www.iahu.org

UTAH EXCHANGE CONTINUED

platform for a similar insurance exchange for individuals.

State law now allows employers to contribute a fixed-dollar amount to a person's health insurance, enabling them to customize their contribution for each individual, and send one check once a month to the exchange administrator.

Once employers sign up, employees fill out a health questionnaire that insurers use to evaluate the group's risk and the price of their premiums. Consumers will have as many as 15 plans to choose from, Thurston says.

The exchange will provide information on the cost and quality of each plan. The

minimum benefit the state will require insurers to provide will be equal to the value of a high-deductible plan.

Employees would be responsible for the difference between what their employer gave them and the cost of the insurance they want to purchase.

Individuals will be free to choose any plan they want. Insurance carriers that end up with healthier people, however, will have to pay a fee to carriers that provide insurance to sicker people more likely to use health services.

Utah officials believe their system will reduce costs.

"Now insurance companies will have to compete at the consumer level," Thurston says. "They are going to have

to think about bigger and better ways to keep costs down because costs are going to be transparent. People will move to cheaper plans."

If national health reform fails, states may be more inclined to create exchanges, Gibbs says.

In addition to Utah and [Massachusetts, where an exchange exists to help residents comply with state law that requires them to purchase health insurance](#), Oregon in June passed a law to set up a statewide health insurance exchange.

Story by Jeremy Smerd (taken from <http://www.workforce.com/section/00/article/26/68/07.php>)

AMERIBEN/IEC GROUP WEBINAR (HIPAA AND MENTAL HEALTH PARITY) AND IT'S FREE!

The Idaho Association of Health Underwriters Bronze Sponsor (AmeriBen/IEC Group) is hosting a Webinar regarding HIPAA and Mental

Health Parity on Wednesday, November 18th from 10am to 11:30am (MST).

Please visit www.ameribeniecgroupp.com

or call 1-888-432-8811 for more information.



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