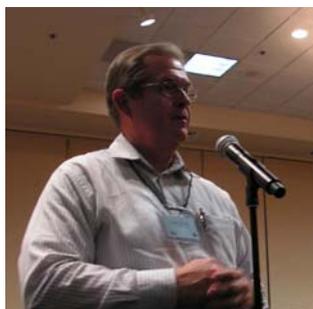


# THE IDAHO ASSOCIATION OF HEALTH UNDERWRITERS

## VIEWPOINT *LEGISLATIVE ISSUE*

VOLUME 2, SPECIAL SUMMER ISSUE

### THE LEGISLATIVE CHAIR MESSAGE



**A**s Dana mentions below, there is a lot of stuff going on in OUR government right now. Is there an answer, I don't know and I don't think they do either.

However, with hard work and dogged determination we can make the changes that we want to see and not let someone else tell us how to do the right thing.

We have decided to create the Viewpoint Legislative

Issues which will be sent out quarterly. These issues will include articles (from other resources), charts, bills, and other legislative issues.

The Legislative Issue is designed to help bridge the gap of information. Hopefully you will find this information useful.

I recently returned from the Region 7 Conference in Salt Lake City, Utah and had somewhat of an epiphany—now is not the time to “pull the blanket over your head and wish it would all go away”. It will not go away and it WILL change. However, what it will change to is up to everyone. With a strong voice and the backing of NAHU we should be able to encourage the change we want to see, not the bureaucrats who think they know.

We hope that you find something in this issue and future issues that will inspire you to take action. Participate in the Operation Shouts, contribute to HUPAC, contribute to the Idaho PAC, help a committee, be a part of something bigger!

Thank you for your continued support.

*Tom Shores*

IAHU Legislative Chair

### THE PRESIDENT'S NOTE



With all of the turmoil on Capitol Hill, we decided

to publish a Legislative specific copy of Viewpoint to keep you all updated on what's going on. Tom Shores attended the NAHU fly-in and has some great info to share. Thank you to Doug Fry, publisher of Viewpoint, and Tom Shores, our

Idaho State Leg Chair for taking the time to put this together.

*Dana Drake*

IAHU President

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***Make a contribution to HUPAC and/or now the Idaho PAC.***

You can sign up for \$10 a month for 12 months or make a single donation to each.

Contact Terrie Trevino or Michael Bouton with any questions or to sign up TODAY!



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

**NAHU FLY-IN (BY TOM SHORES)**

**Representative Simpson:**

a. Met with Megan Milam, health care representative. Congressman Simpson was in a committee meeting was not able to join us.

b. Megan indicated that Simpson was not on any of the committees considering health care and was not getting too much attention.

c. He plans on voting NO on any bill containing a public option.

d. He is fully aware that he will not be able to stop any vote on the bill.

e. He will do all that he can to fight against the bills but realizes he has very little power to do anything because this will not be a bipartisan process in the house.

Expressed that offering public health insurance doesn't mean you will have access to care. Felt that the Democrats weren't talking about access to care issues.

**Senator Risch:**

a. Senator Risch joined us with his health care assistant, Rachel Burkett. He is VERY much against the public option. He said he will vote NO on any bill with a public option.

b. Senator Risch is very open to any information that we can give him to help offset the bills currently on the agenda.

c. He would like info that discusses the Mass plans and their updates.

d. He is VERY much in favor of keeping the agent in the center of the process of helping public work through the maze of whatever is finally offered through the reform that will make it out of the Senate.

Wants to see the insurance industry very much involved in shaping the final policies that will be offered.

**Representative Minnick**

a. Representative Minnick was called away to a meeting and was not able to attend with us.

b. Hadley Sosnoff his assistant met with us.

c. Hadley said that Rep Minnick wouldn't vote for any bill with a public option in it.

d. They have heard that some of the representatives are looking at coming up with some kind of co-operative on a regional basis. They think this may be a better option. We need to send him info about association plans.

e. Expressed that Representative Minnick wanted to see any plan contain the following four components: 1. Everyone should be covered. 2. It should work within the current system, not establish an entirely new system. 3. Everyone that has a skin in the game should be participating in the solution. 4. Everyone should pay.

Hadley expressed that the Rep Minnick would have concerns about taxing employee benefits.

**Senator Crapo**

a. Senator Crapo and Katie Oppenheim met with us.

b. He is totally in our corner.

c. He will vote against any plan that has a public option in it.

d. He feels that Reid will get enough votes to push the best plan he can get through the senate.

e. He feels that the vote will not come until after the August recess. We need to get to all the representatives and senators to hammer them with info during the break.

f. He was open that he has not seen the bill that was released from the HELP committee but was sure that the finance committee would have major problems with what he has heard of the final version of the bill.

g. He is asking for ANY information on the bills that are coming out. He wants our feelings and what we think about each bill. He is interested is what we feel the final results will be with the options that come out.

He is willing to fight for us but we need to give him all the ammo that we can come up with to help him the fight.

Those attending the meeting were, Thomas Shores, NAHU, Lauri Beck, and NAHU both of Boise Idaho and Ann Martin Grimm from Lewiston, ID with the Independent Insurance Agents and Brokers of Idaho/America.

## U.S. HOSPITALS OFFER \$155 BILLION FOR HEALTH REFORM

(FROM BOSTON GLOBE, JULY 07, 2009)

Three major hospital associations have offered to contribute about \$155 billion over 10 years to help pay for a U.S. healthcare overhaul, The Washington Post reported on Monday, citing industry sources.

The agreement with the Obama administration and leaders of the Senate Finance Committee was expected to be announced on Tuesday by Vice President Biden, the newspaper said.

Two hospital sources said most of the savings -- about \$100 billion -- would come through lower-than-expected Medicare and Medicaid payments to hospitals, the Post reported.

About \$40 billion would be

saved by slowly reducing the subsidies paid to hospitals to care for the uninsured.

The Post said White House officials declined comment.

A source close to the negotiations said agreement was reached after discussions about the "shared responsibility" of the entire health-care system, the report said.

Two weeks ago, the pharmaceutical industry offered some \$80 billion in prescription discounts over the next decade to help defray the cost of healthcare reform proposals.

The reported agreement with the hospitals comes as the U.S. Congress resumes efforts to find common ground on the huge and costly health-care overhaul that is President

Barack Obama's top legislative priority.

Lawmakers are struggling to meld five separate healthcare bills into versions that can pass the Senate and House of Representatives by the August 8 start of a month-long recess.

They are trying to trim costs, find ways to cover a price tag of \$1 trillion or more, and gather Republican support for a Democratic-backed government-run public insurance option to cover about 46 million uninsured Americans

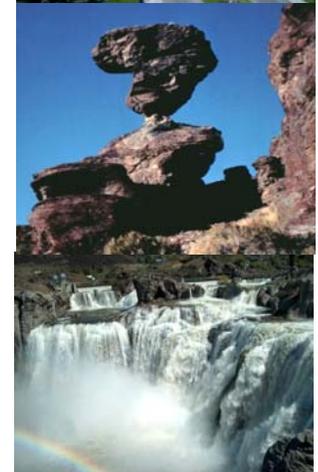
The president has called for Congress to pass legislation he can sign by the end of the year.

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## LAWMAKERS WARNED ABOUT HEALTH COSTS

FROM WASHINGTON POST, JULY 17, 2009

Congress's chief budget analyst delivered a devastating assessment yesterday of the health-care proposals drafted by congressional Democrats, fueling an insurrection among fiscal conservatives in the House and pushing negotiators in the Senate to redouble efforts to draw up a new plan that more effectively restrains federal spending.

Under questioning by members of the Senate Budget Committee, Douglas Elmendorf, director of the nonparti-

san Congressional Budget Office, said bills crafted by House leaders and the Senate health committees do not propose "the sort of fundamental changes" necessary to rein in the skyrocketing cost of government health programs, particularly Medicare. On the contrary, Elmendorf said, the measures would pile on an expensive new program to cover the uninsured.

Though President Obama and Democratic leaders have repeatedly pledged to alter the

soaring trajectory -- or cost curve -- of federal health spending, the proposals so far would not meet that goal, Elmendorf said, noting, "The curve is being raised." His remarks suggested that rather than averting a looming fiscal crisis, the measures could make the nation's bleak budget outlook even worse.

(Continued next page, 4)

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## LAWMAKERS WARNED (CONTINUED FROM 3)

Elmendorf's blunt language startled lawmakers racing to meet Obama's deadline for approving a bill by the August break. The CBO is the official arbiter of the cost of legislation. Fiscal conservatives in the House said Elmendorf's testimony would galvanize the growing number of Democrats agitating for changes in the more than \$1.2 trillion House bill, which aims to cover 97 percent of Americans by 2015.

A lot of Democrats want to see more savings, said Rep. Mike Ross (D-Ark.), who is leading an effort to amend the bill before next week's vote in the Energy and Commerce Committee. "There's no way they can pass this bill on the House floor. Not even close."

Republicans also seized on Elmendorf's remarks, with House Minority Leader John A. Boehner (R-Ohio) saying they prove "that one of the Democrats' chief talking points is pure fiction." Senate Minority Leader Mitch McConnell (R-Ky.) said Elmendorf's testimony should serve as a "wake-up call" to Obama and Democratic leaders to heed requests from lawmakers in both parties to slow down the process.

Sen. Olympia Snowe (R-Maine) said she delivered that message directly to Obama at the White House yesterday, and strongly urged him to give up his August deadline so bipartisan negotiators in the Senate Finance Committee can craft a new reform plan

that does more to control costs.

"I think it would be prudent for the president to be patient," said Snowe, whom Obama is courting aggressively. Bipartisan approval of a finance bill "can provide huge impetus for the success of this legislation and achieving broader support as it goes through the legislative process."

Talks in the Senate broke late yesterday, with plans to resume next week. Senate Finance Committee Chairman Max Baucus (D-Mont.) said the group is considering about a dozen options to cover the estimated \$1 trillion cost of its package, including reductions in Medicare spending and additional tax increases.

Sen. Charles E. Grassley (R-Iowa), whose support could compel numerous GOP senators to take a serious look at the package, said he is "hoping" to embrace the final product. Otherwise, he said, "I wouldn't be at the table." After Elmendorf's testimony, Grassley said Senate negotiators are determined to "overcome the shortcomings" of the House proposal.

The chairman of the Senate Budget Committee, Sen. Kent Conrad (D-N.D.), also has taken a leading role in the Finance Committee negotiations. Yesterday, when Elmendorf appeared before Conrad's committee to testify about the nation's long-term budget problems, Conrad

focused his questions on the House and Senate committee measures, which were drafted without Republican input.

"I'm going to really put you on the spot," Conrad said. "From what you have seen from the products of the committees that have reported, do you see a successful effort being mounted to bend the long-term cost curve?"

Elmendorf responded: "No, Mr. Chairman." Although the House plan to cover the uninsured, for example, would add more than \$1 trillion to federal health spending over the next decade, according to the CBO, it would trim about \$500 billion from existing programs -- increasing federal health spending overall.

Some provisions of the bill have the potential to trim spending further, Elmendorf said, but "the changes that we have looked at so far do not represent the sort of fundamental change, the order of magnitude that would be necessary, to offset the direct increase in federal health costs that would result from the insurance coverage proposals."

Asked what provisions should be added, Elmendorf suggested changing the way Medicare reimburses providers to create incentives for reducing costs. He also suggested ending or limiting the tax-free treatment of employer-provided health benefits, calling it a federal (continued next page)



## LAWMAKERS WARNED (CONTINUED FROM 4)

"subsidy" that encourages spending on ever-more-expensive health packages.

Key senators, including Conrad, have been pressing to tax employer-provided benefits, but Senate leaders last week objected, saying that the idea, which Obama opposed on the campaign trail, does not have enough support to win passage. Yesterday, Baucus said White House opposition had hindered acceptance of the tax, which critics said would target police and firefighters who receive generous benefits packages.

Grassley said he urged Obama earlier this week to reconsider the tax, which the CBO has repeatedly identified as one of the best tools available for driving down long-term

federal health spending. Obama said he could not do that, Grassley recalled. "Does he really want to bend the cost curve? He ought to be out in front on this issue and endorse it," he said.

The benefits tax is also hugely unpopular in the House, which has instead proposed a surtax of as much as 5.4 percent on income exceeding \$350,000 a year to pay for health reform. "You're not going to get a tax on health benefits," said Rep. George Miller (D-Calif.), chairman of the House Committee on Education and Labor.

But House Speaker Nancy Pelosi (D-Calif.) said she welcomes other efforts to improve the bill, including demands for additional savings.

"Can there be more? I think so," Pelosi said. "And that is what the legislative process is about. You don't write the whole bill, introduce it and then go to the floor. This is the time now for an open process of bipartisan review of the bill in the committees."

Meanwhile, a growing number of physician groups are also objecting to the House package. Although the chief executive of the American Medical Association pledged yesterday to "help build support" for the legislation, as many as 20 state medical societies have drafted a letter to congressional leaders vowing to fight creation of a government-sponsored health insurance program that could compete with private firms.

## UPCOMING EVENTS

### *Region 7 Leadership Conference*

**Day:** August 6th & 7th, 2009

**Location:** Radisson Hotel Salt Lake City Downtown

### *North Idaho AHU Charity Golf Tournament*

**Day:** August 21st, 2009

**Location:** Highlands Golf Course (Post Falls, ID)

### *2010 NAHU Capitol Conference*

**Day:** March 8-10, 2010

**Location:** JW Marriott Hotel Washington, DC

### *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](http://www.nahu.org)

[Www.iahu.org](http://www.iahu.org)

## IDAHO POLITICAL ACTION COMMITTEE FUND

The Idaho Association of Health Underwriters is pleased to announce our very own Political Action Committee (PAC) fund. In addition you can now sign up for the 10 x 12 monthly draft program. This program allows members to

set up monthly contributions of \$10.00 per month via bank draft for the purpose of supporting candidates for local and state elections.

To contribute to the State Pac you must be a NAHU member. This does not count toward the NAHU Triple Crown.

For additional information contact your State Pac President Michael Bouton, or President Elect Tom Shores.

*Please donate to the  
Idaho PAC Fund!*



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# Unplugged with Congressman Walt Minnick

Breakfast & 1 hour of CE Provided

RSVP by August 14, 2009

★ Reservation required ★

When: Friday, August 21, 2009

Where: Courtyard Marriott  
1789 S Eagle Road, Meridian, ID (208.888.0800)  
Corner of Eagle and Overland Road

Cost: \$30

Schedule:

7:30 am Registration

8:00 to 9:00 am Breakfast with Congressman Walt Minnick

9:00 to 10:00 am Agent Town Hall Forum

This is your opportunity to hear the latest information from Capitol Hill regarding health care and financial reform. This is a chance for our views to be heard.

*Limited seating, make your reservation as soon as possible*

*Out of town guests: Courtyard Marriott is offering a room rate of \$69 on Thursday night, August 20th. Book your room under NAIFA Idaho to get this special pricing.*

**Don't miss this event!!!**

## Registration Form: Unplugged with Congressman Minnick

NAME \_\_\_\_\_

Phone # \_\_\_\_\_ License Number \_\_\_\_\_

REGISTRATION FEE: (\$30 per person ) ENCLOSED: \$ \_\_\_\_\_  
PLEASE MAKE CHECK PAYABLE TO NAIFA IDAHO AND MAIL WITH COMPLETED REGISTRATION FORM TO:

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