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Erford H. Whaley

This year as the IAHU president, I've had the desire to gather together and organize the history and other important documents of our state and local chapters. I've been working closely with our executive director and other members of the board to gather key documents. Documents like charter paperwork, chapter governing documents (by-laws), tax forms, etc.

While doing this, it was interesting for me to come across the name Erford H. Whaley. Hidden deep in the 1986 by-laws of our Southern Idaho AHU files was a list of the 10 original charter members of SIAHU. Each provided their own personal signature on the charter document. Erford H. Whaley's signature was number four.



David Wilcox
IAHU President

It has been more than 26 years since that document was forged. But with curiosity, I was determined to learn more of this particular signature.

Today, Erford H. Whaley is still alive and well. He is now 92 years old and remains a resident of Twin Falls. I met up with him this week and invited him into my office.

He told me of life during the years of the depression. How his shoes would wear through the soles and they would have to stuff cardboard in to cover the holes. He told me of life serving in the military in remote and exotic locations. He shared details of perilous flights and lengthy boat adventures, tumultuous times in our nation and in the world.

He told me of life coming home from the War. Seventy-five people were lined up to get the job he had also applied for. A government position in the new weather bureau. With good fortune, he won the position and explained how fortunate he felt and how excited he was. It was hard to find such a good, secure, stable job. He felt rich with his new salary of \$1,020 – per year!



**Make plans
to attend your
local Chapter
Meeting .**



Idaho Association of Health Underwriters

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View Point

Volume 4 Issue 8

He married and started a family. It was when his children were about 4 and 6 years old that he first felt the draw to enter the insurance business. Invited and introduced to the business by his neighbor, he made the determination to switch careers. He told me of loading up the family, heading to his parents house and sitting down with everyone. He announced that he had quit his job and decided to be an insurance professional. He told me that his mother cried. Here he was giving up a secure, government job for the job of an insurance salesman. It was the prevailing thought of the day that if you can't do anything else in life, sell insurance. Nevertheless, he was determined and motivated to succeed.

His career was with companies like Mutual of Omaha, Farm Bureau Mutual, and Nationwide insurance. His favorite council to his clients was, "Get the hell out of debt by the time you're 55."

He had a long and successful career helping people in the engaging industry that we are in.

After talking to him, I wondered what mark I would leave on this great industry. What mark are you leaving? What legacy will be yours?

This is also a perilous time in our industry. Legislative forces are threatening to invalidate the help you and I provide to our customers, clients, and fellow community members. Many feel your clients may be better served with a 1-800 number instead of a personal interaction. Components of the PPACA legislation and other rulings are threatening to impose Federal regulation of insurance and preempt a state-based insurance system. The Federal law mandates the formation of an insurance exchange. Either Idaho must develop and run one, or a Federal one will be developed for Idaho.

It is imperative for us to act now and make our mark. Erford H. Whaley signed his personal signature that day long ago towards the formation a new association and for a better society. You and I need to make a similar gesture in signing on.

IAHU is one of the coalition partners in the movement to promote a State-based insurance exchange over a Federally run one. We are members of www.keepitinIdaho.com. As president of this association, I ask you to also personally join this coalition. Sign up as an individual, as a business owner. Invite and help your employer groups and other clients to also visit and join the website. Be informed and involved – now is the time to step up.

I asked Erford Whaley what drew him into the War. I expected to hear about the draft and its negative effects on him and his family. It was inspiring to learn otherwise. Upon learning of the attack at Pear Harbor, he knew he would go and be involved. There was no question of it, no wondering how he could get out of it. He and thousands others stepped up at a critical time in our nation's history. By doing so they forged the beginning of one of the greatest generations ever.

Today, it is our turn to step up, sign up, and be involved. The legacy you and I will leave is yet to be written. But we can begin today by leaving our mark.

Let our signatures be found among those who also stood up for this great industry we're in. Signatures like that of my grandfather, Erford H. Whaley.

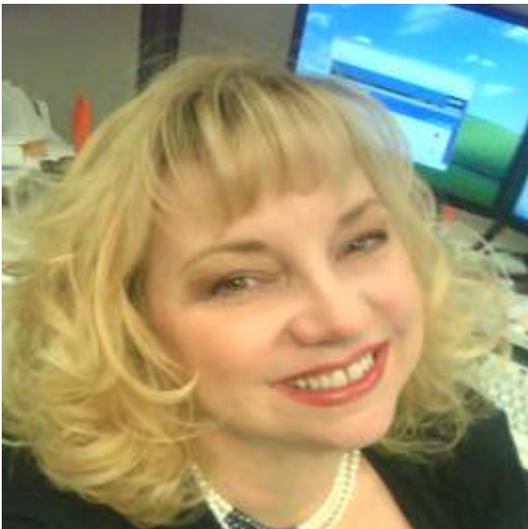
HUPAC
results as of January 2012

**Total HUPAC contribution
for Idaho \$11,611.00**

of People Contributing

Misc contributions \$387.00
Eastern Idaho \$1070.00
Northern Idaho \$3745.00
Southern Idaho \$1002.00
Treasure Valley \$5407.00

Misc contribution 2
Eastern Idaho 3
Northern Idaho 16
Southern Idaho 4
Treasure Valley 17



TVAHU would like to welcome our new associate member Joye Watson. Joye attended Oklahoma State University and moved to Idaho in 1991. From 1999 to 2005 Joye worked for Regence Blue Shield in Group Sales Support. Joye began working for Moreton & Company in 2005 as an Account Manager.



Isn't it ironic?

The food stamp program, a part of the Department of Agriculture, is pleased to be distributing the greatest amount of food stamps ever.

Meanwhile, the National Park Service, also part of the Department of Agriculture, asks us to "please do not feed the animals" because the animals may grow dependent and not learn to take care of themselves.

Idaho Mission Statement

Through education, advocacy and professional development, we will improve our members' ability to meet the health, financial and retirement security needs of all Idahoans.

Idaho Vision Statement

Through the services of insurance professionals, every Idahoan will understand and have access to private sector solutions for health, financial and retirement security needs.

We need to keep fighting

By

Scott Leavitt, IAHU Legislative Chair



Scott Leavitt-
IAHU Legislative

We had a very busy month working to protect your clients, our industry and your careers. This last month we sent out our second Operation Shout regarding the creation of an Idaho State Health Insurance Exchange. As of this time 40% of you have responded to the Operation Shout. Thank you to those of you that have done so, I am urging those 60% of you that have not done so to please respond. Your futures are at risk.

The original Exchange Bill that was drafted this past fall was assigned to the House Health & Welfare Committee with Rep. McGeachin and still sits in her drawer and will probably never get a hearing. There has since been 3 other draft bills that have been created to move Idaho down the road to creating a State Exchange. We need one of these bills to get a bill number and a hearing so we can all voice our views and hopefully get a bill passed in time. The Idaho Legislature is looking at adjourning the last week of March, which means we only a few weeks to get this done. As soon as we know that we have a bill number we will be sending out a "Call to Action" to all of you contact the Legislators in your District to support this bill as well as your clients.

If you have not joined the Keep it in Idaho coalition at- www.KeepItInIdaho.com , please do so. The coalition has now also created a video that tells the story of an Idaho Business owner and the effects a Federal Exchange will have. Please have your clients join as well, is so important that they hear from business owners as well as the agents.

On March 1 we held our annual Day on the Hill with NAIFA-Idaho and had about 100 agents in attendance at the Idaho State Capital. We heard from Director Bill Deal, Speaker of the House Denney, Sen. Dean Cameron, Sen. Dan Schmidt, John Mackey and Jim Genetti. We had a great day meeting that was followed by a reception with the Legislators and a few Real Life Stories. Thank you to those who attended.

We need everyone's help, we can't do this alone. Please respond to the Operations Shouts, contact your Legislators, contact your clients and keep the fight alive. If we all work together we can win this battle have get the exchange passed so our clients can have choices, the assistance of health insurance agents, we can save the health insurance industry in Idaho, protect Idaho's economy and agents can still have a place in this great industry. We need to keep fighting.

TVAHU will be organizing study groups for members to achieve **professional designations**.

We are tentatively planning to hold the study groups at the same time and location as our regular membership meetings during our summer break. We are proposing the group will meet the second Thursday in June, July and August at the Courtyard Marriott on Eagle and Overland Roads from 7:30 to 9:00. However, we can accommodate the best time and location for any who are interested. If you are planning to obtain a professional designation and would like to join a study group, please contact Kim Tower phone 208.393.4795 or email: ktower@wellsfargo.com.

SUGGESTED CONTRIBUTIONS

Level of Donation	Monthly Amount	Annual Amount
Supporter	\$10	\$150
365 Club	\$30	\$365
Capitol Club		
Gold	\$85	\$1,000
Diamond	\$170	\$2,000
Double Diamond	\$250	\$3,000
Triple Diamond	\$410	\$5,000

These guidelines for contributions are merely suggestions. You may contribute more or less than the guidelines suggest, and the National Association of Health Underwriters will not favor nor disadvantage you by reason of the amount of your contribution or your decision not to contribute.

A contribution to a political action committee is not deductible as a charitable contribution for federal income tax purposes. Only NAHU members, their immediate families and NAHU staff may contribute. All contributors must be citizens or persons lawfully admitted for permanent U.S. residence under applicable federal law. Federal law requires PACs to report the name, mailing address, occupation and name of employer for individuals whose donations exceed \$200 in a calendar year. HUPAC may only accept donations from individuals' personal bank accounts or credit cards. Corporate funds cannot be accepted.

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Putting enrollment online

March came in like a lion with approximately 90 NAIFA and IAHU members attending the Day on the Hill March 1st. For those of you that were not able to attend, you are in luck! Julie Taylor, Director of Governmental Affairs at Blue Cross of Idaho, will give an update of the 2012 Idaho State Legislative



Terrie Trevino
TVAHU President

session during our Chapter meeting on March 8th. The meeting will be sponsored by PacificSource.

March is the month to apply for the NAHU Leading Producer Round Table Award (LPRT). NAHU formed the LPRT in 1942 to recognize the successful underwriters of Accident & Health Insurance. Today the LPRT committee is committed to making the LPRT the premier program for top Health, Disability, Long-Term Care and Work-site Marketing insurance producers, carrier representa-

tives, carrier management, and general agency/agency managers. As an LPRT qualifier you receive a 5% - 10% discount on all NAHU services and meetings, access to LPRT sponsored advanced webinars at no charge, and an invitation to attend the IAHU Annual Awards Banquet on April 24th, 2012. Please take the time to review the application located on IAHU website (www.nahu.org/members/LPRT/awards).



**Saint Alphonse
Medical Group**

OCCUPATIONAL MEDICINE

Special Thanks for to TVAHU bowling fund raiser.

Thank you to our Corporate Sponsor St. Alphonse Regional Medical Center, IAHU Bronze and Gold sponsors, Lane sponsors, and bowlers for making our first annual TVAHU bowling tournament a success. We had 64 bowlers at our event and raised \$1,000.00 (\$500 for Family Advocates and \$500 for our local TVAHU chapter). Congratulations to first team winners from Insurance Network America (Darrell Eastburn, Mike Dibben, Justin Thiel, and Darin Poole) our team with the highest score, 2nd place went to team Altius with best dressed being awarded to Liz Nelson and the individual with the most Mardi Gras beads being awarded to Kendall Tierney.

For those of you who attended the combined February meeting with NAIFA I am proud to report that TVAHU won the challenge for bringing in the most canned food at our Heart of the Community Food Drive for the second year in a row.

Our updated bylaws were approved by the IAHU Board and sent on to NAHU for approval. Once

we have final approval from NAHU we will post the bylaws to the IAHU website on our TVAHU page.

As a reminder we will not have an April Chapter meeting. I encourage all of you to attend the IAHU Health Symposium on Wednesday, April 25th. We will hold our last meeting before summer break on Thursday, May 10th. This will be our 2nd annual Awards breakfast. We will honor our local award recipients at this meeting and install our new board for the 2012-2013 year. If you are interested in running for an office or would like to participate on a committee next year please contact me at trevino@bcidaho.com.

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Jean Lockner
(City Lights)

Heather Potter
(Past President TVAHU),

Jody DiPalma
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Thank you to Altius our Cor-
porate Sponsor for the January
TVAHU Half Day Educational
Seminar

Stan Rogers Altius
VP of Sales and Marketing,

Heather Potter,
Altius Sales Representative)



Richard Burd,
FSA, MAAA presented on
The Mathematics of Health
Reform



Ernie Sweat, CEBS
presented on the
Utah Health Ex-
change 2.0



Dr. David Peterson, MD
(Primary Health)
presented on
Demonstrating Value



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**Southern Idaho Association
of Health Underwriters**



Ryan Heider
SIAHU President

The Southern Idaho Association of Health Underwriters had our local chapter meeting this past month on the 16th of February at the Golden Corral in Twin Falls. We want to thank our guest speaker Dr. Mark Lopshire, Director of the St. Luke’s Mountain States Tumor Institute. He spoke to us about “The Future of Cancer Care” and it was a very informative meeting. He really encouraged wellness and preventive office visits for early detection. I appreciate all of you who were in attendance and I want to invite all to our next months meeting. Our next meeting will be held on the 15th of March and we will have a representative from the department of health and welfare speaking with us about the Medicare and Medicaid programs. Please set aside time to make it to our local chapter meetings.

As a board we will be meeting on Mar. 12th and we invite all to attend and contribute to our local association. Thanks to all of you who make the time to be a part of SIAHU! Hope to see you at the upcoming meetings!



SIAHU Meeting Schedule 2012

Local Chapter Meetings:

Golden Corral
1823 Blue Lakes Blvd.
11:30-1:00

Thursday March 15, 2012
*Thursday April 26, 2012
Thursday May 17, 2012

Local Board Meetings:

Idaho Pizza
1859 Kimberly Road
11:30-1:00

Monday March 12, 2012
Monday April 9, 2012
Monday May 14, 2012

* This will be the state Health Symposium in Boise on the BSU campus.

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TVAHU

Spot lights new member
Joyce Carlson

Joyce has re-joined MBA in September, 2011. Joyce has worked in the insurance industry for over 10 years. Her attention to detail and exceptional administrative skills provide our clients with complete accuracy



for their FSA, HRA and Buydown programs.

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Signature	Date	
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Associate Membership is designed for those wishing to participate in and support the **Idaho Association of Health Underwriters**. Associate members cannot have a current producer's license or if they have a current license, they cannot have an active health producer appointment.

Idaho State Dues \$30.00
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Total **\$60.00**

HUPAC Raised over \$3,000 at the Symposium.

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A Culture of Change

In today's world, we are all more than aware that change is all around us. Whether it is changing your lifestyle to deal with the results of our most recent recession, changing your work to accommodate upcoming health reform, or changing your attitude about the future by choosing to be optimistic, we are all affected. Change can be feared or change can be embraced but as the dapper, all-knowing ad-exec Don Draper from the popular TV show "Mad Men" said, "Change isn't good or bad. It just is."

This ever-present "change" has come to Willamette Dental Group in a transformational way. As the Pacific Northwest's largest multi-specialty group dental practice, Willamette Dental has seen several recent changes to its corporate strategy and development. With a goal to increase customer satisfaction and deliver superior patient care, significant investments of time and money have been made.

Improved Access

Recently, Willamette Dental Group instituted a strategic initiative to significantly improve access to provide more scheduling options for patients. This new scheduling approach, Simple Scheduling, gives patients the choice to be seen within days or weeks to fit their lifestyle. Additionally, this groundbreaking concept aims to improve the patient experience by completing as much work as clinically appropriate in one visit, reducing costs to the patient in office visit fees and reducing time away from work for dental appointments.

Electronic Dental Records

Willamette Dental has made the decision to move forward with integrating electronic dental records (EDR) into all of their 54 office locations. This is a significant investment in positioning the company for the future. EDRs are fundamental to improving care and making care delivery safer and more efficient. The projected implementation date for EDRs is September 2012.

New Insurance System

In addition to EDRs, a new insurance system has been selected, which will be operational in the 3rd Quarter, 2012. The new system will improve efficiencies and offer more functionality to customers.

Rebranding Initiative

Willamette Dental Group is committed to positive growth and to support these numerous changes they launched the new Willamette Dental Group brand in the fall of 2011.

With a new logo and tagline, "First in Proactive Dental Care", Willamette Dental Group is positioning itself as a progressive leader in the dental industry. A philosophy of proactive dental care through evidence-based dentistry is manifest in their approach to using the best available scientific research to guide patient education and clinical treatment in order to achieve the best possible long term outcome for all patients.

Further changes to be seen with the new brand include updated office interiors and exteriors, a more patient-friendly image that clearly communicates the benefits of Willamette Dental Group's preventive model, and an entirely redesigned company website at www.WillametteDental.com.

New Website

The new and improved website features a modern, simple design that is consistent with the new Willamette Dental Group brand both in style and messaging.

A Culture of Change (continues)

One of the primary goals of the new website is to tell the Willamette Dental story in way that is clear and concise as well as be easy to navigate for information that patients, clients, and prospective employees, are seeking.

Navigation throughout the site has been simplified so it is easy for visitors to find the information they need most such as locating an office, contacting the company to schedule an appointment, or learning more about the various available insurance products.

Additionally, the updated website features short profiles of each doctor practicing in each of the company's 54 office locations. These profiles give patients a glimpse into the background and personality of providers so they can make an informed decision when choosing Willamette Dental Group for their dental needs.

Change may not always be seen in a positive light but at Willamette Dental Group, transformational change is embraced and constant improvement is the ultimate goal.

“When in doubt, choose change.” – Anonymous.



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- Health Savings Accounts

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- Agency Business Loans
- Business Lines of Credit
- A Great Benefit for Your Employees Too!

Breakfast with legislators .



Speaker of the House Denny



legislative delegates touring the capitol,
specifically the "blue room" which is where state representatives meet.



group that worked with
Representative Chew; their
bill was the uniform bill

NIAHU Luncheon Meeting & CE Credits

Jon Ness is the CEO of Kootenai Health. He has worked in healthcare for more than 25 years and is experienced in both hospital and physician practice administration. In addition to his work at Kootenai, he also serves on several local and regional boards including Jobs Plus, VHA Mountain States, the North Idaho Rural Health Consortium and the North Idaho Health Network.



Jon earned both his Bachelor’s degree and his Master’s degree from North Dakota State University, where he also played basketball. He spent two years in the Peace Corps serving on the Marshall Islands in the Central Pacific.

Mr. Ness spoke on “The Value of Quality Healthcare Close to Home”

Jon Ness spent time talking on our current healthcare industry challenges along with the threats to North and North-Central Idaho physicians and hospitals with the “Patient Outmigration” to

other states. Mr. Ness hit on the **WHY** of the Patient Outmigration in not having all the different specialty doctors, facilities and equipment here in our local communities and what Kootenai Health and other hospitals are doing to recruit into our area and the education process that has to happen with the doctors and their patients. The financial impact to the State of Idaho whether North or South is millions of \$’s going to other states. That does effect the local economies and statewide on tax dollars collected. Kootenai Health is working on many projects to remedy the current and future needs of the local Idaho citizens. Great luncheon at the Coeur d’Alene Resort along with the bonus of a CE credit.

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Kristen Sylvester, Area Training Coordinator for Aflac since 2006, has lived in Spokane since 2000.

Kirsten holds a certificate in Organizational Development and Leadership from Central WA University and has worked in the whole sale distribution industry for 11 years before entering the insurance industry 8-1/2 years ago. Kristen started as an associate, worked as a District Team Leader and in **2006 became the area Training Coordinator.**

People are her true passion! In the insurance industry it is all about helping people and getting them to understand what their needs and options are and to get their claims paid. As a trainer, it's all about helping people see their potential and connecting them with the knowledge they need to increase their skill set.

Kristen will be speaking on Thursday, March 16th at our regular monthly luncheon at the Coeur d'Alene Resort. The meeting begins at 11:30 with NIAHU business then Kristen will speak from Noon to 1:00 p.m. Kristen will be doing an update on SECTION 125 changes and requirements. This is CE approved for Washington and Idaho. Hope to have a crowded house.



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