

## PRESIDENT'S MESSAGE:

Dear SAAHU Members and Friends:

Have you made your plans to attend the Symposium on the 31st this month? Wouldn't it be a good opportunity to engage your clients, cohorts and peers and invite them as well? There is no time like the present and this venue provides timely access to those making decisions that will impact your career. Now how can you let this go by!

To encourage you further, this GA update is opportune. **The Governor and Commissioner of Insurance are considering issuing an executive order that would create an Exchange Review Board.** The Board would then consider and possibly develop legislation to implement a state insurance exchange in 2012. A bill is expected to be filed creating this advisory committee and is supported by the Governor's office. The Governor may then follow with an executive order.

Also, expectations are that an MLR waiver request to be filed by the DOI sometime this month. Our National Peers rallied during the recent Cap Conference about this very topic. Read more on that on Page 4.

I look forward to seeing you soon!

Jaki Turner, President, SAAHU

South Atlanta Association of Health Underwriters

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### **SAVE THE DATES! 2011 SAAHU MEETINGS**

◆ Thursday, March 31, 2011 *ANNUAL SYMPOSIUM*

**ATTENTION NEW MEMBERS!** There will be a new member's meeting from 12-12:30 pm just after the Symposium. Please meet Linda McCoy in the Atrium for session guidance.

◆ April 21st (Thursday)

◆ May 19th (Thursday)

◆ June 23rd (Thursday)

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**THANK YOU**

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**QUOTE:**

**'Opt out of Health Law if You Can Do Better.'**

**Obama to Governors**

**SAAHU**

WHO: **South Atlanta Association of Health Underwriters (SAAHU)**  
WHAT: **Annual Symposium** WHEN: **March 31, 2011 (TH)**  
**9:00AM– 12:00PM**

WHERE: Wyndham Garden - Atlanta Airport South  
5010 Old National Highway College Park, GA 30349 (404) 201-6165

WHY: **MEET YOUR NEWLY ELECTED CONSTITUTIONAL OFFICERS**  
**3 Hours Continuing Education Continental Breakfast and Registration Begins 8:30 AM.**

### **Tentative Agenda**

**9:00-10:15 AM** Governor, Commission of Insurance and Safety Fire, Commissioner of Labor, Secretary of State

**10:15-10:45 AM** Question and Answers with All Officers

**10:45AM – 12:00** Lt. Governor, Commissioner of Agriculture, Attorney General, State School Superintendent

For more info & RSVP go to [www.saahu.com](http://www.saahu.com) Contact Charli Smith at [charlotte.m.smith@kp.org](mailto:charlotte.m.smith@kp.org)



**YOU CAN HELP SUPPORT SAAHU**  
**BUY 5 TICKETS FOR \$20.00**  
**SELL SELL SELL TICKETS**  
**WIN WIN WIN a KINDLE!**  
**MUST BE PRESENT TO WIN!**  
**JOIN US ! TELL OTHERS .**  
**BRING YOUR PEERS on the 31st.**

♦ South Atlanta AHU maintains a sunshine policy regarding our financials. Financial statements are available to all members at any time by contacting our Chapter Treasurer,

Mark Phillips at [markhp@comcast.net](mailto:markhp@comcast.net).



## Do You Stand Out From the Competition?

In our ever-changing marketplace, standing out from your fellow competitors is an important part of doing business. Those who keep a pulse on what is going on in our industry, and who continually invest in raising the bar when it comes to sales and service, are the agents who are and will remain most successful.

Only a select number of health insurance agents in the country qualify for LPRT, so receiving this recognition sets you apart from others in our business. Receiving our new Soaring Eagle recognition puts you in a unique category, up there with the very top producers in the industry.

This year our Soaring Eagles are taking flight. These exceptional top producers not only are recognized as the very best, but they receive a number of special member perks, including an exclusive Soaring Eagle Symposium held just prior to NAHU's Annual Convention. What a great opportunity to become a charter member! As an LPRT or Soaring Eagle qualifier, you'll be recognized in HIU and at NAHU's Annual Convention in San Antonio, where an exciting LPRT event is taking place. If you are a top producer, apply today.

Applications can be found on the NAHU [website](#) and are due March 31.

## CDHC Certification and CDHC Solutions Forum– Atlanta, GA

We are pleased to announce that we will soon be presenting a special pre-conference program offered only through NAHU at the **CDHC Solutions Forum**. This CE course will be offered from **8:30 a.m. to 12:30 p.m. on May 11, 2011 in Atlanta, GA**. The program is a four-hour course on consumer-directed health care that will provide you with technical, actionable information you can use to help your clients consider these fast-evolving plans and implement them successfully. The class is open to employers as well as benefit professionals. The certification will serve as a distinction for producers as credentialed experts in the sophisticated space of CDHC. This course:

- Compares Health Reimbursement Arrangements, Health Savings Accounts and other plan designs
- Considers current and projected adoption
- Presents comprehensive guidance on eligibility, contributions and all technical elements
- Provides two frameworks — one for selling CDHC and another for implementing it, which brokers may share with employers
- Suggests enrollment and communication strategies and tactics

At each Forum, you will receive an overview of the health care consumerism landscape and the new health care law impact. The Forum focuses solely on consumer-directed health care including: Supplemental Health Benefits, Pharmacy Benefits Management, Disease Management, Wellness Strategies, Incentives, HSA/HRA/FSA administration, and Finance and Employee Communication. **For a limited time**, you can receive an **automatic \$100 off of your registration by registering online before March 31**. As an added bonus, NAHU members who register for this event can receive an **additional \$100 off with promo code nahu**. Those that register during the early bird rates receive **\$200 in savings!**

This course will last four hours and will be presented at the **Cobb Galleria Center in Atlanta, GA**. Certification as a specialist in consumer-directed health care will be provided following completion of the course and a passing grade on the online examination. **Register for the CDHC Solutions Forum here:** <http://www.cdhsolutionsforum.com>.

### eBizMBA Top 15 Most Popular Health Websites

- |  |  |   |
|--|--|---|
| 1. <a href="http://www.health.yahoo.com/">http://www.health.yahoo.com/</a> | 7. <a href="http://www.everydayhealth.com/">http://www.everydayhealth.com/</a> | 13. <a href="http://www.wellsphere.com/">http://www.wellsphere.com/</a> |
| 2. <a href="http://www.nih.gov/">http://www.nih.gov/</a>                   | 8. <a href="http://www.wrongdiagnosis.com/">http://www.wrongdiagnosis.com/</a> | 14. <a href="http://www.rxlist.com/">http://www.rxlist.com/</a>         |
| 3. <a href="http://www.webmd.com/">http://www.webmd.com/</a>               | 9. <a href="http://www.medhelp.org/">http://www.medhelp.org/</a>               | 15. <a href="http://www.healthline.com/">http://www.healthline.com/</a> |
| 4. <a href="http://www.medicinenet.com/">http://www.medicinenet.com/</a>   | 10. <a href="http://www.healthgrades.com/">http://www.healthgrades.com/</a>    |   |
| 5. <a href="http://www.mayoclinic.com/">http://www.mayoclinic.com/</a>     | 11. <a href="http://www.righthealth.com/">http://www.righthealth.com/</a>      |   |
| 6. <a href="http://www.drugs.com/">http://www.drugs.com/</a>               | 12. <a href="http://www.realage.com/">http://www.realage.com/</a>              |   |

Source: eBizMBA



These designations openly exhibit for your clients and prospects that you are professional, knowledgeable, educated and have the integrity to represent them well. There are several designations— RHU, REBC, CIA, LTCP, CSA and CLTC. For information on how to register for these, contact our President-Elect, Randy McDaniel at 770.954.1644 or [imtheinsuranceman@charter.net](mailto:imtheinsuranceman@charter.net).

## Insurance Agents Rally Against Reform Law, Commission Cuts

With some health insurers trimming commissions to the bone this year, the 700+ insurance agents who attended the NAHU annual Capitol Conference in Washington, D.C., were eager for some good news. Prior to the start of the general session Feb. 15, songs such as Kenny Loggins' "Danger Zone" and John Mellencamp's "Small Town" helped to set the meeting's tone. Since Jan. 1, the reform law has required health insurers to spend at least 80 cents of every health care dollar on patient care for their individual and small-group products. The medical loss ratio (MLR) provision has prompted many health plans to reduce administrative costs by targeting broker commission arrangements. A taskforce within the NAIC continues to encourage HHS to keep agents from being included as an administrative expense in the final rule, NAIC President and Iowa Insurance Commissioner Susan Voss said during a presentation. She explained that the association was unsuccessful in convincing HHS to exclude broker commissions from the MLR rule — or to create a waiver for agents — because NAIC's members were unable to agree on a solution. However, Voss told attendees that she advocates a strategy that would allow for a "phase-in" of the MLR rules, which, she said, small carriers will have a difficult time meeting. "I'm very disappointed in what HHS has done with the MLR," she said.

Rep. Mike Rogers (R-Mich.) offered fierce criticism of the reform law and encouraged attendees to meet with lawmakers and their staffs to "make their voices heard." In a show of hands, a majority of attendees indicated their agencies had either laid off employees or knew of agencies that had since last March when the reform law was enacted. "So much for helping the economy," he quipped. Democratic lawmakers, said Rogers, argue "that by taking [agents] out of the equation, that's how they're going to put pressure on premiums. And I argue you're going to have a lot of small businesses that aren't going to have the same choices as they had before, and aren't going to understand the best deal they can get," he told attendees. Rogers also condemned the Obama administration for granting more than 700 waivers that make corporations and unions exempt from the reform law for at least a year. According to HHS, more than 2 million people — many of whom have limited-benefit policies — will be exempt from the law.

**Exchanges: Is There a Role for Brokers?** Once state insurance exchanges are operational in 2014, there will be a role for brokers and agents, particularly in the small-group market, said former Pennsylvania Insurance Commissioner Joel Ario, who has headed HHS's Office of Insurance Exchanges since September. A provision in the law requires states to create Small Business Health Options Programs (SHOP) exchanges to help small employers find coverage and enroll workers. Agents, he explained, often do more for small employers than just help them choose health plans. NAHU has long argued that navigators need to be licensed, as agents are, to ensure that they understand the complexities of health coverage. Ario said the law envisions "baseline similarities" between navigators and insurance agents. However, he said agents sometimes don't possess necessary "linguistic capacities" and "don't necessarily serve all of the different populations as well as they could be served." Those comments were met with boos.

