

# Coastal Bend Association of Health Underwriters

## Denise's Thoughts

### CALENDAR

August 9, 2011

Monthly Luncheon  
Hilton Garden Inn  
One Hour CE  
Featuring Ouida  
Peterson,  
FSAs, HRAs, and  
HSAs – OTC  
Eligible Expenses –  
What IS and ISN'T”  
Course #82623



### INSIDE THIS ISSUE

*Schedule of Events*

*Healthy Notes/Recipe*



August 1, 2011

We are off and running and our calendar of events is filling fast. Check our website, [www.cbahu.org](http://www.cbahu.org) often for updates about upcoming events. At our July monthly meeting Ron Ledgerwood, from TASC in Houston, presented a 1 hour CE, Are you a Peddler or a Benefit Advisor? It proved to be a timely presentation as we are all searching for ways to demonstrate the benefit of the agent's role to our clients. This month our luncheon meeting will feature a 1 hour CE from Ouida Peterson,

The TAHU quarterly board meeting was held last week. Our Chapter is fortunate that several of our members serve in some capacity on the State Board. Nedra Clingan is the TAHU Education Chair, Polly Harris is the State Convention Chair, and I serve as President of CBAHU. Professional Development (education), membership recruitment, and the TAHU Convention in Corpus Christi are critical this year.

Now more than ever it is important that Group Health and Life agents become members of NAHU, TAHU, and CBAHU. Be on the lookout for emails relating to our upcoming membership drive and contest. Not only will you be eligible for a prize locally, but NAHU is offering a chance in their prize drawing for every new member you recruit. The larger we are the louder we speak!

I am happy to say we have just about completely filled our monthly luncheon calendar with quality CE speakers and topics. Your Board could use your help in developing sponsors for our monthly luncheons, Sales Symposium and Day of Education. Through the commitment of our sponsors we are able to provide these programs to our members and clients. If you know of a vendor (insurance or otherwise) that would be interested in sponsoring an event, please let someone on the Board know.

Remember, CBAHU is a resource for you, our members. If you have any ideas regarding additional speaker topics, activities, and/or events you would like considered please email me or any member of our Board. All contact information may be accessed on the CBAHU website.

Until next month,

We are still masters of our fate.  
We are still captains of our souls.  
**Winston Churchill**

## CBAHU Executive Board

President	Denise Villagran
President Elect	Nedra Clingan
Treasurer	Elsie Gaertner
Secretary	Shelley Love
Past President	Polly Harris

## Committee Chairs

Membership	Bob Corrigan/Polly Harris
Awards	Denise Villagran
Hospitality	Mandy Castillo
Legislative	Leo Barrera
Grip	Bob Corrigan
Education	Denise Villagran
Media	Tina Durand
Public Service	Open
Newsletter	Open
Website	Tiffany Pharis
Sponsorship	Open
Care Chair	Cindy Gentry

## Trustees

Rick Ott, Nedra Clingan, Robbie Burgess, Tina Durand

## Trustees Emeritus

Denise Villagran, Laura Hebert, Annie Castro, Kelli Campion, Diane Lee, Kathy Greene



## Healthy Notes

### ***Healthy Seafood 101***

Eating seafood is a delicious way to obtain high-quality protein and omega-3 fatty acids, while avoiding high levels of cholesterol, fat and calories.

### ***Buying Seafood***

At the seafood counter, steer toward lighter-flesh fish such as cod, haddock, flounder and tilapia. They are low in calories, fat, and cholesterol. Tuna and Salmon are higher in calories but also deliver healthful omega-3 fatty acids, and have more depth of flavor than white fish. Crab has the fewest calories and least fat of any crustacean, while lobster registers a bit higher. Mollusks like clams, mussels, and scallops score well in all three categories.

- Buy only fish and shellfish that are refrigerated or on a thick bed of ice.
- Fish should never smell fishy, like ammonia, or sour, but rather fresh and mild.
- When buying a whole fish, make sure the eyes are clear
- Clams, oysters, and mussels should not be selected if their uncooked shells are cracked or open.

### ***Cooking Seafood***

Most seafood should be cooked until a food thermometer registers 145° F. Avoid frying your fish. Grill or bake the fillets. Salmon and tuna taste great when simply grilled and topped with lemon juice and cracked pepper. Skip the rich seafood pasta, and instead roast shrimp and scallops in the oven and toss with angel hair pasta, lemon zest, olive oil, artichokes, and tomatoes.

### ***Mustard-dill Fish Marinade***

Juice of 3 lemons  
¼ cup extra light olive oil  
2 Tbsp. Dijon mustard  
¼ cup fresh dill  
¼ tsp. salt  
Dash of pepper  
3 garlic cloves, minced

Mix all ingredients together and toss with 1 pound of your favorite fish. Refrigerate marinated fish for at least 2 hours. Grill or bake.

**Serves 4:** Per serving (marinade only): 140 Calories, 3.8 g carbohydrate, 14g fat (2 g saturated fat)

## **CBAHU Calendar of Events 2011-2012**

- August 10**            **1 Hour CE presented by Ouida Peterson**  
**FSA's, HRAs, and HSAs – Over the Counter Eligible Expenses,**  
**What IS and ISN't**  
**Course #82623**
- September 13**       **1 Hour CE presented by Mike Smith**  
**Decision: Group Health or Medicare**  
**Course #83407**
- October 14**           **6 Hour CE – Annual Sales Symposium**  
**Omni Bayfront Hotel**
- November 8**         **2 Hour CE presented by Jacqueline St. Hilaire**  
**MEMBERS ONLY**  
**Working with Your Benefit Specialist After Healthcare Reform**  
**Course #83632**
- December 13**       **1 Hour CE presented by Alicia Haff**  
**Current State of Affairs – A Shortened Account**  
**Course #83751**
- January 10**           **1 Hour CE presented by Carolyn Goodwin**  
**Health Care Coverage Options for Texans**  
**Course #14567**
- February 14**         **4 Hour CE Mini Seminar for Members and Invited Clients**  
**Presented by Ouida Peterson**  
**2 Hour CE National Healthcare Reform, How and When**  
**Course #82626**  
**2 Hour CE COBRA-WHO, Subsidy and Options**  
**Course #82627**
- March 13**            **1 Hour CE – presented by Glen Baecker**  
**Term vs. Permanent, The Whole Truth & Nothing but the Truth**  
**Course #Filing Pending**
- April 13**             **6 Hour CE – Annual Day of Education**  
**Education Service Center**
- May 8**                **1 Hour CE – TBD**
- June 12**              **1 Hour CE - TBD**



## **CBAHU Membership Meeting**

**Hilton Garden Inn  
6717 S. Padre Island Dr.  
Corpus Christi, Texas 78412**

**Tuesday, August 9, 2011**

**Registration 11:15-11:30  
Lunch and Meeting 11:30-12  
12-1 Program**

**Sponsor: Combined Insurance**

**One (1) Hour CE – Course #82623  
FSAs, HRAs, and HSAs – Over the Counter Eligible Expenses – What IS  
and ISN'T?  
Presented by Quida Peterson**

January 1, 2011 had brought a major change to the 213-d list of reimbursable FSA, HRA, and HAS expenses. SO much misinformation and misunderstanding! We will discuss why this change was made and review what over the counter expenses are STILL ELIGIBLE – yes, there are many! Again, communicating this change to your clients is critical – let's be sure we all understand what IS changing and what is not—now and in 2013.

**\$20.00 per member with RSVP  
\$30.00 per member with no RSVP  
\$20.00 per guest of member with RSVP (single visit)  
\$30.00 per non-member/guest  
(Waived if you join CBAHU at the meeting!)**

**RSVP to Mandy Castillo, Hospitality Chair @ [mcastillo@keetchins.com](mailto:mcastillo@keetchins.com) by noon  
Friday, August 5<sup>th</sup>**

## MEMBERS HIGHLIGHTED



Guess Who? You guessed it, Cindy Gentry and her husband. They rented Harley's and rode in and around the Rocky Mountain State Park for 3 days. She said, "It was fabulous. I have never had so much fun on a motorcycle."

### **NEW MEMBER** **Susan Lawson**

Please introduce yourself to our newest CBAHU member, Susan Lawson. She joined at our July luncheon and we are pleased to have her as part of the organization. Susan has been in the insurance business off and on since 1978. She has 4 children ranging in age from 16 to 27. She offices at IC Brokerage and refers to herself as the Unique Avon Lady selling insurance. Susan can take care of your Face, Family and Future! Be sure to welcome Susan when you see her next.

## **PCIP begins broker referral payment program**

The federally administered Pre-Existing Condition Insurance Plan (PCIP) soon will begin paying a \$100 referral fee for qualified referrals submitted by registered brokers. The referral program will be effective on September 1, 2011.

It's simple to participate in the program:

1. [Register as a participating broker](#). Be sure to have your National Producer Number (NPN) handy.
2. Set up your online broker account.
3. Accept the terms and conditions for participation in the PCIP Broker Payment Program.
4. Start submitting qualified referral forms online for each applicant you help apply for PCIP.

The program is for the states\* where PCIP is provided by the U.S. Department of Health & Human Services and administered by GEHA. States that run their own programs for people with pre-existing conditions may also pay broker referral fees. Go to [www.pcip.gov/StatePlans.html](http://www.pcip.gov/StatePlans.html) and click on a state's name to learn more about its arrangements.

Other items of note:

1. Referral fees for each qualified enrollee are paid only by electronic transfer.
2. The applicant must pay his or her first monthly premium within 30 days of approval notice to activate coverage. If payment is not received on time, the application will be canceled and the broker will not receive a referral fee.

Have questions? You can contact the PCIP Broker Communications Specialist with all of your registration and payment questions. You can call toll-free (877) 872-7890 from 9 a.m. to 5 p.m. Central time, Monday through Friday, or you can email [PCIPBrokerQuestions@geha.com](mailto:PCIPBrokerQuestions@geha.com).

\*HHS provides PCIP services in the District of Columbia and these states: Alabama, Arizona, Delaware, Florida, Georgia, Hawaii, Idaho, Indiana, Kentucky, Louisiana, Massachusetts, Minnesota, Mississippi, North Dakota, Nebraska, Nevada, South Carolina, Tennessee, Texas, Virginia, Vermont, West Virginia and Wyoming.



## What You Must Know About Healthcare Reform to Make Your Agency Successful

Advisors who understand the practical implications of healthcare reform and how to move to a consulting-based practice will win in this environment. The American College, leading accredited educator of financial advisors, has prepared two new 10-week webinar courses to help you:

### **Essentials of Healthcare Reform (HS 345):**

All of the practical basics, timelines, terminology, and overview of how the new laws will impact you and your clients.

**Next Start:** September 20 from 3 - 5 pm ET

### **The Healthcare Consultant (HS 346):**

How to create a vibrant healthcare consulting practice under the new legal and regulatory landscape.

**Next Start:** September 21 from 3 - 5 pm ET

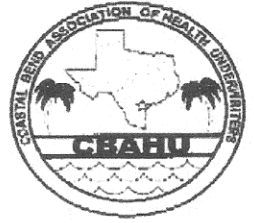
**HURRY!** All classes offered so far in 2011 have **sold out**, and we anticipate a waiting list for these September sections.

**REGISTRATIONS ARE ON A FIRST-COME, FIRST-SERVED BASIS:**

**888.795.6306**

**[FinancialPlanningSuccess.com/Healthcare](http://FinancialPlanningSuccess.com/Healthcare)**

**COASTAL BEND ASSOCIATION OF HEALTH UNDERWRITERS  
NAHU MEMBERSHIP APPLICATION**



Last Name	First Name	Designation (s)		
Company	Title	Referred by / Sponsor		
Mailing Address		City	State	Zip

Telephone	Fax	Email Address		
Home Address (for Legislative Purposes)		City	State	Zip
		Home phone number		

<b>Full NAHU Membership:</b>	NAHU Dues \$270.00	<input type="checkbox"/> Check payable to NAHU	<input type="checkbox"/> Local Affiliate Member: \$55.00 Renewable billed Jan 1 <sup>st</sup> (Current full member of another TAHU Chapter)
	TAHU Dues \$100.00	<input type="checkbox"/> Monthly Bankdraft \$32.08/mo	<input type="checkbox"/> Local Associate Member: \$50.00 Renewable billed Jan. 1 <sup>st</sup> (support staff not working in sales capacity)
	CBAHU Dues \$15.00	<input type="checkbox"/> VISA, M/C, AMEX	Bank draft not available for Affiliate & Associate Memberships.(Checks payable to CBAHU)
	<b>Total Dues \$385.00</b>		

Credit card # \_\_\_\_\_ Signature: \_\_\_\_\_  
 Expiration Date: \_\_\_\_\_ Val. Code \_\_\_\_\_ Circle One: VISA M/C AMEX

**Bank Draft Authorization:** I / We hereby authorize the National Association of Health Underwriters to initiate debit entries to my / our account named at the Bank below, hereinafter called BANK. This authority is to remain in force and effect until BANK has received written notification from me / us of its termination in such time and in such manner as to afford BANK a reasonable opportunity to act on it.

(A BLANK VOIDED CHECK FROM THE ACCOUNT YOU WISH TO HAVE DEBITED MUST ACCOMPANY THIS APPLICATION)

Name \_\_\_\_\_ Bank Routing \_\_\_\_\_ Account \_\_\_\_\_  
 Signature \_\_\_\_\_ Date \_\_\_\_\_

Mail Application & Check to: **Polly Harris - Membership Chair** Ph# **361-852-9000**  
 Via email: **polly@pollyharrisins.com**

**Please indicate your area of practice:**

<input type="checkbox"/> Long Term Care	<input type="checkbox"/> Disability	<input type="checkbox"/> Managed Care	<input type="checkbox"/> Retirement
<input type="checkbox"/> Individual	<input type="checkbox"/> Large Group	<input type="checkbox"/> Small Group	<input type="checkbox"/> Worksite Marketing
<input type="checkbox"/> TPA	<input type="checkbox"/> Self Insured	<input type="checkbox"/> Medicare Supplement	<input type="checkbox"/> Dental

**Board Committees I'd to help on:**

Membership  Special Events  Newsletter  Education events (CE)  
 Legislation  Anywhere I can be useful

**NOTE:** A portion of your dues are tax deductible: NAHU \$146.25, TAHU \$60 & CBAHU \$15