

Coastal Bend Association of Health Underwriters

Denise's Thoughts

CALENDAR

October 14, 2011
Sales Symposium
Omni Bayfront
Six Hours of CE

November 8, 2011
Hilton Garden Inn
Jacqueline St.
Hilaire
Two Hours of CE
Working with Your
Benefit Specialist
after Healthcare
Reform
Course #83632

MEMBERS ONLY



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October 2011

We are officially in the fourth quarter of 2011. Wow, time sure flew by. Not only are Halloween decorations, candy and costumes in the stores, but right across the aisle are Christmas decorations. Before we know it 2012 will be here. Are you ready?

Our September luncheon featured Mike Smith with The Brokerage. His CE, Decision: Group Health or Medicare (Course #83407), was very informational. I know many agents were pleased to see this topic addressed. Now more than ever we need to be able to provide our clients with creative and timely ideas to manager the group benefit program. Mike Smith will also be providing a one (1) hour CE during our annual Sales Symposium titled Medicare 101, Course #31395.

Speaking of our Sales Symposium, it will be held Friday, October 14 at the Omni Bayfront Hotel. You should already have received the registration packet. Please make note, the Early Bird Registration deadline has been extended to Friday, October 7. With six (6) hours of CE you will not want to miss this event. Please see the article included in this newsletter.

Polly Harris has been hard at work with the TAHU Convention Planning Committee and Misty Baker, TAHU President Elect, to plan the TAHU Convention to be held here in April 2012. Volunteers are needed to help with planning, reaching out to possible vendors, and to help during the convention at the registration table and as CE monitors. If you are interested in being a part of this awesome event please let Polly Harris know at Polly@pollyharrisins.com.

As this calendar year kicks into high gear during the last quarter look for email updates regarding our luncheon programs, networking events, and legislative updates.

Have a great month and we will see you at our October Sales Symposium.

Until next month,

We are what we repeatedly do. Excellence, therefore, is not an act but a habit.

Aristotle

CBAHU Executive Board

President	Denise Villagran
President Elect	VACANT
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	Polly Harris/Denise
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

**“Football consists of 22 men on the field desperately in need of a rest....and 50,000 in the stands desperately in need of exercise”—
Unknown**

Transform your traditional tailgate menu: Try this simple menu lineup decreasing the fat and sodium in usual tailgate fare and increasing the antioxidants, healthy fats, and fiber.

- ⓪ **Skip chips and fatty dips.** Instead, nibble on fresh vegetables and hummus.
- ⓪ **To make fruit or vegetables more spirited,** build kabobs with colorful selections representing your team colors if you can
- ⓪ **Switch out cheese and crackers** in favor of low-fat cheese cubes with unsalted nuts, dried fruit and grapes
- ⓪ **Throw skinless chicken or turkey burgers on the barbecue.** Use low-fat Italian or honey mustard dressing as a marinade.
- ⓪ **Grill skewered peppers,** mushrooms, and tomatoes for a delicious side dish.

Grilled Pepper Poppers

½ cup soft goat cheese
½ cup fat free cream cheese, softened
½ cup grated fresh parmesan cheese
½ cup finely chopped seeded tomato
2 Tbsp thinly sliced green onions
16 jalapeno peppers, halved and seeded
Cooking spray
2 Tbsp chopped fresh cilantro

Heat grill to medium-high. Combine first five ingredients, stirring well. Spoon 2 teaspoons of cheese mixture into each jalapeno half. Place pepper halves, cheese side up, on grill rack coated with cooking spray. Grill 5 minutes or until pepper bottoms are charred and cheese lightly browned. Place on platter and sprinkle with cilantro.

Serves 16: 42 calories, 2.6 g fat, 123 mg sodium, 6.3 mg cholesterol, 1 g carbohydrate, 3.7 g protein



**CBAHU Calendar of Events
2011-2012**

- October 14** **6 Hour CE – Annual Sales Symposium**
Omni Bayfront Hotel
Featuring a 3 hour CE presented by Curt Kelly titled Global
Emergency Medical Services. This CE will provide information on
“Assistance Services”. Assistance services have been offered in Europe
and Asia as an enhancement to insurance products since the 1980's. They
became popular in the US in the mid 1990's and are included by most
major insurance companies as an enhancement to their Group products.
Most insurance brokers tend to assume they are all pretty much the
same. The attached cases will help illustrate how the services work
in actual cases.
If you have ever written a group policy with UNUM, The Hartford,
Prudential, Sun Life, Humana, UHC, AIG, BCBS, Met Life, ACE, Lincoln
Financial, to name a few, you have probably sold an insurance product that
included Global Emergency Services.
- 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**

AMOM & CBAHU

By Leo Barrera

CBAHU has been a corporate supporter of A Mission of Mercy (MoM) for the last 2 years. Mom and CBAHU is a perfect match and were made for each other.

A Mission of Mercy is a free clinic open to one and all in this community and the rural area it serves. MoM serves our next door neighbors whose employer does not offer a health plan, or an individual with a pre-x or someone who cannot afford coverage. MoM provides a valuable service with primary care and pharmacy benefits at no cost to the patient.

MoM plays an important role in your practice as it allows you to refer your hardship cases with a respectful solution and increases your creditability as an insurance professional. This clinic is the "best kept secret" in Corpus Christi. If every community in this country had a Mission of Mercy, we would not need health care reform as it addresses the issues of the uninsured, affordability, accessibility and accountability.

MoM also lowers your tax liability. How? Since it beginning, it has reduced emergency room utilization by the uninsured in Nueces County providing tremendous cost savings to the taxpayer. The Hospital District noted the tax savings that the Mission of Mercy has attained for each of us as taxpayers.

On October 13, 2011, MoM will host "Mercy in the Morning", a community breakfast that is free to the public. CBAHU has a table reserved for this event that sits 10 and need to fill it as well as any other table we can fill. Here are the details"

Join the CBAHU Table at the Ortiz Convention Center (405 Harbor Dr)

7:00a to 7:30a for registration

Breakfast begins promptly at 7:30am and ends at 8:30am

To RSVP, contact Patty Clark at 361-446-0202 or email Patty at pclark@amissionofmercy.org.

CBAHU has an opportunity to be a Leadership Sponsor if we can pledge \$1500 or more for a multiyear commitment. CBAHU would receive critically needed advertising and promotion in our City. This would mean that our membership would contribute \$25 yearly. This boils down to \$2.10 per month, an affordable amount for positive advertising. Remember the tax savings that we receive from the Hospital District, this expense is a wash.

There is strength in numbers and this is an excellent opportunity for CBAHU to gain badly needed Community Awareness and reflect the insurance community cares. Let's make this happen and have a great showing at this Breakfast on October 13th.

Thank you one and all for your support and all you do for your insured's and for our partner, A Mission of Mercy.

PCIP's Broker Registration Process Opens

Federal regulators met with NAHU staff this afternoon via conference call to announce that the federal [Pre-existing Condition Insurance Plan \(PCIP\)](#) has finalized its online agent and broker registration process, effective today. Agents and brokers who wish to become involved can now [register](#).

The federal Department of Health and Human Services announced this May that the high-risk pool program created by the Patient Protection and Affordable Care Act (PPACA) hoped to be able to begin paying agents and brokers for successfully connecting eligible people with the PCIP program by October 1. The program was actually able to initialize the broker referral program earlier than anticipated and will begin registering qualified agents and brokers now, so that they can begin paying a \$100 flat enrollment fee effective September 1.

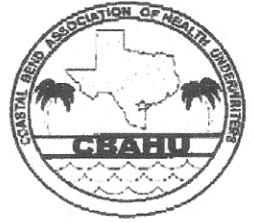
To qualify to participate in the PCIP broker referral program you must:

- Be an insurance broker or agent in good standing in your state. Your license must be confirmed through the NIPR database.
- Have a valid federal tax identification number (FTIN) or Social Security number (SSN).
- Agree to accept payments via EFT.
- Submit a completed W-9 form.
- Submit a completed EFT form for electronic payment.

Once a broker registers for the program, beginning in September, he or she will be able to enter PCIP's online broker site and submit his or her referrals to the program and claim enrollment fees for them. Since a referral payment is dependent upon the applicant submitting a complete application and also remitting the first month's premium payment, PCIP's payment of the referral fee to the broker may take as long as 90 days. However, the payment time frame could be much quicker, if the completed application and premium are received by PCIP in a timely manner.

The PCIP broker referral program only applies to the 23 states where the federal government runs the PPACA high-risk pool program. However, most of the other states who run their own programs also utilize the services of health insurance agents and brokers, and compensate them for their services. The average payment by state-run PPACA high-risk pool programs is a flat \$85 enrollment fee.

**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

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