



## CALENDAR

### FEBRUARY

7th CBAHU Board Meeting  
14th Monthly Luncheon

### MARCH

7th CBAHU Board Meeting  
14th Monthly Luncheon  
27th-29th NAHU Capitol Conference



## INSIDE THIS ISSUE

<i>And they're off . . .</i>	1
<i>2005 Officers</i>	2
<i>Luncheon Menu</i>	2
<i>Cupid or Groundhog</i>	3
<i>Go for the Gold</i>	4
<i>Why Employer-Based Health. . .</i>	5
<i>Luncheon Information</i>	5

## *And they're off . . .*



**By Rick Ott**  
President

**"And they're off ..."** is a familiar phrase to anyone who has witnessed the start of a horse race. It signifies the beginning of an exciting event, and prepares you for more action to follow. At the track, it refers to highly trained horses, primed for the action of competition to see which is the fastest. At the CBAHU Board, it refers to a group of highly qualified peers, ready to see how far we can go together. That's how the 2nd phase of this 2005-2006 year has started. We are "off and running" to make the rest of this association year an event worth watching, and even being a part of.

For example, on January 18, **Robbi Burgess** spent the day in Dallas participating in a TAHU Strategic Planning session, and came home impressed with our state

association's priorities of Education, Legislation, and Public Relations. Working together, TAHU encourages and CBAHU wholeheartedly supports:

- \* ongoing education opportunities for each of us through educational seminars and CE courses to keep us up-to-date with our rapidly changing industry;
- \* the financial realities of electing lawmakers who understand the importance of fair and equitable insurance legislation, and that this support is funded through the monthly premiums we pay for "career insurance" to TAHUPAC (Texas Legislature), or to HUPAC (U.S. Congress); and
- \* the type of media and public relations that reminds the insurance buying public of the supportive role the agent plays in the "protection process" of insurance.

On January 19th, I participated  
*(Continued on page 3)*

## **OFFICERS**

### **Executive Board**

President	Rick Ott	rickott@swbell.net
Vice President	Robbi Burgess	rburgess@uhc.com
Treasurer	Elsie Gaertner	elsiefg@swbell.net
Secretary	Sharon Sodek	sharon.sodek@christushealth.org

### **Committee Chairs**

Membership	Terry Chavarri	tchavarri@stx.rr.com
Awards	Tina Durand	tinaheavininc.@yahoo.com
Hospitality	Shelley Love	shelley.love@sbcglobal.net
Legislative	Leo Barrera	leo.barrera@wellpoint.com
GRIP	Maria Richardson	maria.richardson@wellpoint.com
Education	Roy Pell	sailorroy@sbcglobal.net
	Erika Benson	Erika@BEInsures.com
Media	Kelli Champion	clbgagency@aol.com
Public Service	Andrea Chisolm	andrea@brownbrown-assoc.com
Newsletter	Debbie Pell	dkpell@sbcglobal.net
Web Master		
Sponsorship	Diane Lee	rdlee2@aol.com
Speakers	Erika Benson	Erika@BEINSURES.com
Care Chair	Laura Hebert	hebertins@sbcglobal.net

### **Trustees**

Laura Hebert	Hebertins@sbcglobal.net
Kathy Greene	kgreene@stx.rr.com
Denise Villagran	dvillagran@allstate.com



**Happy Valentine's Day**

*From your CBAHU Board*

## **LUNCHEON**



*Self Service Salad Bar  
Dressing on the side and fruit*

*Chicken in a Fennel Sauce*

*Chef's choice of starch &  
vegetables*

*Rolls & Butter*

*Raspberry Flame Torte*

*Coffee, Tea & Water*

*And they're off . . .*  
(Continued from page 1)

in TAHU's Legislation Day in Dallas, discussing TAHU's legislative initiatives for the 80th Texas Legislature beginning in January, 2007.

January 20th was the quarterly TAHU Board meeting where I represented your interests to the rest of the state. In regard to that, please don't be shy in passing along your ideas or concerns to me, or to any Board member about how we can be doing things better.

On January 27th your Board of Directors met to participate in our own Strategic Planning meeting, reviewing and renewing our association's goals for 2005-2006. You will read more about these in individual committee activity reports in this and future newsletters.

If you follow the action closely, you can't help but feel the excitement that builds as all this energy nears the finish line, and you hear . . . **"And the winner is . . . YOU!"** the CBAHU member.★



## **CUPID OR GROUNDHOG**

*Which one are you?*

**By Terri Chavarri**  
Membership Chair



"Love is in the air, Be Mine, Will you be my Valentine?" These are all favorite Valentine sayings we all will exchange this month to those we love or care about.

Are you going to act as a **CUPID** this month and share some love of NAHU with your fellow agents, or will you be a **GROUNDHOG** and hide yourself and the great benefits of NAHU and CBAHU?

Some of our present members acted as a CUPID, and shared the benefits of CBAHU with the following new members:

FULL membership---**SCOTT CARRIGAN** with Allstate, **URBAN VILLAGRAN** with Third Coast Benefits, both recruited by Denise Villagran.

Welcome back to **RICHARD GALEN** who renewed his NAHU membership.

We welcome 3 new AFFILIATE members: **JOE PHIFER** with Safe Guard Dental & Vision, **PAMELA ANDERSON** with Aetna-Individual Markets and **CYRUS KOUHESTANI**. Joe and Pamela did not have a recruiter, but Cyrus was recruited by Elsie Gaertner.

We added 2 new ASSOCIATE members to our roster: **KIMBERLY DAVIS** and **ODILIA ROBLES** with Swantner & Gordon Insurance. Kimberly and Odilia did not have a recruiter.

**PATTI ELLIOTT-HARMON** renewed her ASSOCIATE membership.

NAHU is encouraging all present members to consider putting their dues on a bank draft when renewal time comes around. It is *ONLY* \$21.66 per month. It really helps not have to worry about the annual amount each year when membership is up for renewal. LOVE yourself this year and consider doing a bank draft for your membership dues and remember to share the LOVE of CBAHU with others.





**By Leo Barrera, Jr.**  
Legislative Chair

Your board of directors is requesting the **full participation** of the membership to make a difference in the direction and impact that our Association can make on a state wide basis.

We are asking for each member to contribute **\$150 or more** to our **TAHU PAC** for the recognition of supporting our state association, in turn spotlighting our chapter for an achievement that has never been done before. Our **TAHU PAC** is in need of monies to support our legislative causes throughout

the State. Contributions can be made in a variety of ways to accommodate most budgets. Your contribution will insure the future of our Industry in a non-partisan manner to support those legislators that will strengthen the future of our services, our products and the many we serve.

We will be contacting each member to commit to becoming a **Gold Member** so we can achieve a milestone never before accomplished by any chapter in the state. Our strength is only as strong as our membership and **you** can make a difference in securing your business, your financial future and the services we provide our respective clients.

We are targeting our goal to be reached by June 1<sup>st</sup> and with your support, we will achieve this critical milestone with 100% participation of our membership.

Please join us as we make this pledge to become the most active and visible association in the state of Texas. We need you now. Make your voice heard and your feelings known by contributing, so we can become a more powerful group of insurance professionals. Invest in your future and protect our Industry.

Make a difference, Go for the Gold. 🇺🇸



## ***MAKE PLANS TO ATTEND***

### ***TAHU'S 18TH ANNUAL CONVENTION***

**Westin Galleria Hotel  
Dallas, Texas**

**April 23-25, 2006**

## *Why Employer-Based Health Insurance is Unraveling*

**Submitted by: Sharon Sodek**

Taken from HIU Magazine  
January, 2006

Starbucks Corporation will spend more on health insurance for its employees this year than on coffee beans and General Motors will spend more on health insurance than on steel. However, it is misleading to compare the cost of health insurance to the cost of a cup of coffee or an automobile.

Health coverage is not a direct input into the production of either coffee or cars. Coffee beans and steel are direct inputs, as is labor. Health coverage is simply a form of non-cash compensation for the labor input. Consider:

- Starbuck spends \$200 million on its 80,000 U.S. employees each year,

which includes part-time employees who work at least 20 hours a week.

- Starbucks' health coverage costs have increased at double-digit rates over the past four years, which is completely non-sustainable.
- GM expects to spend \$5.6 billion on its 1.1 million workers and retirees this year, which amounts to \$1,525 per car produced.
- GM decided decades ago to offer generous health care coverage and deferred benefits in lieu of higher cash wages, but if costs continue to increase at double-digit rates, all of the company's assets will eventually be required to pay for health care

commitments made long ago.

Some industry experts argue the high prices will force employers to change the way they calculate compensation. According to compensation and benefits expert Richard A. Matthews of Desjardins Matthews & Company, when insurance costs were two percent of payroll, no one cared. Now that they approach 33% for family coverage, everyone cares. Driven by the huge annual increases in the cost of health insurance premiums, Matthews believes it is inevitable that all employers, including Starbucks, will go to some forms of "total compensation."

Source: Devon Herrick, "Why Employer-Based Health Insurance is Unraveling," Heartland Institute, Health Care News, November 1, 2005



## ***CBAHU LUNCHEON***

### ***Join us at the***

### ***Town club 11:30 am - 1:00 pm***

**Theme: "It's a Heart Healthy (except for dessert) Valentine's Day"**

**Wear Something Red - Bring a Guest**

**Speaker: Karen Long, Dir. of Cardiac Care, Christus Spohn Hospital**

**Sponsor: United HealthCare**