

Coastal Bend Association of Health Underwriters



CALENDAR

January 11, 2011
CBAHU Luncheon
and CE
Hilton Garden Inn
11:30am – 2:00pm



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January 5, 2011

Polly's Ponderings...

I hope everyone had a great holiday. If you did not make it to the Christmas Party/Meeting you missed a great time. We had a great guy singing, great food, and had a lot of door prizes to give away. Steve Keevan won a bunch of boxes of Kleenex. Joanne Lindeman won a case of wine for Grip. Eddie Garcia won some work gloves. Denise Villagran won a weekend in a beach house in Pt. Aransas. She got a great mop also. There were a lot more prizes. Just cannot remember them all.

On January 1, 2011 our dues went up. They went up \$75. Seems like a lot, but if you pay monthly it is only \$6.25 a month. Please look at the NAHU flyer that is in this newsletter. It explains the critical support NAHU provides its members.

The NAHU Cap Conference is February 14-16. It is an exciting time. It should be very interesting now. We have already made our appointment with Blake Farenthold. We are going to visit with Ruben Hinojosa from the Valley also.

Leo Barrera was talking at our board meeting about TAHU PAC. A lot of money was distributed to candidates. You can tell. The state elections really came out in favor of health insurance. I am asking for every member to give \$10 to the PAC. I am not talking monthly, just a one time donation. That would really help. Bring a check or a \$10 bill to our meeting this next Tuesday, January 11. Registration and lunch begin at 11:30. Our 1 hour CE with David Antongiovanni begins at 12:00. His topic is "The Rx Card: what you might not know." It should be very interesting. Make sure you RSVP to Laura McClelland or me, polly@pollyharrisins.com.

The "Day at the Capitol" is February 28-March 1. We would love to have a big delegation going from CBAHU. Look on the TAHU website for more details.

Thanks so much for being a member of our organization. Remember, always keep your ducks in a row.

CBAHU President, Polly Harris



CBAHU Executive Board

President	Polly Harris
President Elect	Denise Villagran
Vice President	Bob Corrigan
Treasurer	Elsie Gaertner
Secretary	Shelley Love
Past President	Tina Durand

Committee Chairs

Membership	Nidia Hafer
Awards	Denise Villagran
Hospitality	Laura McClelland
Legislative / GRIP Garcia	Leo Barrera / Eddie Garcia
Grip Goddess	?
Education	Nedra Clingan
Media	Tina Durand
Public Service	Patricia O'Brien
Newsletter	Shannan Phillips
Website	Tiffany Pharis
Sponsorship	Gae Callaway
Care Chair	Cindy Gentry

Trustees

Rick Ott, Kelli Campion, Annie Castro,
Laura Hebert, Nedra Clingan

Trustees Emeritus

Diane Lee, Kathy Greene, Denise
Villagran



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Healthy Notes!

Red, Green and in Between – How to maximize the food value in your favorite fruits and vegetables.

1. Choose dark, bright colors. Red leaf lettuce has more nutrients than iceberg lettuce. Darker orange carrots may contain more beta carotene. Blueberries, strawberries and raspberries are rich in health-promoting antioxidants.
2. Buy only as much fresh produce as you'll eat in a few days. Fruits and vegetables begin losing nutrients as soon as they are picked.
3. Steam, stir fry or oven-roast vegetables. Water-soluble nutrients leach out when vegetables are cooked in water.
4. Take care not to overcook. To retain the most food value, vegetables should be slightly crunchy and bright in color.
5. To get a balance of nutrients, eat as many different types as possible. Broccoli and citrus fruits are high in Vitamin C, for example, while spinach and peaches are a top source of Vitamin A.
6. Eat the skins on apples, potatoes and stone fruits like peaches and nectarines after washing. A significant amount of fiber, vitamins and minerals are lost when these foods are peeled.

Lentil Barley Stew

8 cups water
1 cup dry lentils
 $\frac{1}{2}$ cup pearl barley
2 carrots, scribbled and cut
2 stalks celery, chopped
1 large yellow onion, chopped
2 bay leaves
 $2\frac{1}{2}$ tsp ground cumin
 $1\frac{1}{2}$ tsp ground thyme
 $1\frac{1}{2}$ tsp salt
 $\frac{1}{2}$ tsp cinnamon
 $\frac{1}{4}$ tsp black pepper

Combine all ingredients in a large, heavy stew pot. Cover and simmer for $1\frac{1}{2}$ hours over low heat, stirring occasionally.

Adjust seasonings to suit your taste.

Serves 4: Per serving: 270 calories, 50g carbohydrate, 20g fiber, 0g fat, 16g protein

**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 \$195.00
 TAHU Dues \$100.00
 CBAHU Dues \$15.00

Total Dues \$310.00

___ Check payable to NAHU
 ___ Monthly Bankdraft \$25.83/mo
 ___ VISA, M/C, AMEX

Local Affiliate Member: \$55.00 Renewable billed Jan 1st (Current full member of another TAHU Chapter)
 Local Associate Member: \$50.00 Renewable billed Jan. 1st (support staff not working in sales capacity)
 Bank draft not available for Affiliate & Associate Memberships. (Checks payable to CBAHU)

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: Nidia Hafer - Membership Chair Ph# 361-658-5630
 Via email: ndhafer@sbcglobal.net Fax# 361-852-9001

Please indicate your area of practice:

___ Long Term Care	___ Disability	___ Managed Care	___ Retirement
___ Individual	___ Large Group	___ Small Group	___ Worksite Marketing
___ TPA	___ Self Insured	___ Medicare Supplement	___ Dental

Board Committees I'd to help on:

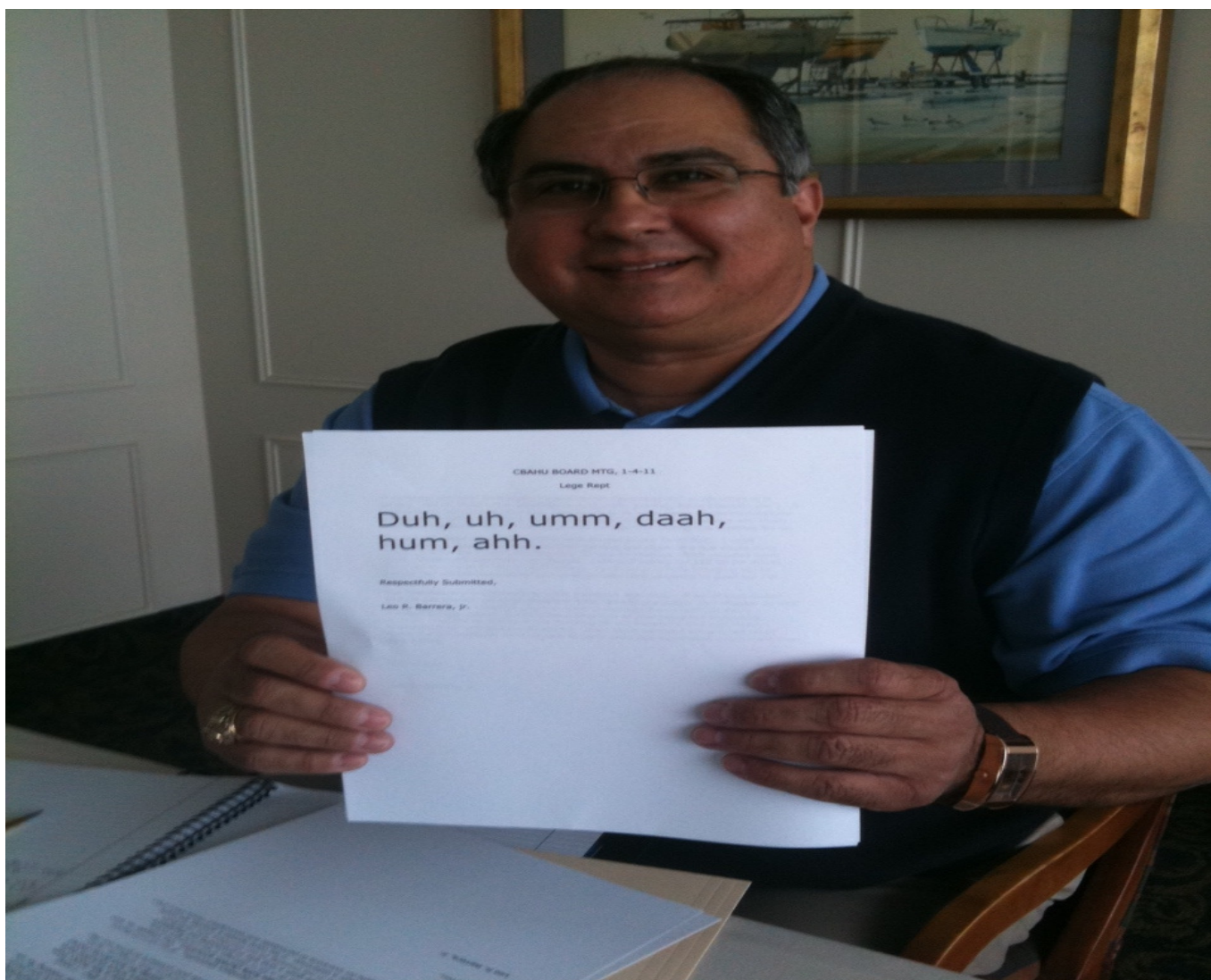
___ Membership ___ Special Events ___ Newsletter ___ Education events (CE)
 ___ Legislation ___ Anywhere I can be useful

CBAHU members:

Just a reminder as tax season approaches that a portion of the “full membership dues” is tax deductible. The total Tax Deductible amount is \$221.25 and it breaks down as follows:

- NAHU Dues \$195 - Tax ded amt is \$146.25 (75% of \$195)
- TAHU Dues \$100 - Tax ded amt is \$ 60.00 (\$40 lobbying \$)
- CBAHU Dues \$15 - Tax ded amt is \$ 15.00

Please contact Nidia Hafer, Membership Chair if you have any questions or need me to contact a prospective member. Thank you.



Leo's Legislative Board Report!

Health Insurance Agents & Brokers Where Would You Be *without* NAHU?

Putting your membership dues to good use is our top priority. We are the only association working solely on behalf of health insurance agents, brokers and benefit professionals. We are your professional association and we provide legislative advocacy, education, information resources, member recognition and member-only benefits.

With NAHU representing the industry, policymakers have addressed many issues the health care reform bill promised to create:

- Allowing health insurance agents and brokers to sell private coverage both inside and outside of the new exchanges.
- Preserving private insurance plans as the predominant source of coverage, without the creation of a government-run public health insurance plan.
- Working with the National Association of Insurance Commissioners (NAIC) and policymakers to acknowledge the value of our members and the need to preserve your role in the health insurance system.



As the standards for implementing national health reform are being developed, it is essential that they recognize and protect the indispensable role that licensed insurance professionals play in serving consumers.

—NAIC Resolution

With NAHU working with key policymakers, your dues dollars continue to support our role as the voice of the industry:

- Creating a joint task force with the NAIC and the Dept. of Health and Human Services (HHS) to address agent compensation and medical loss ratio (MLR).
- Working closely with Congress and the administration on the development of the new web portal for consumers to shop for health insurance.
- Working directly with the NAIC and providing guidance as states establish their exchanges.

With NAHU programs, you have access to member-only benefits:

- **Education:** State and local chapters provide educational opportunities that keep you abreast on trends, new products and policy changes. These meetings also provide opportunities for you to form useful relationships to better your business.
- **Information Resources:** With www.nahu.org, *HIU* magazine, timely newsletters and broadcast emails at your fingertips, you'll always have access to the most current industry information.
- **Discounts:** Form an exclusive agreement with Marsh Affinity Group for Agent Preferred E&O insurance to discounts on shipping, conference calling and other business communication needs, NAHU offers you opportunities to save money on the items and services you need to operate your business.

Without NAHU, the health insurance agent and broker would be left alone to deal with the ever-changing regulations and reform. NAHU is your partner during this turbulent time and will provide you with everything you need to continue growing your business and having a successful career.

The National Association of Health Underwriters represents more than 100,000 professional health insurance agents and brokers who provide insurance for millions of Americans. For more information, visit www.nahu.org.





*Let's
Ring in*



the New Year!

Come to the first CBAHU
Membership luncheon.
Registration and lunch

11:30 -12:00

January 11, 2011

Hilton Garden Inn

1 hr CE begins at 12:00

David Antongiovanni

"The RXCard: What you might
not know"

