



## Executive Board

President	Denise Villagran
President Elect	Patricia O'Brien
Past President	Laura Hebert
V. President	Gillian Spengler
Treasurer	Elsie Gaertner
Secretary	Norma Burke

## CALENDAR

### July

6th	CBAHU Board Meeting 11:30am Corpus Christi Yacht Club
13th	CBAHU Luncheon 11:30am Town Club
16th	TAHU Board Meeting 8:00am

### August

3rd	CBAHU Board Meeting 11:30am
6th	NAHU Region VI Meet- ing St. Louis
10th	CBAHU Luncheon 11:30a.m. Town Club

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## President's Message

Dear CBAHU Members,

I am looking forward to the next 12 months as our organization continues to build on the foundation our previous Boards have provided. The 2004-2005 Board met in early June for our Strategic Planning meeting and I believe you will be impressed with the agenda this Board has put together for the coming year.

The goals established this year include:

- A. Increasing our membership by at least 15%,
- B. Provide no less than 15 continuing education hours around the monthly luncheon meetings,
- C. Provide additional CE opportunities with our annual Sales Symposium in the Fall and the Day of Edu-

cation in the Spring,

D. Continue to communicate with our legislators and TAHU lobbyists to keep informed of legislative changes,

E. Through the generous spirit of our members give back to the community with various public service projects.

These goals and others cannot happen without the support of every member.

I encourage each of you to consider being an active participant this year. This could be as easy as asking a carrier to sponsor a luncheon, serve on a committee to develop ideas for the Symposium or Day of Education, contributing an article of interest to the monthly newsletter, or as-



sistance with telephone or email communications.

All of us together will make a difference this year. If you have any questions regarding our Chapter's activities or would like to provide suggestions, please feel free to contact any Board Member or myself. Our email addresses are posted on the CBAHU website. I look forward to being of service to you over the next twelve months.

Sincerely,

Denise S. Villagran  
CBAHU - President

## Monthly Meeting - Free CE's !!!

3 Hours Free CE Credits

*"Tax Free Employee Benefits...1-2-3"*

**Speaker: TAHU—Tom Schilling**

**Town Club Crystal Room**

**Tuesday, July 13**

**1:30pm to 4:30pm**

**Don't forget to bring your TDI License Number**

# CBAHU Legislative Report for July 2004

This is a relatively light report since there is not much occurring at the State level. The major item of importance is the issue of new proposed rules on SB-10. These rules provide greater clarity on the health group cooperative bill; -carriers must file a certification by August 1<sup>st</sup> regarding whether or not the carrier intends to participate in the health group cooperative market.

The other item of importance being watched is the issuance of a TDI bulletin addressing the sale & marketing of small group employer plans. The Bulletin is expected to address various areas of the small group market including the availability of composite rates, benefit changes vs. product discontinuance and application forms to mention a few.

Since the Special Session was mostly a dud related to insurance matters, 2004 remains a year where the State focuses on how to solve the budget crunch. Affordability of health care along with carrier financial strength remained high on the legislative radar screen. We have seen the following:

- Introduction of mandate free/mandate lite health plans that offer consumer rate relief
- Consumer driven plans putting the consumer in control of cost and access of care

At the Federal level, Congress remains slow to react to the prescription drug cost issue as well as:

- Prescription discounts vs. drug co pay for Medicare eligible insured's

- Health Savings Accounts remain a major item on the legislative agenda as a vehicle to improve the financial viability of Medicare for the future.

Since this is a Presidential Election year, expect Health Care to remain in the spotlight as a major national issue. While the debate remains focused on costs and affordability, our role as insurance professionals should be in developing a more aware consumer, who will better understand their purchases and so we can better manage their expectations.

Respectfully Submitted,  
Leo R. Barrera, Jr.  
Legislation Chair

## MEMBERSHIP BLITZ 2004

Members you must ask yourselves where would we be today without our Coastal Bend Association of Health Underwriters. All of you will agree that CBAHU has been there for all of us in helping to educate, inspire, and motivate us in this great Insurance Industry. So ask yourself, how can I share with others and invite them to join our great association to enjoy the full benefits

it has to offer. Not only on a local level, but on the national level as well.

We will be launching our Membership Blitz recruiting contest from July- Nov' 04 to help our CBAHU GROW and GAIN MEMBERS. So ask, ask, ask your fellow associates to join you for lunch at our meetings so they can see for themselves what we have to offer for their busi-

ness. If any of you need a new membership application, please e-mail me at [tchavarry@stx.rr.com](mailto:tchavarry@stx.rr.com) and I will send you one.

Happy Recruiting,

Terri Chavarry  
Membership Chair



## BACK TO SCHOOL PROGRAM

The CBAHU BACK-TO-SCHOOL ACTIVITY is almost upon us! Each year we provide school supplies, a back pack & a set of school clothes. This year our case worker, Cindy Morales, has furnished us a list of the children she supervises...



some 25 in all...so we need a lot of participation from our membership. Those who like to shop can select those children they would like to buy for by case. Those who prefer to make a cash donation can do so by check, made payable to the CBAHU for this activity, and volun-

teers will do the shopping. Remember, school starts early this year, so hopefully we can expect your gifts at the July luncheon. Thanks so much for your generosity.

Leo Stakemiller  
Public Service Chair





## Coastal Bend Association of Health Underwriters Luncheon

Tuesday, July 13<sup>th</sup>, 2004  
 The Corpus Christi Town Club  
 800 N. Shoreline Blvd.  
 The Crystal Room  
 Corpus Christi, Texas 78401

### Guest Speaker(s):

Leo Barrera, Legislative Chair, CBAHU Topic: Legislative Update

Roy Pell, Education Chair, CBAHU Topic: Hurricane Preparedness

John Cameron, WebMaster, CBAHU Topic: Update/CBAHU Website

### Special Program Item: Child Protective Services "Back to School" Program

School starts early this year...August 12<sup>th</sup>!!! CBAHU is pleased to support the children of the Coastal Bend; this year we have 25 kids (ages 5-16) and our goal is to raise \$1,500.00 or \$60.00 per child. This will provide one new outfit, a backpack and school supplies for each child. You may bring your donations (cash, school supplies) to this meeting OR contact Leo Stakemiller for collection.

Registration at 11:30am

Buffet opens at 11:45am

\$15.00 per member with RSVP \$20.00 per member if no RSVP

\$20.00 per non-member \$15.00 per guest/member with RSVP

Please RSVP to Beth Ott at 887-7688 by 12 noon Monday, July 12th, in order to receive the member discount.

Please note: Any member who submits an RSVP and is a "no-show" will be billed for the luncheon. All CBAHU Board members are automatically registered; please decline if you are unable to attend.

2004

**CBAHU PROGRAM AND EDUCATION CALENDAR**

**July 13<sup>th</sup>:**

*Location: C.C. Town Club: Crystal Rm.*

Speaker: Leo Barrera, Legislative Update  
Roy Pell, Hurricane Preparedness  
John Cameron, Website Update

*Immediately following the luncheon:*

1:30pm to 4:30pm

(3) Hour CE Program: "Tax Free Employer Benefits...1-2-3"

Guest Speakers: TAHU/Tom Schilling

Cost: Free to CBAHU Members  
\$20.00 non-members

**August 10<sup>th</sup>:**

*Location: C.C. Town Club: Crystal Rm.*

Lunch Guest Speaker: Ron Kitchens, President & CEO  
Economic Development Corporation

*Sponsor: Colonial Insurance, Roy and Debbie Pell*

*Immediately following the luncheon:*

1:30pm to 3:30pm

(2) Hour CE Program: Ethics

Guest Speaker: Sarah Canez

Cost: \$30.00 CBAHU Members  
\$50.00 Non-Members

**September 14<sup>th</sup>:**

*Location: C.C. Town Club: Crystal Rm.*

9:00am to 11:00am

(2) Hour CE Program: "COBRA Update"

Guest Speaker: Ouida Peterson

Cost: \$30.00 CBAHU Members  
\$50.00 Non-Members

Lunch Guest Speaker: Ouida Peterson, (1) hour CE program

*Sponsor: TBA*

**October 13<sup>th</sup>:**

*Location: Solomon Ortiz Center*

**Sales Symposium**

(6) Hours of CE will be offered, including the following:

Hank Kearney, PHM International –

"Seller Beware" (2) Hour CE program

Carol Bailey, Pharmacy Benefit Consultant, AELRx –

"Rx Strategies..." "The Bitter Pill" (2) Hour CE Program

**November 9<sup>th</sup>:**

*Location: C.C. Town Club: Crystal Rm.*

9am to 11am

(2) Hour CE Program: Mark Bellman/Humana:  
Self-funding: Why? What? Who?"

Cost: \$30.00 CBAHU Members  
\$50.00 Non-Members

Luncheon Guest Speaker: TBA

*Sponsor: TBA*

**December 14<sup>th</sup>:**

*Location: Solomon Ortiz Center*

**Holiday Party and "Honor Your Own"**

Guest Speaker: Laura Harris/Allstate

*Sponsor: TBA*