

# Coastal Bend Association of Health Underwriters



November 2009

## CALENDAR

- November 3rd BOD Meeting
- November 11th Monthly Luncheon
- December 1st BOD Meeting
- December 9th, Christmas Luncheon



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**Insuring the health of our community, one person at a time.**

At UnitedHealthcare, we're dedicated to the communities we serve, and believe nothing should stand in the way of quality, affordable health care. We're forging ahead with innovative plans that offer convenient access, tremendous value, and practical solutions to help our members enjoy better health while keeping their costs down. We're proud to be affiliated with organizations committed to similar ideals. That's why we're honored to sponsor the Coastal Bend Association of Health Underwriters.



**Robbi Burgess,**  
Account Executive, Corpus Christi

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## Presidential Ponderings...

November is already here! We will have Bill Dodge with Entrust speak to us about the economic advantages of self funding an employee benefit plan. Now more than ever, employers need to have their plan's financial information available to help them forecast their future costs for benefits. With the self-funding concept employers get the detailed information they need to plan for the future.

We will also have Matt Ray from Texas Department of Insurance prior to our November meeting delivering a one hour CE for those of you that need to get some hours before the end of the year. The title of the CE is "What are the Options and What is Suitable?" The cost is \$10 for members and \$20 for non-members.

On Saturday, November 7<sup>th</sup>, the Food Bank needed some volunteers for two different shifts to help sort donated food items. If some members were able to help with that we "thank you". We are continuing our cash collections for the Food Bank and encourage each member to give what you can to help the less fortunate this Holiday Season. We will collect money until early December. Please contact Nidia Hafer for any questions regarding this public service endeavor.

December will be here before you know it. We will have our regularly scheduled lunch meeting and have an ornament exchange and hope to have some entertainment lined up. We will let you know when all the details are completed. Don't forget to bring \$5 to the meeting for 7 chances to win something! This money will go to our Grass Roots Initiative Program (GRIP) and toward the State GRIP Contest.

The TAHU Board Meeting was conducted in Austin on October 30 and I was able to deliver an \$800 check for the legislative fund from our Chapter. It was so well received that Carolyn Goodwin, past TAHU President, went around the room and collected another \$465 from board members to add to our amount. Great job CBAHU. I think we are in the running for the State Contest!

The most important message I would like to send to you is to keep up with your representatives in government to oppose HR 3962. This is an indirect way for the government to take over health care eventually. Our industry will slowly erode with this law, so continue to speak with one voice to keep it private.

**Respectfully submitted, Tina Durand, President**

## CBAHU Executive Board

President	Tina Durand
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Vice President	Leo Barrera
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Rick Ott, Kelli Campion, Annie Castro, Laura Hebert, Nedra Clingan

## Trustees Emeritus

Diane Lee, Kathy Greene, Denise Villagran

## Kudos Korner

**Congratulations to  
Shannan Phillips on  
her Triple Crown  
achievement!!!!**

# Legislative Update

## The Other Four Percent

“The current House legislation fails to bend the health care cost curve and breaks the promise that those who like their current coverage can keep it. A new government-run plan will cause millions to lose their existing coverage and draconian Medicare Advantage cuts will force millions of seniors out of the program entirely.”—

Karen Ignani on H.R. 3962

Well, the ball has officially started to drop, and, much like the anticipation of a new year, we can be well-assured it's only a matter of time until a reform measure also passes the Senate. H.R. 3962, the 1,990-page, \$1.2 trillion piece of legislation passed the U.S. House of Representatives on the weekend, and whereas every opinion proffered by AHIP, NAHU, and most carriers indicates not only an openness, but an outright desire for reform (versus the government's regard for reconstitution), Congress has officially begun the process of, proverbially, throwing the baby out with the bathwater. My contention remains that the greatest strain on our healthcare (aptly dubbed “sick care” by a colleague of mine), if not our entire republic, is the lack of tort reform; what has been accomplished in Texas to limit doctors' liability needs to be implemented on a broad scale to incorporate caps on legal exposure across the entire healthcare industry. I am not suggesting that we should eliminate legal recourse altogether, since I firmly believe in a citizen's right to reclaim what has been trespassed in terms of negative rights. Negative rights, simply defined, are our protective liberties that resist another individual or state from impeding on our basic claims to life, liberty, and the pursuit of happiness. For most rights, however, there are both negative and positive implications. For example, my right to due process in a court of law implies not only that I am guaranteed specific legal provisions in court (positive rights), but also ensures that I am protected from tyranny and the bias of a sensational mob (negative rights). Of course, the lines become fuzzy when speaking of torts or legal suits: is it a negative right to take back what was taken from me when I have been injured due to negligence, or is it a positive right, an extrapolated form of liberty that seeks to encroach or envelop?



## Public Service Corner

Just a friendly reminder that we will be collecting monetary donations for the 2009 Annual Food Bank of Corpus Christi Campaign. Unfortunately this year the Food Bank did not receive any funding for their Diabetes Education Program. So far we have collected \$251 and we would love to present them with a check for \$500! We would like to encourage everyone to donate at least \$10 toward the Food Bank of Corpus Christi. Your help will be much appreciated.

**Public Service Chair, Nidia Hafer**



## Legislative Update Continued...

If you're following along, you might have already identified that positive rights frequently transgress negative rights. A bunch of philosophizing, I realize, but here's the point: nowhere does it indicate in our Constitution that: A) we have the right to gain more than was taken from us, or B) that we should have the right to the same quality of healthcare that is currently available in this country, but afforded by a redistributive economic model.

Healthcare as a positive, inalienable right? Maybe, but not as it exists today. We simply cannot guarantee the same quality of healthcare if we move in the direction of government care. The list of government entities that are currently operating in the red is too long to list. But consider Mr. Lamar Smith's (Rep. – TX) remarks on the House floor:

“Mr. Speaker, the Congressional Budget Office has determined that tort reform would save Americans \$54 billion over the next decade. But reducing frivolous lawsuits against doctors and hospitals is not in the health care bill. That is because, according to former Democratic National Committee Chairman Howard Dean, White House officials ‘don't want to take on the trial lawyers.’ Tort reform eliminates the billions of dollars spent on merit less lawsuits and defensive medicine. If Congress enacted tort reform, we could then provide catastrophic health care coverage to the long-term low-income uninsured. To reduce health care costs and help the uninsured, tort reform should be the first item in any health care bill.”

Alternatively, Rep. John Dingell (Dem. – MI) reports: “[The healthcare reform bill] provides coverage for 96 percent of Americans. It offers everyone, regardless of health or income, the peace of mind that comes from knowing they will have access to affordable health care when they need it,” said Rep. John Dingell

So, I ask of you: if we must insist on providing a positive right of healthcare to all, heralded by the insidious intrusions of tort expansion, what about the remaining 4% of Americans left without coverage, and, better yet, what about the tax cuts promised by Obama during his campaign? Remember, they were initially promised to those making \$250k or less, and then, in true vacillating form, they were reduced to those making \$200k or less; apparently, what he *meant* to say was that he intends to increase taxes for everyone making \$250k or more, and the rest of America's taxes will either increase or flatten to pay for healthcare reconstitution. If only the current administration was truly interested in reforming the current system instead of creating a new entitlement, perhaps we would be facing enthusiastically the prospect of decreased taxes, increased investment of capital, and the provision of coverage to all Americans; which was, if I remember correctly, the initial goal, right?



COME HAVE LUNCH WITH US!

**WEDNESDAY, November 11th, 2009**  
**“NEW LOCATION”**

**Corpus Christi Yacht Club**

98 Coopers Alley

**~COME JOIN US EARLY FOR CE~**

1 Hour CE 10:30 a.m. - 11:30 a.m.

**Matt Ray -Deputy Commissioner Licensing Division**

**Texas Department of Insurance**

**“Coverage: What are the Options and What is Suitable”**

**Course #22277 / Provider #32408**

\$10 for CBAHU Members

\$20 for non-members

**Sponsored By: United Healthcare**

***Luncheon Speaker:***

**Bill Dodge / Entrust**

**RSVP to JoAnne Lindeman @ 779-3341 [joannelindeman@yahoo.com](mailto:joannelindeman@yahoo.com)**

**No later than Friday the 6<sup>th</sup>, Noon, please!!!**

Lunch

\$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!)