

**C**oastal  
**B**end  
**A**ssociation of  
**H**ealth  
**U**nderwriters



CBAHU Members can't get enough of Eric Glenn's insights into the 78th Texas Legislative Session and what's to come.



After horrific tales of fines and imprisonment, Guest Speaker, Ouida Peterson chats about HIPAA and Privacy with an attendee - we'll assume their not disclosing PHI.

**CBAHU's Annual Sales Symposium a Success!**

We would like to recognize our Vendors and Sponsors for their tremendous support at our 2nd Annual Symposium meeting held on October 3rd.

Sponsors included:

- American Trust Administrators**  
*Premier Sponsor*
- Humana**  
*Breakfast Sponsor*
- AFLAC**  
*Luncheon Sponsor*
- BCBS & Ft. Dearborn Life**  
*Speaker Sponsor*
- Texas True Choice**  
*Speaker Sponsor*
- Pacific Life**  
*Break Sponsor*

Vendors included:

- Affiliated Marketing Group, Allstate**
- Workplace, Brown & Brown, GE Financial Assurance, HealthSmart, MetLife, Mutual of Omaha and SafeGuard.**

*Continued on page 2*

**October 2003 Legislative Report**

A Legislative Conference call was held on September 23, 2003 to bring respective chapters up to date on the current legislative affairs. This report will just highlight key points of the call.

Redistricting continues to be the "big gorilla" for the state and will probably supercede patient protection issues.

New or renewing groups on or after March 1, 2004, will need to be afforded a 60 day notice to renew. The intent of this rule is to provide ample time for decision to be made by groups without feeling pressured for time.

The Language affecting teachers'

*Continued on page 3*

*Upcoming Events*

*November*

11/4 11:30 a.m.  
CBAHU Board Meeting  
Wells Fargo Tower

11/11 11:30 a.m.  
CBAHU Monthly Luncheon  
Sponsored by Third Coast Benefits  
Town Club  
RSVP @ AFLAC 854-9090

11/19 5:30 p.m.  
Happy Hour  
Strait Gate Narrow Way Ministries  
Food Drive  
Crystal's Restaraunt

*December*

12/2 11:30 a.m.  
CBAHU Board Meeting  
Wells Fargo Tower

12/11 11:30 a.m.  
CBAHU Monthly Luncheon  
Town Club  
RSVP @ AFLAC 854-9090



*Symposium cont'd*

Their financial support and attendance at our meeting greatly enhanced the overall value to our members who were with us that day. One of the many benefits that our Health Underwriters Association offers is to hold educational meetings here in our very own community and to attract out of area insurance professionals. These sponsors and vendors are able to personally educate and update our members on services and products offered by their respective companies. This LOCAL, personal contact with a multitude of company representatives' products and services are just another example of the value of your support and participation in the Coastal Bend Health Underwriters Association!

And a special thanks to the Volunteers from Aflac - Manual Garcia, Lorenzo Rivera, Eloisa Silvas and Debbie Whittington - and to all who came in from out of the area as well as locally. See you next year!

Respectfully Submitted,

Diane Lee  
Hospitality Chair

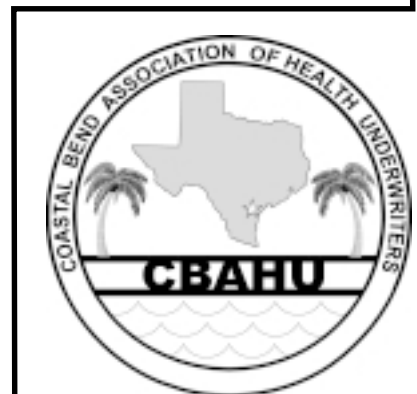


Tiffany Pharis of Kelly, Honeycutt & Price, Inc generously donates her CBAHU Sales Symposium raffle winnings to GRIP.

### Are You Ready for Christmas?

Our thanks, again, for your generous support of the children whom our caseworker, Cindy Moreno, supervises for the Texas Department of Regulatory and Protective Services. Now that "Back to School" is behind us, our next involvement will be our annual Christmas "Wish Tree." At our November Luncheon, we will have a small Christmas Tree and Cindy will have visited with all the children she supervises and ask each to provide us with their "Christmas Wish". We will have these on the Christmas Tree as we have done for several years. So come prepared to select a child's name to "Christmas Shop" for, or provide the where-with-all for us to do the shopping for you. Your gifts and your contributions need to be brought to the December luncheon. We have always come through for the children and I know this year we can expect the same kind of commitment. Thanks in advance for caring!

Respectfully Submitted,  
Leo Stakemiller  
Public Service Chair



*Legislative cont'd*

coverage was cleaned up to provide safeguards for insurance agents in the ancillary market. Without the revised language, TRS could have totally eliminated the agent by allowing TRS to offer alternate benefit plans directly without an agent.

SB541, the reduced mandate bill will be effective on January 1, 2004.

SB10, which covers health plans for COOP's, will be covered in the upcoming TAHU News by Lee Manross. TDI is currently drafting language for this law.

SB2 is the Public School Finance Reform Bill. This bill allows for taxing of commissions as an additional revenue stream for the State. This bill will be coming back in the Spring of 2004 during a special session to review sales and use taxes. TAHU will be watching this bill very closely. The TAHU website will have information on the status and progress of this bill.

Legislation Day will be held in Dallas on January 22, 2004. More details will follow.

PAC and GRIP initiatives were also discussed. The "Franklin Plan" will be rolling out with the intent to have a minimum of 25% of members contributing \$100.

At the Federal Level, the major focus has been on pharmacy benefits for Seniors. Due to funding shortages, this benefit is still several years away. What will be here sooner than later is a discount card. The discount card will be in use before we see Co-Pay RX plans for Seniors.

In summary, the Insurance Industry in Texas is under extreme scrutiny. TAHU will be monitoring very closely the Legislative climate in the State and will be calling on each of us to respond and take part in OPERATION SHOUT to contact our legislators and make our views known. Historically, the response rate in the State has been very low. This is an appeal to each of us to stay vigilante to the requests for help that will be coming from our TAHU colleagues. Please keep your email addresses current. Let us know if there is any change to your agent information on file with our Association.

Finally, PAC and GRIP contributions will be critical. Lee Manross emphasized that PAC contributions are more effective than an lobbyist could be. PAC and GRIP contribution buys access to our legislators to better tell our story. Contributions are now more important than we realize. This is the time to contribute to make this Association strong and do our part to support the State initiatives which will ultimately help us.

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



Laura Hebert, President, passes out prizes at the 2nd Annual CBAHU Sales Symposium

