

# Coastal Bend Association of Health Underwriters



September, 2004

## 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

### **September**

7th	CBAHU Board Meeting 11:30a.m. CCYC
14th	CBAHU Luncheon 11:30a.m. Town Club <b>CE Program 9:00</b>

### **October**

5th	CBAHU Board Meeting 11:30a.m.
13th	Sales Symposium 8:30a.m.—5:00p.m. Solomon Ortiz Center

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## President's Message

Dear CBAHU Members,

At the end of September we will be one quarter into our year. The Board has been at work to promote the membership campaign, the "Ride the Wave Symposium" and to develop more educational and legislative opportunities for our membership.

The membership campaign is in full swing with \$300 in cash prizes to be won. Terry Charvary, our Membership Chair, will be providing an update during this month's luncheon. We could easily double our membership if everyone recruited one new member. The TAHU sponsored a membership workshop in Dallas and the Board asked Terry Charvary to attend on behalf of our Chapter. She has come back with some great ideas about membership recruitment and retention.

The "Ride the Wave Sympo-

sium" planning is underway. The committee has had a number of meetings and invitations to members and sponsors will be going out shortly. Last year's symposium was a success and this year will be no exception. We need volunteers to help get the word out to fellow agents and carrier representatives. If you know of someone that should be included, please email their name, address and email address to Diane Lee at [RDLee2@aol.com](mailto:RDLee2@aol.com). Make plans now to attend this outstanding Chapter sponsored network and educational opportunity on October 13, 2004.

Our August luncheon was well attended and we were fortunate to have Roy Pell with Colonial Insurance as our luncheon sponsor. The speaker, Ron Kitchens, President & CEO of the Economic Development Corporation, did an outstanding job of putting into

words why we all live, work and enjoy Corpus Christi, Texas. He shared so many startling statistics about our great City during his presentation. The Ethics CE with Sarah Canez after our lunch program was a success and well attended. Our goal is to provide an ethics CE annually in keeping with the TDI requirement.

Our luncheon program for September, once again, has been planned to meet the needs of our membership. There will be two (2) hours of CE from 9:00 – 11:00 a.m. with Quida Peterson titled "Cobra Update". Quida will also be our guest speaker at the luncheon. Have a great month and I look forward to seeing everyone at the luncheon

Denise S. Villagran  
CBAHU - President



## Continuing Education Credits

*"COBRA Update"*

**Speaker: Ouida Peterson**  
**Town Club**

**Tuesday, September 14 — 9:00a.m. to 11:00a.m.**

**\$30.00 CBAHU Members/\$50.00 Non-Members**

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

## MEMBERSHIP BLITZ 2004

HELLO GANG,

I returned on Wednesday, September 1 after attending a SUPER Membership workshop in Big "D" Dallas.

Not only did the workshop focus on obtaining new members, but also "keeping" members. Think of all the time you spend in your business obtaining new clients and contracts. You would not sit back and take for granted your present client base. No, you would make sure they are serviced and that they feel that they are "VALUED". This is called "RETENTION".

As I have shared with you in past newsletters, we have a Membership Blitz going on until November. Yes, we want to GROW and GAIN, but we also need to RETAIN our pre-

sent members. We all know it takes more time and money to prospect for a new client and customer, therefore it makes good sense to work on keeping your current client base.

We as members are always faced each year with the option of renewing our membership. We probably ask ourselves what value does being a member of NAHU mean to me. I want to suggest your going to the [www.NAHU.org](http://www.NAHU.org) web site to RESELL yourself on this great organization. Especially look up the area on *Legislative* and see for yourself what NAHU is doing to support all of us in this industry. Yes, we need to keep ASKING our fellow associates to join NAHU, but we also need to encourage our present members to HANG IN THERE and renew their membership when

NAHU comes calling at renewal time. The best way to recognize the VALUE of membership is to get involved.



We are needing some GREETERS to make all who attend the monthly luncheons feel welcome. We also need someone to volunteer as a RETENTION chairman. We have our Sales Symposium coming up in October and we need help in various areas to make successful this VALUE ADDED ITEM for our current members and new prospect members. So please throw your "HAT IN THE RING" and volunteer, and renew your membership when that time comes.

Terri Chavarry  
Membership Chair

### FIRST IMPRESSIONS ARE CRITICAL!

First impressions set the tone and attitude for whatever interaction is about to occur. Every smart professional knows that you should never miss an opportunity to make a good first impression.

Well, we need a few smart professionals to help insure CBAHU makes a great first impression. It is a very important task.

It is imperative that our guests and members be welcomed when they

arrive for our luncheons. For our members, an acknowledgement from their peers gives them a sense of value to their organizations. For a guest or visitor, it puts them at ease and shows them our appreciation for their interest. It could be the difference between getting new members and keeping current members or losing them.

Would you like to participate by volunteering to be a **Greeter** at our monthly luncheons?

If you have an outgoing personality and you would like to fill a need and contribute your time in this fashion, please contact Shelley Love at [shelley.love@hrh.com](mailto:shelley.love@hrh.com) or Beth Ott at [bethott@swbell.net](mailto:bethott@swbell.net).



Our back-to-school project has been completed and many, many thanks to all of you who contributed.... Again, you came through like the wonderful folks you are! We will be asking our case worker, Cindy Morales, to begin assembling information for



the next phase of our responsibility to her children....Christmas Wish Lists. Hopefully, she will have the children's Christmas wishes for us to begin working on by the symposium. Again, our heartfelt thanks to one and all!

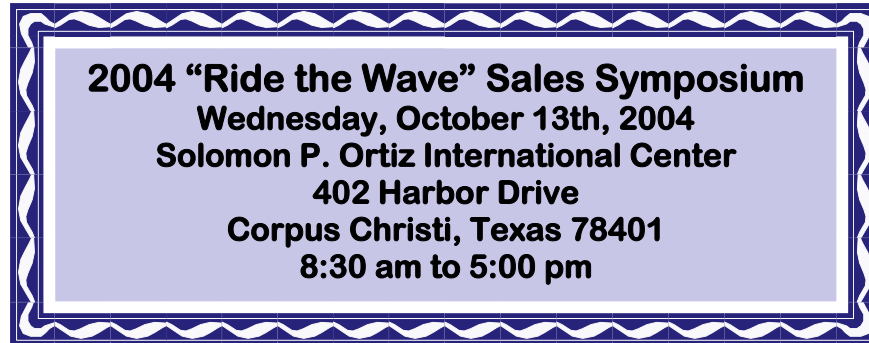
Leo Stakemiller  
Public Service Chair

### CBAHU THANK YOU'S!

Thank you to *Erika Escobedo-Benson* for donating the **GRIP** gift for the September meeting.

## Greetings from your President-Elect!!!

Get ready to "Ride the Wave"!!! The planning committee has put together an excellent educational program, one you cannot afford to miss. So get those PDAs and calendars out and lock in the date.



A total of 6 hours of Continuing Education will be provided. Registration begins at 7:30am and the Program will begin promptly at 8:30 am. The tentative agenda includes the following distinguished speakers:

Lloyd Neal, Mayor of Corpus Christi

*Welcome Remarks*

Hank Kearny, PHM International

*"Seller Beware"*

Carol Bailey, RHU  
Pharmacy Benefit Consultant

*"RX Strategies . . . The Bitter Pill?"*

Thomas J. Montgomery, President/CEO,  
Wellspring Healthcare, Inc.

*"Managing and Reducing Insurance  
Costs Through Wellness and Other  
Preventive Programming"*

One final topic to be announced.

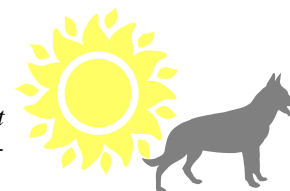
**For registration forms and additional information, contact Tricia O'Brien at 361-980-5258 or Erika Escobedo-Benson at 361-852-2962.**

I look forward to seeing you in October. As always, thank you for supporting CBAHU!

Sincerely,

Tricia O'Brien  
President-elect, CBAHU

# Dog Days of Summer



Have you ever wondered how or why the term “Dog Days of Summer” started? Well, just like about everything else, it dates back to ancient times. The “Dog Days of Summer” occurred then and occurs now during the hottest and muggiest part of the year.

The Europeans are credited for mapping out the constellations in the night sky. They saw several different images in the sky—images of bears (Ursa Major and Ursa Minor); twins (Gemini); a bull (Taurus); dogs (Canis Major and Canis Minor) and several other images.

The brightest star happened to be Canis Major (the big dog) officially named Sirius. It was so bright the Romans thought it was a source of heat for the earth. You can look for it in January towards the southern sky (viewed from northern latitudes). During the summer, Sirius, the “dog star” will rise and set with the sun. As a result, the “dog star” coincides with the sun and that led the ancients to believe that it added to the heat of the sun for our planet and created a stretch of hot and sultry weather. The name the ancients gave this period of time that stretched from 20 days before the conjunction to 20 days after was “DOG DAYS”, after the dog star.

Just like anything else, over time the stars and subsequently the constellations have also changed. They have experienced a gradual drifting that is the “precession of the equinoxes”, which means the constellations we see today are not in the same place in the sky they were back in the time of the ancient Romans.

As a result of the gradual drifting, the “dog days” now occur during the period between July 3 and August 11. And, of course we know the intense heat we experience is not added heat from a star, no matter the intensity of its brightness. The heat of the summer has to do with the direct result of the earth’s tilt.

Submitted by R. Pell



## CBAHU NEW MEMBERS FOR 2004



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**FULL MEMBERSHIP**

February  
 Hilna Langston—Humana  
 Gillian Spengler—Independent Agent

April  
 Norma Rae Burke—Independent Agent  
 Jennifer Pipkin—Sun Life Financial  
 Scott M. Baker—Baker Benefits Adm.

May  
 Charles “Todd” Benson—Butch Escobedo Ins.  
 Erika Escobedo-Benson—Butch Escobedo Ins.

June  
 William D. Dodge, III—The Dodge Company

July  
 Maryanne Simonelli—David Perry & Assoc.  
 Barbara Baros—AFLAC

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**AFFILIATE MEMBERSHIP**

February  
 Dayton Hoffman—Standard Insurance  
 San Antonio, Texas

June  
 Judy Deck—Shenandoah Life Insurance  
 Austin, Texas

**ASSOCIATE MEMBERSHIP**

July  
 Shannan Phillips—Kelly & Honeycutt, Inc.

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CBAHU LEGISLATIVE REPORT  
AUGUST 2004

The Quarterly Legislative Council Conference call was held on August 10, 2004. The call was well attended. The key goal for the Legislative Council is to be the primary resource for legislators as well as regulators regarding our industry issues. It was emphasized the importance of effective communication from NAHU to TAHU to each local chapter.

Lee Manross discussed the upcoming session and the following items that could be issues next year:

-Transparency or provider disclosure will provide information to consumers on what doctors or hospitals are charging. Florida has recently passed legislation requiring hospitals to disclose their fees up front. The Texas Association of Business may draft a bill that will be harsh in support of disclosure. There are other entities that may introduce a softer bill.

-TDI is closely monitoring the reduced mandate plans that are being sold in the State. Agent feedback is being solicited to determine the cost effectiveness of the legislation. The Texas Association of Business was a major supporter of this bill to reduce and contain cost for the small business market in the state. Please email me any feedback regarding Reduced Mandate plans and how they are working with your clients. This feedback will be forwarded to our state office who will provide input to Ana Smith-Daley with TDI. PLEASE PROVIDE YOUR INPUT ON OR BEFORE SEPTEMBER 24<sup>TH</sup>.

TDI is taking the position that the insurance industry wanted cost effective plans and now we have to show that the plans are effective in order to create credibility. The initial discussion among the participants was that Reduced Mandate plans were working.

The Key Contact Program is a new initiative that is to compliment our Operation Shout program. More details will be provided as the program is firmly developed.

The Day at the Capital is scheduled for March 8, 2005 at the Inter-Continental Stephan F. Austin Hotel in Austin. The goal is to have 160 or more attendees. Sponsors and the agenda are being developed with Lt. Governor David Dewhurst to keynote.

Travis Middleton has been charged to raise as a goal for TAPAC \$50,000 by December 31, 2004. An audit of all chapters has been completed reflecting extremely low contributions. He will be communicating a plan to each Chapter and is setting a goal of \$35 per member that would hit the goal. It is strongly encouraged that we increase our giving as we increase our PAC contributions to statewide candidates. If the Chapter could get a \$100 contribution from each member, it would increase our creditability and status with TAHU. The PAC is in need of everyone's participation to increase our visibility and creditability with our elected legislators & legislative candidates.

Finally, a website for Region 6 is being developed and should be operational by the end of September. This will increase communications between local chapters and NAHU and TAHU.

**REMINDER: I NEED YOUR INPUT VIA E-MAIL ON FEEDBACK ON REDUCED MANDATE PLANS BY SEPTEMBER 24<sup>TH</sup>. EMAIL TO: [leo.barrera@wellpoint.com](mailto:leo.barrera@wellpoint.com)**

Respectfully submitted,

Leo R. Barrera, Jr.  
Legislation Chair



## **THIS IS YOUR NEWSLETTER**

If you have anything you would like to contribute to the newsletter, please send your emails to [dkpell@sbcglobal.net](mailto:dkpell@sbcglobal.net). I would greatly appreciate your input.

Debbie Pell  
Newsletter Chair

### ***J Stand Corrected!!***

I have been informed of a correction to last month's newsletter. The chair for the Care Corner is Laura Hebert. Tricia is not the co-chair; however, she is stepping in for Laura while she's out. After this month, please contact Laura for any submissions.

Sorry ladies.

## ***PROMOTE YOUR SALES SYMPOSIUM***

*If you know of any carriers or companies who might be interested in a sponsorship or having an exhibit at the Sales Symposium, please send their information to Diane Lee @ [rdlee2@aol.com](mailto:rdlee2@aol.com). Someone on the Symposium committee will contact them. If you have already obtained a commitment from someone, please send the checks to Elsie Gaertner @ P.O. Box 2020, C.C., TX 78403-2020.*

## **ANOTHER BENEFIT OF YOUR MEMBERSHIP**

Just another example of how your membership with CBAHU can assist you in your business . . . .

Any member in good standing may bring two (2) of their clients as guests to the "COBRA Update" CE Class on Tuesday, September 14th from 9:00 a.m. to 11:00 a.m. This does not include the luncheon and there is no charge to the member or the client. This class will be an excellent tool to educate your clients in this area, as well as showing them the benefits of having YOU as their insurance representative.

### **Care Corner**



**Get well to Laura Hebert.**

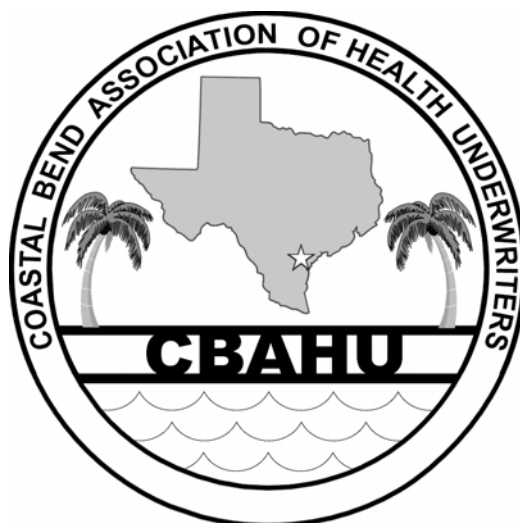
**We wish you a speedy recovery.**

**Welcome back to Kelli Champion. It's good to have you back.**



If you have an event you would like us to know about or know someone who needs some cheering up, please forward your information to Laura at [laura@arvakinsurancegroup.com](mailto:laura@arvakinsurancegroup.com) or Tricia at [patricia.o'brien0001@hcahealthcare.com](mailto:patricia.o'brien0001@hcahealthcare.com).

***Thanks for caring!***



## Coastal Bend Association of Health Underwriters Luncheon

Tuesday, September 14, 2004  
 The Corpus Christi Town Club  
 800 N. Shoreline Blvd.  
 "Crystal Room"  
 Corpus Christi, Texas 78401

Guest Speaker: Ouida Peterson

**CE PROGRAM: 9:00 a.m. to 11:00 a.m. (2 guests allowed per member)**

Guest Educator: Ouida Peterson  
 (2) hour CE program

Topic: COBRA Update  
 Cost: \$30.00/\$50.00

**Registration at 11:30am**

Buffet opens at 11:45am

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

\$15.00 per guest of member with RSVP (single visit)

\$20.00 per non-member/guest

Please RSVP to Beth Ott at 887-7688 by 12 noon Sept 10<sup>th</sup> 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**

**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*