

Coastal News

Coastal Association of Health Underwriters

February 2008

PRESIDENT'S REPORT - Connette Bradley

The 18th Annual Capitol Conference in Washington, DC was fascinating for attendees Connette Bradley, Joyce Britt, Hughes Waren and Mark Waugh as they listened to political analysts compare health care ideas from Republican and Democratic candidates. And a point well received, that mandates don't work, referred to the IRS and mandated tax returns. Around 15% of Americans do not file the required returns, and that's about the same percentage of uninsured we have now. Also, under a government plan, no one has incentive to control costs of medical care. While it's important for everyone to have access to care, it's important to not do it the wrong way. Please spread the word that NAHU has a plan called Healthy Access. It's at www.nahu.org.

A short but poignant independent film on government-sponsored healthcare systems needs to be viewed and shared by everyone who plans to vote for our new President in 2008 -- regardless of the person for whom they would vote. <http://www.freemarketcure.com/brainsurgery.php>

Our program for **February 28** supports our platform, "Riding Waves to Better Health" with a presentation by Kristy Lowther of NC Prevention Partners entitled "**Prevention--The Wave of the Future.**" As more companies implement wellness programs to lessen health risks and reduce health insurance premiums, agents are being asked for guidance. Our information is invaluable to our clients. Each year NC Prevention Partners (NCP) recognizes North Carolinians who have a strong dedication to improving the health of their community, workplace, school or home and is accepting nominations for individuals or groups for prevention excellence, including businesses who implement or enhance their worksite wellness programs. For nomination forms or more information go to <http://www.ncpreventionpartners.org/?page=annualmeeting.html>. If you have a client wishing to set up a wellness program who may benefit from our speaker, you may bring a guest to our meeting for \$10.

February is "Insurance Awareness Month" and we sponsored a booth January 31 at The Greater Wilmington Chamber of Commerce Mega Business After Hours Mini-Trade Show to give members the opportunity to tell NAHUs story and personally prospect for new business. Tyson Borum, Sam Carr, Amanda Smith, Dennis Stokley, Bruce Torgeson and I participated.

AWARDS - Dennis Stokley

NAHU has established a new award, "The Emerging Leaders Award," created for people with less than 5 years in the industry and in the association. The award was written by Liz Gutierrez from the Triangle Association and approved by the national board of directors at Cap Conference. The award dates are the same as the other awards with documentation due to NAHU no later than April 5th. Up to 14 awards can be given on a national level. For more information go to <http://www.nahu.org/members/awards.cfm>. We are currently on track for Pacesetter again this year, and we have just been awarded the Silver Seal for 2008. Our website contains a lot of new information and a photo gallery, <http://www.cahu.info/gallery.html>



EDUCATION - Barbara Flemming

Thank you to all the members who participated in the LTC CE presentation by Barkley Sisk. **NAHU is also offering an online ethics course.** Farren Ross of NAHU states, "As you may already know, The National Association of Health Underwriters (NAHU) takes the issue of ethics very seriously. To this end, we offer our members an online ethics course. The course was developed by the Association in cooperation with InsuranceStudy.com, a leading provider of online education and CE courses for the insurance business. It is available exclusively through NAHU's Website for members only. The course has been approved for CE in most states and will satisfy the annual ethics course requirements in states that mandate special CE hours on this topic. InsuranceStudy.com used its proprietary technology to create an online test for the course, which can be used whether the material is presented in the online format, or through a presentation in a classroom setting. There are a number of advantages to follow a classroom course with an online exam. It offers proof that the materials presented have been retained, and in the arena of ethics, this is an especially important objective. The company's technology allows it to automatically grade the tests and immediately provide the results to the person taking the exam. It also notifies state insurance commissions when courses are completed and credits earned. Its testing process and technology also ensures that online exams are proctored in states that have this requirement." The required ethics CE will also be offered at our **NC Symposium April 7-9 in Winston-Salem.** All together, an agent can receive 13 hours of credit for the two days. You may register online at www.ncsymposium.org. **Early-bird registration ends February 29th.**

**LEGISLATIVE - Mark Waugh**

If you missed our January meeting, you may not be aware of new legislation in NC. Summaries are on the DOI Website, www.ncdoi.com. Effective July 82, 2007 HIPAAs pre-existing condition guidelines will be used in NC for individual consumer plans (originally applied to group only). Under HB 7353 pre-existing periods can be up to two years. HB 973 requires groups, including association plans that often omit coverage for mental illness, to provide "Mental Health Equitable Coverage" effective July 1, 2008. HB 738 allows early refills for prescriptions before of after a disaster effective June 27, 2007.

MEMBERSHIP - Joyce Britt

Our membership holds at 97 and we want to hit 100. Please bring a prospective member to our next meeting at no charge for a first visit. Our Association is extremely valuable to the professional insurance agent. Mike Smith is preparing a letter to recruit members from surrounding counties. We will run our Coastal Association ad in the Star-News in the next few weeks listing all current members. Bring new members TODAY!

**PUBLIC SERVICE - Evan Sherbine**

Our golf tournament to benefit Tileston Health Clinic will be at Castle Bay again this year. The date has just been set for Thursday, May 9th. We will have a shotgun start at 12:00. The golf committee includes Will Bunting, Tyson Borum, Frank Garrison, Nick Ogden, and Dennis Stokley. We met last week and are beginning to round up sponsors. Let me know if you would like to have a team or be a sponsor.

If you did not bring soaps and shampoos from your last hotel stay to our last meeting, we will have our collection basket at our February 28th meeting. These items will benefit The Domestic Violence Shelter.



CAHU.INFO

Coastal Association of Health Underwriters