

# Coastal News

## COASTAL ASSOCIATION OF HEALTH UNDERWRITERS

### In This Issue:

### PRESIDENT'S REPORT: *Adam Leggette*

November 2011

- President Report
- Board of Directors
- Legislation
- Membership
- Education
- **NEW Recipe Pg 3**



Our October meeting was exciting as we looked to Chris Dean, our Score Representative and speaker to tell us how to unlock our potential in becoming better business entities. He shared with us how we could grow in a declining market and become successful when everything seems to be dwindling. If you couldn't make the meeting, I suggest you give Chris a call to review your business strategies. He was great!



Although we didn't have as many teams as we wanted, we still raised a sizable amount of money to give to our charity partner.

We will be presenting the large check to them this week at our Nov. meeting so please come out and see what we were able to accomplish! Thanks again to the Golf committee for all their hard work and a special thanks to the volunteers that made everything behind the scenes go as planned. You were all great!

Our speaker for the upcoming November 17<sup>th</sup> meeting is **Tom Malinich MD**, and his topic will be "Medical Simplicity." Tom is going to be opening a cash only medical center right here in Wilmington and is very excited to tell everyone about it and how it works. This should be a great meeting! I'm looking forward to seeing everyone there before the Thanksgiving holiday break!

Please don't forget, our **Christmas Party** is going to be held on **Dec. 2<sup>nd</sup>** this year and the plans are still being determined. So be on the lookout for a separate email as the party gets planned! I hope to see everyone there as we wish each other a great holiday season and raise a little bit of money for the association with our traditional silent Auction.

*From all our families to yours, have a safe and wonderful Thanksgiving holiday!*

Last Meeting we enrolled our board of directors and made it official. A big "Thank You" to **Hughes Waren** for coming out and doing that for us. We as a board are very excited to lead this year and try to make this one of the association's best! If you have questions, concerns or input, I encourage you to please reach out to us as we are looking to make this association fit all of its members needs!

The 14<sup>th</sup> Annual CAHU Charity Golf Tournament benefiting the Yahweh Children's Center was held on Nov. 7<sup>th</sup> and was a great success.

SCORE

FOR THE LIFE OF YOUR BUSINESS

Chris Dean  
Counselor/Chapter Vice Chair

Tel: 910.452.5395  
Fax: 910.452.5369  
chris.dean@raymondjames.com

Wilmington SCORE  
Browning Plaza II  
4010 Oleander Drive  
Wilmington, NC 28403  
www.wilmingtonscore.org



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2011-2012



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and needs your financial support NOW !**  
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**LEGISLATIVE:** *Jim Warren*

The National Association of Insurance Commissioners (NAIC) met this past week in National Harbor, MD and a prominent topic of discussion was a resolution to ask the department of Health and Human Services (HHS) to act immediately to address agent/broker compensation relative to the medical loss ratio (MLR) regulation.

The "Resolution Urging the U.S. Department of Health and Human Services to Take Action to Ensure Continued Consumer Access to Professional Health Insurance Producers," was drafted by Florida Commissioner Kevin McCarty. Twenty-two other states co-sponsored the resolution, including North Carolina. In addition to those states, quite a few other commissioners pledged their support for the measure.

Citing process concerns, and the fact that many commissioners had to leave the meeting early, NAIC President and Iowa Insurance Commissioner Susan Voss did not allow for a vote on the issue at the association's executive/plenary meeting yesterday. Instead, a teleconference to consider the issue will be held on November 22.

I would like to encourage all of our members to thank commissioner Goodwin for his support and co-sponsorship.

-by Jim Warren



**MEMBERSHIP:** *Mark Waugh*

What a beautiful day it was just yesterday in Wallace for the Annual CAHU Golf Tournament at River Landing! What a beautiful golf course and good food that was provided by Subway and Billy's Pork and Beef. Thank you all so much for the participation and the response with gifts and prizes. It was a great time for everyone. It was a pleasure being around all of you after missing the meetings for the last 2 months.

I need to ask each of you for some help. We need your help with getting new members in our Association. We ALL have been dropping in membership around the country because of the economic times and some of our members are not seeing the benefits of being a member. I understand about the economy being difficult. It has effected me too as it has for everyone. However, the not benefiting "ME" doesn't fly with me. It is not about "ME". It is about giving back to the industry that still gives to us daily and about giving to those who need our help.

One of those is the charity that we chose this year for the golf tournament, The Yahweh Center. I would invite you to visit their website: [www.yahwehcenter.org](http://www.yahwehcenter.org) to see what **they** do for **our** community. They rely on our donations in order to keep the Center moving forward in these tough "economic times".

All I am asking from you is to help out by going to those that are in our business and asking them for their support in joining us in helping ourselves and others. If you can't get them to join, email me their contact information and I will call them. We need their support for not only our annual charity golf tournament but for our continuing challenges with Washington, D.C.

Thank you all for your support and I look forward to seeing you soon.

-by Mark Waugh

**EDUCATION** *Michael A. Smith*

November brings us a speaker and sponsor who understands the day to day problems of health care! Dr. Tom Malinich will be talking about a growing trend of cash only Medical Centers. In January 2012 Dr Malinich will open his new practice, Medical Simplicity, In Wilmington

**CASH ONLY** service with NO claims filing to improve care and save health care dollars. This is a great HSA and Health Savings Account marriage of care. *Come hear about a new healthcare delivery system!!!!*



Recipe by:  
Carrie Lacayo

# Recipe

If you have a Recipe you would like to share please send it to:  
[cahu4u@yahoo.com](mailto:cahu4u@yahoo.com)

## Green Bean Casserole

*This is one of my favorites at Thanksgiving with a healthy touch.*

**6 servings, about 3/4 cup each | Active Time: 30 minutes | Total Time: 45 minutes**

### Ingredients

- 3 tablespoons canola oil, divided
- 1 medium sweet onion, (half diced, half thinly sliced), divided
- 8 ounces mushrooms, chopped
- 1 tablespoon onion powder
- 1 1/4 teaspoons salt, divided
- 1/2 teaspoon dried thyme
- 1/2 teaspoon freshly ground pepper
- 2/3 cup all-purpose flour, divided
- 1 cup low-fat milk
- 3 tablespoons dry sherry, (see Ingredient Note)
- 1 pound frozen French-cut green beans, (about 4 cups)
- 1/3 cup reduced-fat sour cream
- 3 tablespoons buttermilk powder, (see Ingredient Note)
- 1 teaspoon paprika
- 1/2 teaspoon garlic powder

### Preparation

1. Preheat oven to 400°F. Coat a 2 1/2-quart baking dish with cooking spray.
2. Heat 1 tablespoon oil in a large saucepan over medium heat. Add diced onion and cook, stirring often, until softened and slightly translucent, about 4 minutes. Stir in mushrooms, onion powder, 1 teaspoon salt, thyme and pepper. Cook, stirring often, until the mushroom juices are almost evaporated, 3 to 5 minutes. Sprinkle 1/3 cup flour over the vegetables; stir to coat. Add milk and sherry and bring to a simmer, stirring often. Stir in green beans and return to a simmer. Cook, stirring, until heated through, about 1 minute. Stir in sour cream and buttermilk powder. Transfer to the prepared baking dish.
3. Whisk the remaining 1/3 cup flour, paprika, garlic powder and the remaining 1/4 teaspoon salt in a shallow dish. Add sliced onion; toss to coat. Heat the remaining 2 tablespoons oil in a large nonstick skillet over medium-high heat. Add the onion along with any remaining flour mixture and cook, turning once or twice, until golden and crispy, 4 to 5 minutes. Spread the onion topping over the casserole.
4. Bake the casserole until bubbling, about 15 minutes. Let cool for 5 minutes before serving.

### Nutrition

**Per serving** : 212 Calories; 10 g Fat; 2 g Sat; 5 g Mono; 10 mg Cholesterol; 23 g Carbohydrates; 7 g Protein; 3 g Fiber; 533 mg Sodium; 259 mg Potassium  
1 1/2 Carbohydrate Serving

**Exchanges:** 1/2 starch, 1 vegetable, 2 fat

### Tips & Notes

#### Ingredient notes:

- Don't use the high-sodium "cooking sherry" sold in many supermarkets. Instead, purchase dry sherry sold with other fortified wines.
- Look for buttermilk powder, such as Saco Buttermilk Blend, in the baking section or with the powdered milk in most supermarkets.