



AUGUST 2011

NORTHERN MICHIGAN ASSOCIATION OF HEALTH UNDERWRITERS

Protecting the Consumers Future

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Raquel Paulus rpaulus@petersonmcgregor.com	(231) 922-7220

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Mark McLane Education	(231) 922-0191 mark@wrightinsurancegroup.com
Jennifer McDonnell Senior Markets	(231) 346-7122 jenananda@yahoo.com
Shelly Stanton Communications	(231) 932-9882 shellystanton78@yahoo.com

President's Message

Summer is in full swing and we have been blessed with gorgeous weather in Northern Michigan!

As the summer days slip away, I look forward to the year to come and the opportunity to serve as your NMAHU president. A great thank you is given to Nicole Rodriguez for her leadership over the past year and her commitment to the association. With her guidance as Past President and our current board's dedication, we will be tackling many obstacles over the next year.

Our profession is facing many challenges right now both in the marketplace and the political arena. The voice of one is pale, but the voice of many is powerful. NAHU allows us to band together and have our voice heard loud and clear. Right now we are in the midst of the MLR and Exchange battleground and we are working hard as an organization to keep you informed and educated on the issues. Last month Dominic Siciliano the NAHU Exchange Liaison for MAHU spoke at our member meeting and brought valuable information and insight on the Exchange. On August 17, we will be hosting Jeff Rubleski from Blue Cross Blue Shield and Dave Bilardello from Priority Health for a discussion on the Exchange from the carrier's perspective. During this time in our industry, this is definitely a meeting you should not miss.

In closing, thank you for your membership. Although we have battles we are still fighting, I am optimistic and excited for the year to come. I look forward to seeing you on August 17!

Sincerely,

Jennifer Blain
NMAHU President 2011/12

New Member!

Greg Lewis
Larkin Group
glewis@larkingrp.com

We would like to welcome
and thank our new member.

Dates To Remember

Board Meetings

TC Chamber
3rd Floor Board Room
9:00AM to 10:00AM

August 4
September 1
October 6
November 3

Member Meetings

GT Resort
August 17 & September 21

Senior Products

SENIOR INSURANCE: MEDICARE CLAIMS SKY HIGH IF HEALTHCARE WAS WELLCARE

By Jennifer McDonnell

I guess we have all seen the price of Medicare Insurance, both Medigap and Medicare Advantage escalate quickly over the last couple years. We have heard that the reason is the high cost of claims in a client base that just doesn't seem to get well. Really? Our Healthcare system is treating the symptom, not really seeking out the cause and make changes accordingly. What we have today is really a **SICKCARE System**.

Much of my life has been spent living a healthy lifestyle by eating wholesome and healthy food and of course including with that an active lifestyle. Yes, I shop at health food stores, buy organic when I can and have studied hundreds of books and spent hundreds or maybe 1000+ hours studying information in books and online about famous doctors who were NOT put on the front page of the newspaper. Using a juicer is invigorating and a Vitamix makes great veggie/fruit/protein smoothies.

I recently asked a doctor doing a symposium on Wellness "Why don't doctors help clients to learn to live a healthier life through diet and activities?" The answer: "The system doesn't reward us financially to do so!" It's so true.

So, WHAT NEXT?

1. CONSUMER MUST TAKE THE INITIATIVE: TREAT YOUR BODY WELL

Next time you go to the grocery store, look at the package of wholesome smoked turkey breast that's hanging in the package. It's filled with chemicals. Ah, but you thought it was wholesome turkey breast. **WRONG!**

2. HEALTHCARE SYSTEM NEEDS TO INFORM THE CLIENT

If our doctors can't make money teaching one to eat and live a healthy lifestyle, then perhaps the insurance company should take the initiative, after all claims would decrease and cause premiums to fall.

As long as the American public continue to be misinformed and uninformed about how proper eating is essential to good health, medical claims will continue to skyrocket, insurance premiums will continue to rise. Why doesn't Medicare allow doctors to be compensated to teach clients how to heal through diet/ lifestyle? I recently met a lady in Traverse City. Her husband had just passed away from Cancer. They had insurance. The Insurance paid most of the bills. Total expense was \$5,200,000.00. She was left owing a balance of \$300,000.00. She's now totally broke, an older lady, and has lost pretty much everything, is working two low paying jobs just to survive.

I stop and wonder why no one told her husband to get a second opinion from Dr. Burzynski (see <http://youtu.be/tMWzdzGxRk8> or the full movie at <http://youtu.be/H0ibsoqjPac>) or Dr. Gerson (see : <http://youtu.be/bp8u3FWxh8Q> and also see <http://youtu.be/QNoZSduLMuo>) or Dr. Mathias Rath (see: <http://www.youtube.com/watch?v=CTB26ttj19o>). (This is only a small partial list of famous doctors/clinics) One of my clients recently told me of a neighbor who's doctor gave the neighbor 3 months to live due to the level of his cancer. He went to the Uchee Pines Clinic in Alabama. After being treated through diet, he came back to Michigan, saw his doctor in Michigan and to the doctors surprise, the patient was totally cancer free. How can this be see: <http://www.ucheepines.org/index.php?p=main.contact>)

And, is it possible that the medication we take for one health issue can create another issue? Very likely true as is discussed in this article regarding Dementia:

http://findarticles.com/p/articles/mi_6818/is_1_26/ai_n56794288/

IN CONCLUSION,

What prompted me to write this article is a very good friend today told me she may have breast cancer and is scheduled to see a doctor this coming week for testing. Current choices for breast cancer are normally chemo and/or surgery. She has no awareness of Dr. Burzynski or Dr. Gerson and feels her doctor is to be trusted for providing her with the best professional recommendations. She's not aware of other options.

As Insurance agents we have a responsibility to always use good ethics, never to withhold information that would be beneficial to the client in making their decision regarding insurance.

Perhaps in the future doctors can share the Burzynski , Gerson, Rath, Budwig treatment as additional choices in helping the patient treat the cause of the disease instead of just treating the symptom.

Legislative Updates



There is a lot going on that we don't hear much about concerning healthcare reform. The pending Senate package to aid state governments with Medicaid, is likely to pass – but not without controversy. On the pro side, it means states won't have to lay off as many teachers, police officers and firefighters. Others are saying that politicians are catering to the powerful teachers unions and that it will allow states to duck some tough budget decisions.

Missouri voters approved state Proposal C rejecting a key portion of the health care law – the mandate that every American must have or buy health insurance, or the individual mandate. The state of Virginia's lawsuit questioning whether Congress has the power to regulate and tax a citizen's decision not to buy health insurance will proceed. Justice Department lawyers had requested that the lawsuit be dismissed, however, August 2, a Federal judge refused to do so. The administration's view is that because congress has the power to regulate interstate commerce, lawmakers have broad authority to regulate the health insurance market. Critics argue that the insurance requirement is an unprecedented and illegal expansion of federal power.

On another front, the Patients Freedom to Choose Act was introduced to strike two provisions from the PPACA: one, prohibiting over the counter medications as allowable expenses for HSA's and FSA's without a prescription; and one, setting a \$2,500 annual maximum contribution for FSA's. Also, a repeal of the rule that employers must report via 1099 any expenditure over \$600, will be considered by the Senate in September.

Don't forget that on September 23rd some of the new provisions will take effect including: no annual limits, no pre-existing condition limitations for children under 19; and expansion of young adult coverage. Stay tuned for more next month...

Respectfully Submitted,
Jackie Letts, RHU, CBC
NMAHU Legislative Co-Chair



NMAHU Thanks our Sponsors for their Continued support of our organization!

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We are in the process recruiting sponsors for the 2011 NMAHU Association year.
If you are interested, please contact Jennifer Blain at (231) 922-7220.

If you have any comments or questions regarding the newsletter please contact
Shelly Stanton at shellystanton78@yahoo.com or (231) 932-9882