



AUGUST/SEPTEMBER 2010

## NORTHERN MICHIGAN ASSOCIATION OF HEALTH UNDERWRITERS

*Protecting the Consumers Future*

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## President's Message

What a great summer we have had this year!

I hope this message finds all of you well, flourishing in your business endeavors, and just having a great year so far! I am happy to serve you as the new incoming President for NMAHU 2010-11. I am truly honored and excited to be part of the NMAHU and MAHU state boards this year, as well as this organization overall.

Our new board consists of myself, Raquel Paulus (Immediate Past President), Jennifer Blain (President-Elect), Jennifer Blain (Vice President), Larry Vincler (Treasurer) and Tina Poindexter (Secretary).

We are moving forward and continuing our positive strides that have been made in communication and legislative updates to our membership.

I am proud to move forward with the NMAHU strategic plan, which is to continue the shared goal of making sure this organization benefits our membership in Northern Michigan, and helping to strengthen our regional presence overall.

I look forward to working with our 2010-2011 board members and general membership as well, to further identify common goals and strategies, as well as to prepare for possible threats to our industry.

I welcome any of our membership over the next year to attend our local and/or state board meetings to share your thoughts and insights. A list of those meetings is included on our website or you are welcome to contact me or any member of the NMAHU board to share any interest or concern you may have.

I will close by encouraging all of you to be as active as you can in this organization over the next year and into the future. I look forward to working with all of you.

Sincerely,

Nicole Rodriguez  
NMAHU President 2010/11

# Golf Outing Update

Thanks to all the volunteers provided by the Traverse Health clinic for support the day of they event.

The 2010 NMAHU Golf Outing was a hit. The golf committee ( Tonya, Mark, Jennifer) did a great job lining up Big Break Sponsors as well as raffle prizes. We had 23 teams (up from 10 teams in 2009). There were also over \$5000 in prizes given in both the Big Break Challenge prizes and Raffle prizes. We give great thanks to each and every Big Break sponsor for making the big break games fun and challenging. Some of the amazing challenges include the Moomer's Ice Cream Long Drive competition, the Outdoor Specialties roll the ball down the irrigation pipe challenge, and Frontier Computer putting contest from the Tee. Also we were all trying to putt through the bowling pins or hit a ball in the bathtub or swimming pool.

In the cash challenges (double your money, mulligans, etc) thanks to the West High School boys golf team and Central Traverse City Girls Golf team for providing great mulligan shots on Hole # 4 and #5. Just in the cash challenges, almost \$1000 was raised for the Traverse Health Clinic.

Final tally of net profits is still in the works and will be presented at the next NMAHU board meeting.

This years expanded buffet was delicious with hamburgers and BBQ chicken.

Let's see if we can make 2011's outing a sell out event ( 36 teams)

**Jennifer McDonnell**  
Golf Outing Chair

## Dates To Remember

### Board Meetings

*Cottage Cafe  
Munson Ave. TC  
9:00AM to 10:00AM*

September 1  
October 7  
November 4  
December 2  
January 6

## Membership

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Hello Members!!

Tell a friend about NAHU/NMAHU!  
Bring a fellow coworker to a meeting, get them involved in our organization!

Our industry changes daily; if you're not keeping abreast of these changes, you'll get left behind. NMAHU is your single source for the highest quality professional development. You will have access to NAHU's frequent professional development webinars and in person seminars presenting in-depth information about cutting-edge topics and issues.  
**JOIN TODAY!**

Just go to [www.NMAHU.org](http://www.NMAHU.org) today and click on **JOIN TODAY!**

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**Donna Ludwig**  
Membership Chair

# Senior Products

## Long Term Care

It was brought to my attention by another agent that they didn't have a clear understanding of how Long Term Care insurance works and how to recommend a product.

In recent years I've tried to stay abreast of the different insurance companies offerings on Long Term Care.

I also have spent time talking to different Long Term Care and assisted living facilities to better understand how they 'accept' new clients and how those clients use the Long Term Care policy to pay for their services.

Here's a few comments that might help you when asked to recommend a solution:

1. There are many types of LTC insurance. Some will require trained medical professionals or technicians to perform services, where others will allow family members or friends to perform services.
2. Some require that services be billed and then they are reimbursed by the insurance policy and others allow the client to pull the money and pay the expenses.
3. Some policies require the expenses be related to long term care services while some allow the client to pull the money for non-LTC benefits (example: cruise, air fare to visit family).

Most people never purchase an LTC policy however it's anticipated that half the population will require LTC benefits.

Options for paying for a policy include monthly premiums for life, premiums to age 65, and lump sum payments. Sometimes a life insurance policy can be tied to a LTC policy. This is a great option since if the client never needs LTC benefits, the beneficiary will still benefit from the life policy with tax free income.

An HSA saving account can be used to fund a LTC policy. A great way to purchase a LTC policy with tax deferred income.

In my review of various long term care facilities (and assisted living) in the Traverse City area I was amazed at the huge difference of how facilities differ in how they provide services. Seems some consider the clients as family and do a lot to help that client stay healthy and happy while others seem to be more clinical.

Because LTC policies differ and LTC facilities differ, it really is advisable to have a family member or friend present when presenting all the options to the client. The ultimate goal is to help the client pick the best type of policy to meet their needs.

Submitted by  
Jennifer McDonnell  
Senior Markets Chair

# 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 23<sup>rd</sup> 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 Chair



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

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**BRONZE Sponsors:**

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Wright & Associates

We are in the process recruiting sponsors for the 2010 NMAHU Association year.  
If you are interested, please contact Nicole Rodriguez at (231) 932-7979.

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