



FEBRUARY 2010

## NORTHERN MICHIGAN ASSOCIATION OF HEALTH UNDERWRITERS

*Protecting the Consumers Future*

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### Directors ~ 2010-2012 Two Year Term

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| <b>Mark McLane</b><br><a href="mailto:mark@wrightinsurancegroup.com">mark@wrightinsurancegroup.com</a>    | (231) 922-0191 |

### Committee Chairs

|  |  |                |
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| <b>Jackie Letts</b><br>Legislative                       | <a href="mailto:jletts@binghaminsurance.net">jletts@binghaminsurance.net</a>                 | (231) 547-4062 |
| <b>Donna Ludwig</b><br>Membership                        | <a href="mailto:dludwig@bcbsm.com">dludwig@bcbsm.com</a>                                     | (231) 941-6042 |
| <b>Keith L. Wright</b><br>Individual Markets             | <a href="mailto:keith@wrightinsurancegroup.com">keith@wrightinsurancegroup.com</a>           | (231) 922-0191 |
| <b>Tonya Carmoney</b><br>Golf Outing<br>Committee Member | <a href="mailto:tonya.carmoney@hubinternational.com">tonya.carmoney@hubinternational.com</a> | (231) 995-4386 |
| <b>Mark McLane</b><br>Education & Golf Outing            | <a href="mailto:mark@wrightinsurancegroup.com">mark@wrightinsurancegroup.com</a>             | (231) 922-0191 |
| <b>Jennifer McDonnell</b><br>Senior Markets              | <a href="mailto:jenananda@yahoo.com">jenananda@yahoo.com</a>                                 | (231) 346-7122 |
| <b>Shelly Stanton</b><br>Communications                  | <a href="mailto:shellystanton78@yahoo.com">shellystanton78@yahoo.com</a>                     | (231) 932-9882 |

## President's Message

It is hard to believe that we are already moving into February! I hope everyone had a wonderful holiday, and this message finds all of you well and off to a great start to having a very productive year. I would like to extend a big thank you to each of you who stopped by the annual NMAHU holiday party. It is always great to see everyone!

The board has been pretty busy over the last several weeks. We are preparing and planning for our 12th Annual NMAHU Golf Outing, so please look forward to receiving the invitation for this year's event. We are proud to announce that we have selected the Traverse Health Clinic again this year as our selected charity, and are really excited to work with Sherri and her staff to make sure that this year's outing is a lot of fun and a great success.

As I have mentioned in previous updates, we are still working to complete our annual sponsor recruitment, so if any of you work with industry vendors that you feel may be interested in becoming a NMAHU annual sponsor, please pass them along to myself, or one of our board members.

We are also planning for our spring membership meeting. Please also look for that announcement for this event as well. As always, we are looking for any suggestions from the membership on topics they are interested in hearing or learning more about from our industry partners. Please, if you have any ideas or recommendations, we sincerely welcome your input. You are welcome to contact myself, or any board member to share your thoughts or ideas.

Lastly, we continue to do all that we can to work diligently on the local level to make certain that we are sharing as much information with all of you on a timely, efficient manner. Thank you once again for your membership and for your support at such a critical time in our industry, it is sincerely appreciated.

Sincerely,

Nicole Rodriguez  
NMAHU President 2010/11



## ***Dates To Remember***

### **Board Meetings**

*TC Chamber  
3<sup>rd</sup> Floor Board Room  
9:00AM to 10:00AM*

March 3

April 7

May 5

June 2

July 7

## **Legislative Update**

The Michigan Department of Community Health has received federal funding for the planning process regarding the implementation of a health insurance exchange for the state of Michigan. Each workgroup will meet a minimum of 4 times between early February and early April, in Lansing. The workgroups recommendations will be submitted to a steering committee, which will make final recommendations on the design of the exchange. The five work groups are: Governance; Finance, Reporting and Evaluation; Technology; Business Operations; and Regulatory and Policy Action. Each work group will be limited to 30 members and will be composed of a diverse set of stakeholders. A Kick-off Meeting will be held February 1, and those chosen to serve on workgroups will be notified no later than February 7. MAHU is hoping to get each of our Chapter Legislative Chairs (myself included) and other interested Board Members, placed on a workgroup.

Capitol Conference in Washington DC is just around the corner, February 14-17<sup>th</sup>. This years' conference should prove to be especially interesting with all the newly elected legislators that we'll have an opportunity to meet and talk with. My next newsletter article will be a summary of the events at Capitol Conference.

In Washington, the current hot topic is the House vote to repeal the Healthcare Law (PPACA), and attempts to force a Senate repeal vote, led by Senate Minority Leader, Mitch McConnell. Of course, even if the Senate were to vote to repeal the law, (which is very unlikely), it would then go to the President, who would surely veto the bill. In the end, it's expected that efforts will be directed to revising certain portions of the law, as dates for enactment of those portions approach. Stay tuned.....

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

# Senior Products

## **MEDICARE ADVANTAGE ANNUAL DISENROLLMENT PERIOD**

The Affordable Health Care Act (ACA) did away with the Medicare Advantage Plan Open Enrollment Period which used to be January 1 to March 31. Now instead we have what is called the Medicare Advantage Disenrollment Period which is from January 1 to February 14, 2011.

During this time a beneficiary may drop their Medicare Advantage Plan and go back to Original Medicare and select a drug plan. This is the only type of move that is allowed.

If a client is unhappy with their Medicare Advantage Plan the easiest way to drop it (if it had drug coverage included) is to simply enroll into a Medicare Prescription Drug Plan. This will automatically dis-enroll them from the Medicare Advantage Plan.

If the Medicare Advantage Plan they are enrolled in does not include drug coverage you will need to take a few extra steps.

1. They will need to call the company they are enrolled with. Keep a record of the day and time the call was made and get the name of the person at the other end of the line.
2. Ask for the address needed to send the disenrollment letter to.
3. The client needs to write a letter, include the client ID number, and they need to tell them they want to disenroll. This call must be made by the client.
4. The MEMBER must SIGN the disenrollment or if they are getting assistance by a friend or family member, they will need to include Power of Attorney paperwork. Once again, the agent can not do this for the client.
5. Mail it to the address requested by certified mail return receipt requested. This way there will be proof that the company received the disenrollment.

Now that the client is disenrolled from their Medicare Advantage Plan, they may now join a Medicare Drug Plan even if it was not originally included with the Medicare Advantage plan.

Remember all of this must be done by February 14, 2011.

Submitted by  
Jennifer McDonnell  
Senior Markets Chair



# Why NAHU?

The National Association of Health Underwriters (NAHU) represents more than 100,000 licensed health insurance agents, brokers, consultants and benefit professionals through more than 200 chapters across America. NAHU members service the health insurance needs of large and small employers as well as people seeking individual health insurance coverage.

## LEGISLATIVE ADVOCACY

NAHU's legislative efforts strive to educate officials on both the federal and state levels about the health care system and the vital role of the health insurance agent as a consumer resource and advocate. Through a network of key contacts, NAHU cultivates relationships that allow members to clarify issues before bills are written and votes are taken. These relationships are strengthened through actions undertaken by the Health Underwriters Political Action Committee (HUPAC).



## PROFESSIONAL DEVELOPMENT

Certification programs, professional designation courses, online resources and conferences are just a few ways NAHU helps members develop professionally as well as personally. Local chapters also host regular meetings where continuing education opportunities are provided.

## DESIGNATIONS

- Registered Health Underwriter (RHU)
- Registered Employee Benefits Consultant (REBC)
- Disability Insurance Associate (DIA)
- Corporation for Long-Term Care Certification (CLTC)
- Employee Healthcare Benefit Associate (EHBA)
- Certified Employee Benefit Specialist (CEBS)

## NETWORKING

Interacting with other insurance professionals may be the most beneficial aspect of NAHU membership. Being able to reach out to other professionals, asking questions, meeting sales representatives and learning about products are all invaluable opportunities that membership provides. NAHU also offers online networking resources that connect members across the country.

## CERTIFICATIONS

- Medicare Advantage & Part D Programs
- CDHC
- Wellness

## HIU MAGAZINE

All NAHU members receive a complimentary subscription to the *Health Insurance Underwriter Magazine*. HIU is filled with valuable articles and information, including sales tips and best practice ideas.

## MEETINGS

- Capitol Conference in Washington, DC
- Annual Convention & Exhibition
- State and Local Chapter Meetings
- Discounts on Industry Meetings

## INFORMATION RESOURCES

All NAHU members receive a customized daily update of all the top insurance news stories of the day. Members also have access to Health Care Reform Central, a members-only portal of information and resources on health care reform.

### Other Resources:

- Consumer guides and brochures for clients
- Health coverage database
- Wellness videos
- Educational and legislative webinars
- Resources for Spanish-speaking clients

## MEMBERS-ONLY DISCOUNTS

- |                          |                    |               |
|--------------------------|--------------------|---------------|
| BASIC Guru               | ProspectZone       | Hertz         |
| BenefitsCONNECT          | Smart's Publishing | JoS. A. Bank  |
| myBrainshark             | 1-800-Flowers.com  | LetsTalk.com  |
| InfinityHR               | Allied Van Lines   | Macy's        |
| HSA Toolkit              | Apple/iTunes       | My LTC Office |
| InsuranceNewsNet         | Brooks Brothers    | OfficeMax     |
| LTC Connection           | CommPartners       | Orbitz        |
| Marsh Errors & Omissions | Dogtoys.com        | PetMeds       |
| National Underwriter     | Drugstore.com      | Sirius Radio  |
| Norvax                   | FedEx              | UPS           |



For more information or to join, go to [www.nahu.org](http://www.nahu.org)



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

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Lincoln Financial  
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SBAM  
Securian Dental  
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