



JUNE 2011

## NORTHERN MICHIGAN ASSOCIATION OF HEALTH UNDERWRITERS

*Protecting the Consumers Future*

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## President's Message

Summer is on its way and I know everyone is anxiously waiting to jump into all of the great activities of the season!

This is my last update as your NMAHU President. As most of you know, I have been a member of NMAHU for 13 years and I am a huge believer in what NMAHU does on a local level, MAHU does on a state level and NAHU does on a national level for our industry and the amazing professionals that are a part of it. I am also very pleased to share that the entire NMAHU board shares the same level of commitment that I do. It has been such a pleasure to work with such experienced professionals and leaders. We have really pulled together over the last few years to work as a collective group, to best serve our membership in every way. I am very proud to welcome your new Incoming President, Jennifer Blain. I am confident that she will continue to lead NMAHU in the best direction possible. Her term begins on July 1st, 2011.

The board is finalizing all the remaining details for our 12th Annual NMAHU Golf Outing at the Elmbrook Golf Course in Traverse City on June 17th. We are expecting this to be another great event and hope to see all of you there. If you have not registered yet, you still have time. Please visit our NMAHU golf web site thru Golf Digest to register. The web address is [www.golfdigestplanner.com/17557-nmahu\\_event](http://www.golfdigestplanner.com/17557-nmahu_event)

I always close every update with this last paragraph because I feel it is relevant and important to share this message with everyone when I have the opportunity. NMAHU continues 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

# FREE GOLF LESSONS!

Elmbrook Driving Range  
Thursday, June 16<sup>th</sup>  
5-7PM

Lessons given by Jennifer McDonnell  
to anyone who is playing in our golf outing on Friday.

## Save The Date!

### 2011 NMAHU ANNUAL GOLF OUTING

WHEN: FRIDAY, JUNE 17  
SHOT GUN STARTS AT 10AM

WHERE: ELMBROOK GOLF COURSE  
TRAVERSE CITY

### *Dates To Remember*

#### **Board Meetings**

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

July 7  
August 4  
September 1  
October 6  
November 3

# Senior Products

HB3200

Submitted by Jennifer McDonnell

Seniors will be most affected as there are provisions in the Health Reform bill that will limit health care based on age, i.e.: cancer I found this extensive list on the Internet. I highlighted those that most affect seniors.

Pg 22 of the HC Bill MANDATES the Govt will audit books of ALL EMPLOYERS that self insure!!

Pg 30 Sec 123 of HC bill - THERE WILL BE A GOVT COMMITTEE that decides what treatments/benefits u get

Pg 29 lines 4-16 in the HC bill - YOUR HEALTHCARE IS RATIONED!!!

Pg 42 of HC Bill - The Health Choices Commissioner will choose UR HC Benefits 4 you. U have no choice!

PG 50 Section 152 in HC bill - HC will be provided 2 ALL non US citizens, illegal or otherwise

**Pg 58HC Bill - Govt will have real-time access 2 individs finances & a National ID Healthcard will b issued!**

**Pg 59 HC Bill lines 21-24 Govt will have direct access 2 ur banks accts 4 elect. funds transfer**

PG 65 Sec 164 is a payoff subsidized plan 4 retirees and their families in Unions & community orgs (ACORN).

Pg 72 Lines 8-14 Govt is creating an HC Exchange 2 bring priv HC plans under Govt control.

PG 84 Sec 203 HC bill - Govt mandates ALL benefit pkgs 4 priv. HC plans in the Exchange

PG 85 Line 7 HC Bill - Specs for of Benefit Levels for Plans = The Govt will ration ur Healthcare!

PG 91 Lines 4-7 HC Bill - Govt mandates linguistic approp svcs. Example - Translation 4 illegal aliens

Pg 95 HC Bill Lines 8-18 The Govt will use groups i.e., ACORN & Americorps 2 sign up indiv. for Govt HC plan  
PG 85 Line 7 HC Bill - Specs of Ben Levels 4 Plans.#AARP members - U Health care WILL b rationed  
-PG 102 Lines 12-18 HC Bill - Medicaid Eligible Indiv. will b automat.enrolled in Medicaid. No choice  
pg 124 lines 24-25 HC No company can sue GOVT on price fixing. No "judicial review" against Govt Monop  
pg 127 Lines 1-16 HC Bill - Doctors/#AMA - The Govt will tell YOU what u can make.  
Pg 145 Line 15-17 An Employer MUST auto enroll employees into pub opt plan. NO CHOICE  
Pg 126 Lines 22-25 Employers MUST pay 4 HC 4 part time employees AND their families.  
Pg 149 Lines 16-24 ANY Emplr w payroll 400k & above who does not prov. pub opt. pays 8% tax on all payroll  
pg 150 Lines 9-13 Biz w payroll btw 251k & 400k who doesnt prov. pub. opt pays 2-6% tax on all payroll  
Pg 167 Lines 18-23 ANY individual who doesnt have acceptable HC accrdng 2 Govt will be taxed 2.5% of inc  
Pg 170 Lines 1-3 HC Bill Any NONRESIDENT Alien is exempt from indiv. taxes.(Americans will pay)  
Pg 195 HC Bill -officers & employees of HC Admin (GOVT) will have access 2 ALL Americans finan/pers recs  
PG 203 Line 14-15 HC - "The tax imposed under this section shall not be treated as tax" Yes, it says that  
Pg 239 Line 14-24 HC Bill Govt will reduce physician svcs 4 Medicaid. Seniors, low income, poor affected  
Pg 241 Line 6-8 HC Bill - Doctors, doesnt matter what specialty u have, you'll all be paid the same  
PG 253 Line 10-18 Govt sets value of Dr's time, prof judg, etc. Literally value of humans.  
PG 265 Sec 1131Govt mandates & controls productivity for private HC industries  
PG 268 Sec 1141 Fed Govt regulates rental & purchase of power driven wheelchairs  
**PG 272 SEC. 1145. TREATMENT OF CERTAIN CANCER HOSPITALS - Cancer patients - welcome to rationing!**  
Page 280 Sec 1151 The Govt will penalize hospitals 4 what Govt deems preventable readmissions.  
Pg 298 Lines 9-11 Drs, treat a patient during initial admitt that results in a readmiss-Govt will penalize u.  
Pg 317 L 13-20 OMG!! PROHIBITION on ownership/investment. Govt tells Drs. what/how much they can own.  
Pg 317-318 lines 21-25,1-3 PROHIBITION on expansion- Govt is mandating hospitals cannot expand  
pg 321 2-13 Hospitals have oppt to apply for exception BUT community input required. Can u say ACORN?!!  
Pg335 L 16-25 Pg 336-339 - Govt mandates estab. of outcome based measures. HC the way they want. Rationing  
**Pg 341 Lines 3-9 Govt has authority 2 disqual Medicare Adv Plans, HMOs, etc. Forcing peeps in2 Govt plan**  
Pg 354 Sec 1177 - Govt will RESTRICT enrollment of Special needs ppl! WTF. My sis has down syndrome!!  
Pg 379 Sec 1191 Govt creates more bureaucracy - Telehealth Advisory Cmtte. Can u say HC by phone?  
**PG 425 Lines 4-12 Govt mandates Advance Care Planning Consult. Think Senior Citizens end of life**  
**Pg 425 Lines 17-19 Govt will instruct & consult regarding living wills, durable powers of atty. Mandatory!**  
**PG 425 Lines 22-25, 426 Lines 1-3 Govt provides apprvd list of end of life resources, guiding u in death**  
**PG 427 Lines 15-24 Govt mandates program 4 orders 4 end of life. The Govt has a say in how ur life ends**  
**Pg 429 Lines 1-9 An "adv. care planning consult" will b used frequently as patients health deteriorates**  
**PG 429 Lines 10-12 "adv. care consultation" may incl an ORDER 4 end of life plans. AN ORDER from GOV**  
**Pg 429 Lines 13-25 - The govt will specify which Doctors can write an end of life order.**  
PG 430 Lines 11-15 The Govt will decide what level of treatment u will have at end of life  
Pg 469 - Community Based Home Medical Services=Non profit orgs. Hello, ACORN Medical Svcs here!!?  
Page 472 Lines 14-17 PAYMENT TO COMMUNITY-BASED ORG. 1 monthly payment 2 a community-based org. Like ACORN?  
PG 489 Sec 1308 The Govt will cover Marriage & Family therapy. Which means they will insert Govt in2 ur marriage  
Pg 494-498 Govt will cover Mental Health Svcs including defining, creating, rationing those svcs

This review is only of the first 500 pages. There are a total of 1100+ pages.

# Legislative Updates



MAHU held their Legislative Day May 25<sup>th</sup> in Lansing. Members from across the state met for a briefing and breakfast, then left for their individually scheduled meetings with Legislators. In cases where we couldn't schedule meetings, we dropped off materials for the Legislators to review. Key items we discussed were Medical Loss Ratios and the Role of the Agent in Exchanges. Legislators and their staff were also invited to a luncheon at the Capitol building. In spite of the rainy day we found that Legislators were very willing to meet with us, and we were successful in sharing our concerns and insights with them.

At the National level, CEO Janet Trautwein has been asked to testify at the House Energy and Commerce Committee's Health Subcommittee hearing this week, entitled "PPACA's Effects on Maintaining Health Coverage and Jobs: A review of the Health Car Law's Regulatory Burden". Janet will testify about the severe financial impact the MLR requirements have had on agents, and will also speak in support of the legislation introduced by congressman Mike Rogers (R-MI) and John Barrow (D-GA) to remove broker remuneration from the MLR calculation entirely.

The Federal Pre-Existing Condition Insurance plan has announced that it will start paying Agents commissions in July 2011 and will also reduce premiums, due to low enrollment. Michigan is one of the states that have our own Pre-Ex plan, HIP Michigan. No word yet if they will follow suit.

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



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Continued support of our organization!**

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**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  
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