



OCTOBER 2011

NORTHERN MICHIGAN ASSOCIATION OF HEALTH UNDERWRITERS

Protecting the Consumers Future

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President's Message

Benjamin Franklin once said "To succeed, jump as quickly at opportunities as you do at conclusions." He of course is the same wise man that said "Never leave that till tomorrow which you can do today". Right now Michigan legislators are in the midst of making decisions that will directly affect our careers. As I see it, we have two choices. Number 1: Go about our busy days, keeping up on the news and react to what comes our way. Number 2: Choose not to sit on our spreadsheets and take action. I hope you choose number 2.

This is it. The exchange bills are now on the floor. This is the time to take action. Here are 3 ways you can make a difference in October.

* On October 19, we will have our annual Awards luncheon where we are honored to host the Michigan Association State Board. We are excited to be joined by our state board President Catherine Cooper, State Legislative Chair Jeff Thomas, our Region 3 Vice President Mike Embry and other members of our MAHU state board.

* The 2nd Legislative Day will be held October 25, 2011. The goal is to make our legislators aware of the value and benefits we play in our industry and the state. This is an opportunity to meet with your legislators face to face. I can't stress enough the importance of this day and the opportunity it allows for our voices to be heard.

* Make a contribution to HUPAC. HUPAC allows us to join our financial efforts for maximum impact. These financial contributions will allow us to support the political campaigns of candidates who believe in the value of who we are and educate members of Congress on the critical issues that will impact not only us, but our clients.

There is a lot going on in our world right now. I know we are all busy with fourth quarter and Medicare. There never seems to be enough time in the day to accomplish everything we need to get done. I am thankful for my busy days and will strive to do whatever I can to protect them. The question is: If I don't take the time now, what will my fourth quarter look like in 2012? 2013? 2014?

Sincerely,

Jennifer Blain
NMAHU President 2011/12

Senior Products

SENIOR INSURANCE: MEDICARE CLAIMS SKY HIGH IF HEALTHCARE WAS WELLCARE

By Jennifer McDonnell

Here we are again, another Annual Election Period. This year the period runs from October 15th through December 7th.

Someone can change their Medicare Advantage plan during this period to another Medicare Advantage plan

A Medicare Part D Prescription plan can be changed for those who do not have Medicare Advantage.

If someone is on a Medigap plan, they can change that anytime of the year. If they are on Medigap with a Medicare Part D prescription plan, this is the period they can select a new prescription plan.

The standard deductible for a Part D prescription benefit for 2012 is \$320. The Donut Hole starts when the subscriber reaches \$2930 in prescription benefits. They have passed through the donut hole once their total out of pocket expenses have reached \$4700. While in the donut hole, a subscriber receives a 50% discount on name brand meds and a 7% discount on generics.

New Member!

Andrea Dolan (Andi)
Strategic Employee Benefit
Andi.Dolan@nmfn.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

November 3
December 1

Member Meeting

Annual Awards
Luncheon
Grand Traverse Resort
Wednesday, Oct 19th

11:30 – 1:30
RSVP to Courtney:
conan@petersonmcgregor.com

MEMBERSHIP

Tell your colleagues about NAHU The National Association of Health Underwriters

Representing 20,000+ members across the nation, NAHU is the only national association working solely on behalf of individual health insurance agents today. NAHU members represent thousands of American health insurance consumers, offering them the most complete and affordable insurance available. While working primarily in the health insurance market, NAHU members also provide related types of insurance coverage such as dental care, long-term care, Medicare and consumer driven benefits.

Why Join NAHU?

1. Each year, NAHU spends over \$1,000,000 to present your interests before Congress and regulatory agencies.
2. NAHU holds leadership positions in over a dozen D.C. based health-care coalitions lobbying Congress on pertinent issues.
3. NAHU employs an outstanding team of experienced professionals to ensure your needs come first.
4. NAHU's Grassroots Network targets federal and state legislators with information and lobbying materials in advance of significant legislative votes.

Log on to NAHU.org or NMAHU .org for more information to see why you should become a NAHU member today!

Submitted by ~ Tim Town

Legislative Updates



The Michigan Legislature just approved a 1% tax to be applied to most health insurance claims, beginning 1/1/12. The tax will be calculated on a pooled basis and added to the groups monthly premium billing as a separate line item – for both individual and group plans. It applies to both individual and group plans. Michigan residents will be taxed for services received in Michigan. The tax replaces the current 6% use tax applied to Medicaid managed care plan services and will be used to support Michigan’s Medicaid program. It also insures that Michigan continues to receive federal funds for its Medicaid program.

In national news, the Justice Department is appealing to the Supreme Court to rule on a decision by an Atlanta federal appeals court that the individual mandate is unconstitutional. This development makes it more than likely that the Supreme Court will now agree to hear one or more of the cases involving challenges to the law.

Michigan governor, Rick Snyder, has issued a directive to proceed with the formation and implementation of a Michigan Health Exchange. An argument FOR, is that by so doing, Michigan will have more control over our own Exchange, vs. going with a Federal Exchange. Some states, however, are refusing or returning the Federal Subsidy to implement their own Exchange. Their thought being that they’ll “wait and see” at least until 2013, as there is fear that even their “own” Exchange will be rife with federally required and mandatory regulations; and if enough states decline to participate the requirement for state Exchanges could change significantly before the 2014 deadline. Stay tuned

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 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**