



OCTOBER/NOVEMBER 2010

## NORTHERN MICHIGAN ASSOCIATION OF HEALTH UNDERWRITERS

*Protecting the Consumers Future*

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## President's Message

It is hard to believe that fall is upon us and we are in the midst of the busiest season of the year for our industry. I hope this message finds all of you well and writing more business than ever!

The board is off to a great start! We are working hard on finalizing the Annual Membership Awards Luncheon which formally recognizes our local members in Northern Michigan and their awesome accomplishments, so please look forward to receiving the announcement and invitation for this really great event. We are also completing 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 one of the board members.

The planning is also well under way for our first Fall/Winter membership meeting. Please look for that announcement for this event as well. We are always 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. Please feel free to contact myself, or any board member to share your thoughts or ideas. Also, as a reminder, we do welcome any of our members or interested non-members to attend any of our board meetings. I have made sure to include our board meeting schedule for the 2010-2011 year for your reference.

We have a lot of change coming our way as an industry and we are working very hard here on the local level, as well as partnering with the MAHU state board, to make sure that we are sharing as much information with all of you on a timely, efficient manner. Thank you for your membership and for your support at such a crucial time in our industry, it is sincerely appreciated.

Sincerely,

Nicole Rodriguez  
NMAHU President 2010/11



## **National Association of Health Underwriters**

*America's Benefits Specialists*

**FOR IMMEDIATE RELEASE Contact: Kelly Loussedes, Vice President of Public Relations**

**August 18, 2010 (703) 276-3835 or [kloussedes@nahu.org](mailto:kloussedes@nahu.org)**

### **NAHU Commends NAIC's Support of Health Insurance Agents and Brokers**

(Arlington, VA) – The National Association of Health Underwriters (NAHU) praised the recent passage of the NAIC resolution reaffirming the important role that licensed health insurance agents and brokers play in our nation's health care delivery system.

“The resolution states that the newly created role of exchange navigators in the new law would be limited to directing health care consumers in the health insurance exchange to government agencies and licensed health insurance professionals,” explained NAHU CEO Janet Trautwein. “This will ensure continued access to the services of state-licensed and trained health insurance professionals who serve as counselors and advocates to millions of Americans.

“With the recent passage of federal health care reform, the health care system has become even more complex. Health insurance agents and brokers ensure that consumers and employers have access to an array of health insurance options. They also serve as patient advocates, helping them find the most appropriate health insurance for their particular needs and budget.

“Our industry has always been one of personal relationships with American employers, workers, families and individuals. We are the consumers' advocate and are trained and licensed to answer questions about our health insurance system, as well as provide insight on how the new health care law will impact small businesses and American families.

“Health insurance agents and brokers also help consumers lower their overall health care costs. This role is especially important now in our tight economy with families struggling to make ends meet. NAHU looks forward to our continued work with the NAIC and other regulators in helping to curb the potential health care costs associated with the new federal reform while expanding consumer health care choices.”

The National Association of Health Underwriters represents more than 100,000 professional health insurance agents and brokers who provide insurance for millions of Americans. NAHU is headquartered in Arlington, VA. For more information, visit [www.nahu.org](http://www.nahu.org).

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**RESOLUTION** ADOPTED AUGUST 17, 2010

*To Protect the Ability of Licensed Insurance Professionals to Continue to Serve the Public*  
Sponsored by Illinois, Maine, Florida, Kansas, Oklahoma, Louisiana, Alaska, New Hampshire, Utah,  
South Carolina, North Carolina, Nevada, Montana, Ohio, New Jersey, Kentucky, Missouri, Michigan,  
Connecticut, Tennessee, Washington, Delaware, California, New York, and North Dakota

WHEREAS: Licensed health insurance producers (agents and brokers) provide a wide range of services for both individual consumers and the business community. Producers interface with insurers, acquire quotes, analyze plan options, and consult clients through the purchase of health insurance;

WHEREAS: In addition, producers provide guidance regarding benefit and contribution arrangements to ensure compliance with applicable state and federal laws/regulations; assist with establishing Section 125 plans, HRA, FSA, and other programs to maximize tax advantages and ensure compliance with applicable IRS guidelines; create educational materials and provide on-site assistance to aid in employee benefit communication; assist in managing eligibility for new hires and terminated employees; provide advocacy for employees through the health insurance claim process; and advocate for employers with insurers in developing proposals, renewals, and for service issues throughout the year;

WHEREAS: In order to meet these responsibilities, producers are required to complete continuing education on an ongoing basis in order to maintain appropriate licenses. This requirement to maintain educational standards helps assure the insured public that producers remain current with the ever-evolving insurance market;

WHEREAS: It is essential that producers continue to perform these duties, and others, as the Affordable Care Act has made significant changes to the regulatory environment for health plans. To understand these changes, employers and consumers will need professional guidance even more in the future. This service is disproportionately important for small businesses, as producers often fill the role of an HR department as well as professional consultant.

WHEREAS: The Affordable Care Act provides for "Navigators" to conduct public education and distribute fair and impartial information concerning enrollment in health plans and provide referrals for consumer assistance. While these are important activities, Navigators are not licensed and trained insurance producers and are not authorized to engage in all activities that are appropriate for licensed producers. Unless the activities and compensation of Navigators are carefully structured, this program could provide an avenue for untrained individuals to evade producer licensing requirements and expose consumers to harm.

WHEREAS: The core mission of state insurance regulators is to protect consumers in all aspects of the business of insurance, and the continuing role of producers in the health insurance transaction warrants a transitional approach as we move toward January 1, 2014.

*WE, THE MEMBERS OF THE NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS, THEREFORE RESOLVE THAT:*

As the standards for implementing national health reform are being developed, it is essential that they recognize and protect the indispensable role that licensed insurance professionals play in serving consumers. It is important for federal policymakers to acknowledge the critical role of producers and to establish standards for the Exchanges so that insurance professionals will continue to be adequately compensated for the services they provide, and so that the duties of Exchange Navigators appropriately reflect the important role of insurance producers who are skilled, knowledgeable, educated and licensed and regulated.

# Legislative Update

September 23 was an important day for implementation of some of the new rules in Health Care Reform, including:

- Coverage for Dependents through age 26
- Coverage for pre-existing conditions for children through age 19
- Health coverage rescissions are prohibited
- Specific Preventive Care services must be covered with no cost sharing
- ER visits covered as IN network, regardless of provider
- Health carriers must allow enrollees to designate any in-network doctor as PCP
- Federal grant to small employers providing wellness programs to employees takes effect

I'm told some carriers are making changes effective 9/23/10; some 1/1/11, while others will be at first renewal after 9/23/10. You'll want to check with the specific carrier to see how they plan to comply.

Other Notes:

- NAHU CEO, Janet Trautwein, has been in the news recently defending agents in a Kaiser Health op-ed column and speaking at an Alliance for Health Reform health policy forum.
- The New York Times ran a story this week about the important role that professional agents and brokers play for those who are confused about their best health insurance options.
- Yesterday the Senate rejected a Republican motion to revisit the Grandfathering Provision.
- Some insurance companies are being criticized for dropping their "child only" plans, due to the new requirement to cover pre-existing conditions.

IMPORTANT

Our State lobbyist, Gary Reed, will be the guest speaker at our general membership meeting. Mark your calendar, as I'm sure you'll want to hear Gary's update on Michigan legislative issues: November 11, 11:30 at Cambria Suites, Traverse City.

Respectfully submitted,  
Jackie Letts, RHU, CBC  
NMAHU Legislative Chair

## Golf Outing Update

The 2010 Golf Outing was a huge success but now it's time to begin planning a fund raising event for 2011. We need a committee to make this happen. All volunteers welcomed.

The highlights of the June 25<sup>th</sup> NMAHU Golf Outing was the huge turnout, 84 golfers, the trick shots that were expected or provided on most of the holes, and the ton's of raffle prizes.

The areas in need of improvement were probably the need for more golf committee members and other volunteers from day one to help seek out sponsors, players, and raffle prizes.

The 2010 Golf Committee plans on having a couple more meetings in 2010 to set the stage for 2011. Look forward to a great year ahead.

We did discuss the finances of the event at the last board meeting and are waiting for our treasurers report before we cut a check for our favorite charity for 2010 – Traverse Health Clinic.

**Jennifer McDonnell**  
Golf Outing Chair

# Senior Products

## Medicare

Proposed regulations being unveiled seek to crack down on Medicare and Medicaid fraud by subjecting operators of certain medical firms to fingerprinting and stopping payments when credible fraud allegations are made, documents show.

The rules would give federal health officials key powers to identify fraud early and reduce the estimated \$55 billion in improper payments made each year in the Medicare and Medicaid programs.

**(Taken from the Federal Register)**

**DEPARTMENT OF HEALTH AND HUMAN SERVICES**

**Centers for Medicare & Medicaid Services**

**42 CFR Parts 405, 424, 438, 447, 455, 457, 498, and 1007**

**[CMS-6028-P]**

**RIN 0938-AQ20**

**Medicare, Medicaid, and Children's Health Insurance Programs; Additional Screening Requirements, Application Fees, Temporary Enrollment Moratoria, Payment Suspensions and Compliance Plans for Providers and Suppliers**

**AGENCY:** Centers for Medicare & Medicaid Services (CMS), HHS.

**ACTION:** Proposed rule.

**SUMMARY:** This proposed rule would implement provisions of the Affordable Care Act that establish: procedures under which screening is conducted for providers of medical or other services and suppliers in the Medicare program, providers in the Medicaid program, and providers in the Children's Health Insurance Program (CHIP); an application fee to be imposed on providers and suppliers; temporary moratoria that may be imposed if necessary to prevent or combat fraud, waste, and abuse under the Medicare and Medicaid programs, and CHIP; guidance for States regarding termination of providers from Medicaid and CHIP if terminated by Medicare or another Medicaid State plan or CHIP; guidance regarding the termination of providers and suppliers from Medicare if terminated by a Medicaid State agency; and requirements for suspension of payments pending credible allegations of fraud in the Medicare and Medicaid programs. This proposed rule would also present an approach and request comments on the provisions of the Affordable Care Act that require providers of medical or other items or CMS-6028-P 2 services or suppliers within a particular industry sector or category to establish compliance programs.

Submitted by  
Jennifer McDonnell  
Senior Markets Chair

# Membership

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MEMBERSHIP ADVANTAGE! Be a part of a support team to protect your profession with many benefits to offer, education is just one benefit!!

## JOIN TODAY!

NMAHU/NAHU provides its members with multiple opportunities to obtain professional designations and earn continuing education credits. Utilize your member benefits to the fullest by taking advantage of the industry experts and resources made available through our partnerships with government agencies, universities, associations and education specialists.

Member-only tuition discounts and revenue-sharing opportunities make your learning experiences even more worthwhile.

### ***Designations***

[Corporation for Long Term Care Certification \(CLTC\)](#)

[Disability Insurance Associate \(DIA\)](#)

[Employee Healthcare Benefit Associate \(EHBA\)](#)

[Registered Health Underwriter \(RHU\) and Registered Employee Benefits Consultant \(REBC\)](#)

[Certified Employee Benefit Specialist \(CEBS\)](#)

[Certified Self Funding Specialist \(CSFS\)](#)

*For more information about NAHU's designation courses, [click here](#).*

### ***Certifications***

[NAHU Consumer Directed Health Care \(CDHC\) Classroom Training](#)

[Online CDHC Course](#)

[NAHU Wellness Training](#)

[AHIP/NAHU Medicare Training](#)

[AHIP/NAHU Long Term Care Partnership \(LTCP\) Training](#)

*For more information about NAHU's certification courses, [click here](#).*

### ***Continuing Education***

[NAHU Member Ethics Training](#)

[Online courses through InsuranceStudy.com](#)

[International Foundation of Employee Benefit Plans](#)

[LTC Consultants Sales Training](#)

[NAHU Health Insurance 101 Training](#)

[NAHU Medicare Training](#)

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**Donna Ludwig**  
Membership Chair

# NEW MEMBER

NMAHU Welcomes new member JENNIFER MICHELIN. Jennifer is a Insurance Agent for Mazzali Insurance Agency in Munising. Jennifer can be contacted at [Mazz-lh@hotmail.com](mailto:Mazz-lh@hotmail.com) or at 906-387-4313

## ***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  
February 3  
March 3  
April 7  
May 5  
June 2



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

### **SILVER Sponsors:**

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### **BRONZE Sponsors:**

Assurant Health/Time Insurance  
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Priority Health  
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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