



# HAHU HERALD

A Monthly Publication of the Houston Association of Health Underwriters

December 2013

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Merry Christmas

And a

Happy New Year

## 2013 Holiday Bash

Come celebrate the holidays with us at the annual Holiday Bash on Tuesday, December 10, at The Palm!! Festivities start at 6 p.m. and run until 8 p.m. Each member is allowed to bring one guest and receives two drink tickets at no charge.

Our **Event Sponsor** is AFLAC. Other sponsors include BCBS of Texas, Guardian, Kilpatrick Companies, Memorial Hermann Health Insurance and Special Insurance Services as **Platinum Sponsors**, Accident Insurance Services, AmeriFlex, Dr. Joe Agris, Financial & Insurance Consultants, HR&P Solutions, Legal Shield, Riffle Insurance Resource Group, The Compliance Office, TransAmerica and United Healthcare as **Gold Sponsors**, and BBA Life Brokerage, Benefit Concepts, Benefit Mall, Hoffman Insurance Group, Nelva Touns Maxey, Nova 401k and Optum as **Silver Sponsors**. We would like to thank these sponsors, for without them, this event would not be possible. We urge each of you to thank these sponsors individually at the event.

Thank you also to the elves (committee members) who organized the event and found the sponsors.

An assortment of appetizers will be served throughout the event. The food at The Palm is amazing and if you want to have dinner after the event, you are welcome to make reservations directly with The Palm by calling (713) 977-2544.



*We will be collecting cash donations  
for Toys for Tots.*

*Help a child have a Merry Christmas.*

# Aflac is an extra measure of financial protection.

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# Calendar of Events

## DECEMBER

10 Tuesday	4:00 PM	HAHU Board Meeting	The Palm*
10 Tuesday	5:00 PM	HAHU Holiday Bash	The Palm*
25 Wednesday	ALL DAY	Christmas Day	With Family & Friends
31 Tuesday	ALL DAY	New Year's Eve	With Family & Friends

## JANUARY

1 Wednesday	ALL DAY	New Year's Day	With Family & Friends
14 Tuesday	4:00 PM	HAHU Board Meeting	5433 Westheimer
21 Tuesday	Noon	HAHU Monthly Luncheon	The Palm*
31 Friday	ALL DAY	TAHU 20th Annual Legislative Day	The Westin at the Domain, Austir

## FEBRUARY

11 Tuesday	4:00 PM	HAHU Board Meeting	5433 Westheimer
14 Friday	ALL DAY	Valentine's Day	With Your Loved Ones
18 Tuesday	Noon	HAHU Monthly Luncheon	The Palm*
24-26 Mon - Wed	ALL DAY	NAHU 2014 Capitol Conference	Washington, D.C.

\*\*The Palm, 6100 Westheimer

## ANNUAL ADVERTISING RATES

(in monthly issues)  
Effective 02/18/08

Business Card	\$ 325.00
1/4 page	650.00
1/3 page	800.00
1/2 page	1,100.00
Full page	2,000.00
One-time insert	175.00

For more information:

Kathi Sandler, Executive Director  
[ksandler@hahu.org](mailto:ksandler@hahu.org) / 713.520.5720

## OFFICIAL NOTICE:

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The HAHU Board further encourages an open, healthy debate of industry issues through publication of the articles herein. This does not necessarily constitute an endorsement of positions stated.

## Preparing for A Day at the Capitol in Austin And the Capitol Conference in Washington, D.C.

by Malcolm Browne



Most of us have been to conferences before. Some have been enjoyable, and some have been a waste of time. This year, however, there has never been a more important reason to consider attending the Day at the Capitol event in Austin, scheduled for January 1<sup>st</sup>, 2014, held at The Westin at the Domain hotel. With the day-to-day changes in Obamacare, also known as “AnacondaCare” (named after the famous oil well blow out in the Gulf of Mexico), it is absolutely important to stay on top of what is anticipated to happen in 2014.

The headline for Day at the Capitol begins over breakfast in Austin, with **Julia Rathgeber**, Texas Department of Insurance Commissioner. Her message to the attendees will be “**Perspectives of the TDI.**”

**Alissa Thomas** will be discussing “**So We Have Exchanges, Now What?**” Alissa is the director of the Federally-Facilitated Health Insurance Marketplace at CIGNA Healthcare in Allentown, Pennsylvania. She led the Qualified Health Plan (QHP) application process for all markets Cigna entered in 2014, served as a core team member for Health Insurance Marketplace enterprise project, and serves on the Issuer Testing team with CMS.

**Scott Millson**, a principal at Millson James in Orlando, Florida will be speaking on “**Who, How and Why of Private Exchanges.**” Scott has over 20 years of HR, benefits, operations, and technology expertise to the clients that he serves through his HR technology firm.

**State Senator Kirk Watson**, former mayor of Austin and a partner in the law firm Brown, McCarroll, L.L.P., works as an attorney, mediator, and a public affairs consultant. He is responsible for authoring SB 1795. It was passed in the 2013 legislative session and addresses the regulation of “navigators” for Texas’ Health Insurance Exchange. I personally hope to hear his thoughts on “navigator” and agent liability and whether Errors and Omissions insurance covers the new “event risk” posed by counseling those individuals who wish to purchase insurance on the Exchanges.

The **Capitol Conference of 2014** is scheduled for Sunday, February 23, 2014 in Washington, D.C. and extends through February 26<sup>th</sup>.

The meetings begin on Monday, February 24<sup>th</sup>. We will be receiving a briefing by NAHU’s governmental affairs staff related to the organizations federal priorities. There will also be a discussion about health reform from “**A Governor’s Point of View.**”

Continued, next page

## Preparing for A Day at the Capitol in Austin And the Capitol Conference in Washington, D.C.

Continued from page 6

A **session** will be held **specifically addressing** employer reporting requirements, self funded plan options in a reformed health system, private and public exchange options, ERISA, small group market trends and more!

Day Two will begin with a General Session on the subject of “**The future of Health Reform.**” **THIS SHOULD BE PARTICULARLY INTERESTING BECAUSE OF THE CHANGES OCCURING DAILY!**

Lobbying activities at our Nations Capitol will begin at 1:00 until 5:00.

Day Three begins with another General Session whose emphasis is “**A Marketplace Transformed.**” This discussion will address health care transparency, innovations in coverage and delivery systems, policy trends relative to cost containment and using the political dynamics of health care to transform your own business.

We will finish the day with another visitation with our elected officials from the Houston area, as we educate them to health care issues affecting their constituents and request their assistance in legislation that undoubtedly could provide solutions to “AnacondaCare.” Oops, I mean the Affordable Care Act.

You can access the registration for both of these events by logging onto [www.nahu.org](http://www.nahu.org) and [www.tahu.org](http://www.tahu.org). Until next month, “Happy Trails to You....” and of course, Semper Fidelis.





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## Member Spotlight

We currently have a Member Spotlight section on the HAHU website that highlights specific individuals. If you would like to recommend someone for the Member Spotlight, please let us know!

**Attention Members:**  
Please log in and update your member profile with a biography and photo in order to be on the spotlight!



## HAHU Membership Update

Current Membership: 419

HAHU would like to take this opportunity to welcome our New Members and their Sponsors:

John Louis Barnes Sponsored By Naphtali Carlson  
Veronica Gonzalez-Luna Sponsored By Naphtali Carlson  
Charles Gwaltney Sponsored By Patricia Freeman

Jessica West Sponsored By Marty Budinsky

## Happy Anniversary!

Month: December

### Attention Young Agents:

If you or anyone that you know is interested in participating in a HAHU Young Agents Organization, please contact Naph!

First Name	Last Name	Company	First Name	Last Name	Company
Larry	Alexander	Alexander Insurance Agency	Mary	Murray	Benefit Concepts
Fred	Brown	Fred Brown Insurance	Robert	Nevers	Standard Life & Accident
Jesse	Brown	Ellis Brown & Co.	Alison	Pounsford	Pounsford Insurance
Paul	Browne	Benefit Insurance Consultants	Mark	Roden	LMM Consultants
Susan	Burdette	SBH & Associates	Cynthia	Siebold	Klene & Bratsakis
Ann	Cook	Kelsey-Seybold Clinic	Kim	Smith	Aflac
Michael	Erldin	Core Benefit Services	Sara	Tinnin	Humana, Inc.
Jeff	Evans	BenefitMall TX	Kiah	Townsend	Colonial Life
Frederick	Goerges	Kelsey-Seybold Clinic	Siboney	Trevino-To	AFLAC
Joel	Hoechstetter	The Hoechstetter Co	Nira	Wang	BenefitMall TX
Kenneth	Janda	Community Health Choice	Rachel	Welle	George W. Evans & Associates
Warren	Kolb	Warren Business Services, Inc.	Jess	Williams	Jess Williams Insurance
Larry	McKee				

As a NAHU Member, you are eligible for discounts on products and services that can enhance your business success and increase your bottom line, including E&O insurance, credit card services, and office product savings. By utilizing the NAHU-exclusive discounts offered by the following vendors, members can often more than recoup their membership investment. When contacting the vendors for more information, please don't forget to mention you are a NAHU member.

For any membership related inquiries please contact membership chair Naphtali Carlson  
Phone - 281-377-3939 Email - naph@texasbestinsurance.com

## Relax after the early renewals, Medicare supplement enrollments, etc. with a C(E) Cruise!!

HAHU is excited to offer a CE Cruise in 2014! Set sail with your fellow HAHU members as we cruise to Cozumel on the Carnival Triumph! The cruise will depart from Galveston on April 3, 2014 and return to Galveston on April 7, 2014. During our days at sea HAHU will offer a minimum of 5 hours of CE (courses TBA). You can book your cruise through HAHU for no additional cost, or book through your own travel agent and pay a \$50 CE fee to HAHU (please register to pay online [www.hahu.org](http://www.hahu.org)). To book your cruise with HAHU please contact Marian Hoffman or Crystal Hoffman at 281-313-6565. Questions can be emailed to [marianhoffman@hotmail.com](mailto:marianhoffman@hotmail.com) or [crystal@hoffmanig.com](mailto:crystal@hoffmanig.com). Please see the cruise flier for pricing information. If you would like to sponsor, or donate items for passenger goodie bags, please contact Crystal Hoffman at 281-491-6565 or [crystal@hoffmanig.com](mailto:crystal@hoffmanig.com).



### CE CRUISE

APRIL 3, 2014 – APRIL 7, 2014

GALVESTON – COZUMEL – GALVESTON

### CARNIVAL TRIUMPH CABIN PRICES

*Prices Below Are Per Person. All Cabins Require Double Occupancy. Solo Cabins Will Pay Double.*

Category	Price
8D - Balcony	\$591.06
8C – Balcony	\$581.06
8B - Balcony	\$576.06
6C – Ocean view	\$481.06
6B - Ocean view	\$476.06
4F – Inside	\$460.06
4D - Inside	\$436.06

A deposit will be due at the time of booking. The deposit amount is determined by the cabin category and date of booking. Reservations booked after December 15, 2013 will be charged a \$25 late fee. You may cancel your cabin any time prior to February 3, 2014 and receive a full refund. Refunds will not be given after February 3, 2014.

Insurance Rates:	\$ 0 - \$399	\$49 per person
insurance is optional	\$ 400 - \$500	\$65 per person
& can be purchased elsewhere, if you choose	\$ 501 - \$600	\$79 per person

To book your reservation with HAHU, contact Marian Hoffman or Crystal Hoffman.  
PH: (281) 313-6565 [marianhoffman@hotmail.com](mailto:marianhoffman@hotmail.com) or [crystal@hoffmanig.com](mailto:crystal@hoffmanig.com)





# The President's 2013 Triple Crown Program

NAHU created the President's Triple Crown Program to recognize those members whose individual contributions to NAHU help advance the association's mission. Like baseball's Triple Crown, it recognizes accomplishment in three key areas. However, while baseball's Triple Crown hasn't been won since 1967, NAHU's Triple Crown can be won every year by hundreds of our members.

## Criteria

To qualify for the Triple Crown, within the calendar year, a member must:

- HUPAC:** Participate in the \$10 x 12 draft program or contribute \$150 total
- Membership:** Recruit at least two new members
- Advocacy:** Use Operation Shout to send at least three messages

One, two, three—it's that simple!

While members have the entire year to complete the requirements, winners will be announced quarterly. Once a member achieves Triple Crown, their name will appear only once on the specific quarterly qualifiers report in the quarter in which the recognition was obtained. Once earned, the member has qualified for that calendar year.

## Recognition

Members who meet these criteria will be recognized in a variety of ways, including a unique "President's Triple Crown" lapel pin and recognition in *HIU* magazine, and on NAHU's website.

## The Triple Crown Club

Recognizes members who have achieved the Triple Crown recognition for 3 consecutive years or more. Qualifiers will be determined and recognized at NAHU's Annual Convention.

## Criteria

- Emerald Level** — Received the Triple Crown award for 3 consecutive years
- Ruby Level** — Received the Triple Crown award for 5 consecutive years
- Diamond Level** — Received the Triple Crown award for 10+ consecutive years

## Recognition

Members who qualify for Presidents Club will be recognized with special ribbons and certificates at NAHU's Annual Convention, recognition in *HIU*, and on NAHU's website.

**Claim the Crown!**

Address your questions to: [Triplecrown@nahu.org](mailto:Triplecrown@nahu.org)





## Houston Association of Health Underwriters Board of Directors and Committees

2013—2014



President	Jeff Bacot	713.466.3290	<a href="mailto:jeff@securancecorp.com">jeff@securancecorp.com</a>
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Executive Director	Kathi Sandler	713.520.5720	<a href="mailto:ksandler@hahu.org">ksandler@hahu.org</a>



# Texas Department of Insurance

Licensing Division, Renewals, Appointments & Continuing Education  
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## REQUEST FOR ASSOCIATION CREDIT ACCEPTED BY TDI See 28 Texas Administrative Code § 19.1011(f)(g) and § 19.1020

Holders of National Professional Designations may claim credit for reviewing educational materials from the National Designation Sponsor or attendance at presentations of the National Designation Sponsor.

Current members of state or national insurance associations may claim credit for reviewing educational materials from the state or national insurance association or attendance at presentations of the state or national insurance association.

Up to two hours may be claimed for reviewing educational materials. Up to four hours may be claimed for attendance at presentations. The content must be insurance or insurance-related.

**A maximum of four hours total may be claimed once per licensing cycle. The hours claimed, no matter how earned, count toward the licensee's required Continuing Education as Self-Study credit.**

Texas Association C.E. credit requested by: \_\_\_\_\_  
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(Licensee's E-mail Address)

Current member of: \_\_\_\_\_

Holder of National Professional Designation: \_\_\_\_\_

Publications reviewed or educational presentations attended (Please be specific. May continue on another page)	Reviewing/Attending Hours	Date
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\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

I affirm that I hold the above National Designation or am a member in good standing of the above state or national association and have completed at least the hours claimed in the named activities.

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Signature of License Holder Date

