



December 2008

<http://www.cahu-nc.org>

The Charlotte Association of Health Underwriters

PO Box 12174, Charlotte, NC 28220

CAHU 2008-09 Board and Committee Chairs

President: Bob Frazer
704-533-1848 bfrazer@marathoninsurancegroup.com

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803-328-9988 watts@cignetwork.com

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704-942-2024 bgreen@metlife.com

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704-631-6100 creativebusiness@carolina.rr.com

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704-525-0853 hwitkowski@rogersbenefit.com

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704-544-5751 doganierir@aetna.com

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704-942-2024 bgreen@metlife.com
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704-846-1639 Kschmitt@SmithPremier.com

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704-453-3378 ahbeard@benesytes.com

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704-586-7242 paulgardner@cigna.com
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704-525-0853 nsmith@rogersbenefit.com

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704-557-7255 Pam.wright@wachovia.com

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704-293-0603 patrick.gray@uvest.com

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704-553-5037 brook.seaford@aig.com
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704-293-6042 mark.g.stephens@pfizer.com

Awards: Open

Newsletter: Geneva Chisholm
704-357-7787 gchisholm@cvt.com

DECEMBER MEETING

Guest Speaker: Fred Lowrance

**Commissioned Lay Person, Pastor of
Meadowlake Presbyterian Church,
Huntersville, NC**

Topic: "Santa or Service"

Sponsored by: Community Eye Care

MEETING INFO:

When: Wednesday, November 5th, 2008

**Registration begins @ 11:15 am;
meeting from 11:30 until 1:00 pm**

Lunch Cost: \$10.00 members, \$15.00 guests.
\$100 for Table of 8

Where: Charlotte Marriott Executive Park,
5700 Westpark Drive, I-77 Exit 5 & Tyvola

RSVP to Pam Wright:

704-557-7255 or via email at

pam.wright@wachovia.com

RSVP by Friday, October 31, 2008



December Lunch Buffet Menu:

Special Meal Needs – include with your RSVP

MENU

Tossed Salad with assorted dressings

Tomato Bisque

Grilled Chicken

Pork Loin Medallions

Chef's Starch and Vegetable

Fresh Rolls and Butter

Chef's Choice of Desserts

Fresh Brewed/Decaffeinated Coffee or Iced Tea

*Message from the President
Newsletter Edition*

It has been a very exciting year for CAHU thus far and we have a great 2009 planned out! As we approach the holiday season I hope everyone can enjoy a time of relaxation, time with family and friends, and a great sense of thankfulness for all we each have been blessed with.

To wrap up our CAHU 2008 year we will host our December luncheon meeting with the annual "Season of Giving" meeting with Reverend Fred Lowrance. Each year we try to adapt back to the holiday season with a program that addresses both thanks and giving during the holiday times. We all get caught up in our business, our hobbies, and a million other things that each of us deal with each and every day; yet it is extremely important to stop and say thanks to everyone who has helped us along the way, our troops fighting for our right to be in America and do what we do. It is also important to give back, whether it's in adopting a family for thanksgiving meals, charity, whatever it might be remember those that are in need.

Our special guest speaker in December is Reverend Fred Lowrance, with a long time sponsor of CAHU in Community Eye Care. We look forward to this great meeting in December!

Upcoming Charlotte CE Opportunities

We are also very excited to announce upcoming continuing education opportunities for members and guests of CAHU.

In December we will offer 2 credit CE course following our December meeting titled "Accident Insurance: An Often Missed Opportunity to Expand Employee Benefit Plans." The course will count for 2 hours and will be taught by Shannon McCarthy who is CIGNA Group Insurance's Regional Accident Specialist.

Please RSVP for this CE class to Pam Wright @ pam.wright@wachovia.com as soon as possible!

CE offered by NAHU in Charlotte: High Risk Pools & North Carolina/Wellness Initiatives

NAHU has approved a new course to be taught in late December in both Charlotte and Raleigh, NC. This course will cover the topic "High Risk Pools & North Carolina". The course was written by and will be taught by David Block and the class will also have a part covering Wellness Initiatives being taught by our own NCAHU President, David Smith. The Charlotte course will be on December 16th from 8:30am-12:30noon at the Hilton Garden inn @ Ayrnsley. More details to come soon.....

Thanks and I look forward to seeing all of you at the November events and please make sure to RSVP!

-Bob

December Speaker

Fred Lowrance

*Commissioned Lay Person, Pastor of Meadowlake
Presbyterian Church, Huntersville, NC*

Our speaker for the December CAHU meeting is Fred Lowrance. Prior to this career change in April 2008, he was an attorney for 35 years and partner with the Parker, Poe, Adams and Bernstein law firm. Fred and his wife Sallie have spent a life time in service to their church and through their church to the Charlotte community and to the world.

Fred is partially retired from the firm and is currently fulfilling a dream of his to pastor a church. He currently serves as pastor of Meadowbrook Presbyterian Church in Huntersville. He is a captivating and inspiring speaker and his message for our association "Santa or Service?" should challenge us in our individual faith journeys not only during this special time of the year but throughout the entire year.

***Federal L&L Items Ahead
Newsletter Edition***

Obviously the economy has been a great concern to those in Washington, corporate America, and each of us; the concerns in the economic state could slow any Health Care Reform that Congress and the Obama administration wants to push through quickly, as the economy will surely has taken the front row seat. Yet there has been some notion that healthcare and its affordability will be addressed rather early in the new government's term. Just yesterday (November 20, 2008) the Wall Street Journal's lead article addressed the approach that could be taken from the new administration and how the "tentative" health policy will affect the private insurance market.

Some items that will have to be addressed fairly quickly though especially when you look at SCHIP which will expire on March 31, 2009 and some Medicare and Medicaid issues. Senator Bacus (D-MT) did release a white paper that looks at some of these various items; SCHIP reauthorization, Medicare, Medicaid and some employer tax issues; on November 12, 2008.

As you read more into the white paper that was released you see a big picture painted as you dig deeper; national health insurance exchange. The national health insurance exchange cites deals with various issues; private coverage, public expansion of Medicare-expansion product that will not honor pre-existing and will look at having the basis of guaranteed issue plans.

NAHU does have concerns on these issues, although does believe that cost containment is the key to any health care reform that is presented. At this point the white paper that Senator Bacus issued is not in the form of a bill, but both Senator Bacus and Senator Ted Kennedy are expected to issue a very comprehensive reform bill at some point soon. If you want more information on these items you can find all white papers and press releases at NAHU's website!

State L & L

Brook Seaford & Mark Stephens, Co-Chairs



Legislative advocacy is among the most important responsibilities of our association! Learn more about federal and state legislation, and how it impacts our industry and clients, by checking out NAHU's website at www.nahu.org <<http://www.nahu.org/>> and click on "Legislative Advocacy".

You can personally participate on a local level through our "Adopt-A-Legislator" program. Contact Brook Seaford (brook.seaford@aig.com) or Mark Stephens (mark.g.stephens@pfizer.com) to learn more about this effective program.

In addition, we encourage you to participate in our periodic "Operation Shout" emails which educate our legislators on important votes and bills as they pertain to our industry. To identify your local representatives, check out <http://www.ncga.state.nc.us/GIS/RandR07/Home.html> and you can search by county, zip code, or district.

THANK YOU

A special thank you to WellPath Select, Inc. Coventry Health Care for sponsoring our November meeting and their support of CAHU.

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If you or your business would like to become a meeting or special events sponsor, please contact our CAHU Program Chairperson for more information. Thanks again for supporting CAHU



Education Committee:

Nat Smith – Co Chair

Paul Gardner – Co Chair

Announcement:

This month's CE class "Accident Insurance an Often Missed Opportunity to Expand Employee Benefit Plans" has been cancelled. Due to a conflict we will not hold this CE class on Wednesday. This CE offering will be rescheduled for 2009. We will still have our monthly luncheon meeting as planned. If you are in need of CE credits and need some other ideas of opportunities locally to get CE credits please contact Bob Frazer or Paul Gardner and we can help.

Thanks again!

Please see:

*<http://www.cahu-nc.org/continuing-education.htm>
for more information.*



The Board:

There are several positions open on the CAHU Board. If you would like to take a more active part in CAHU, contact Bob Frazer, CAHU President

Community Service Committee

Brantley Green- Chairperson

The Spokes Group-

We will have a representative from The Spokes Group at our next meeting on December 5th. He will share some examples of how this program has impacted thousands of local families in need. Please bring your checkbooks, so that you may contribute to this worthy cause. The cost of a bike/helmet is still only \$70. We also have on-line payment options available for you this year. This is a great way to share with those less fortunate than us!

Best regards, Brant

Members Corner:

The CAHU Board wants to know what is important to you. Email or call a Board member with your suggestions on speakers, community projects and other ways the CAHU chapter will better assist you.

*Thanks,
CAHU Board*

Membership Committee:

Kay Schmitt- Chairperson



Alexander Todd Balasco
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*Thank you for joining CAHU
New and not so new members are encouraged to
get involved. Please tell our President or any
member of our Board that you would like to help
out on a committee.*

CAHU Website

Andy Beard – Chairman

*“If you are looking for a position or looking to fill
a position, www.cahu-nc.org <<http://www.cahu-nc.org/>> is a great place to post your want ad.”*

*www.cahu-nc.org <<http://www.cahu-nc.org/>>
website. Take a look. Post an opening.”*

*This is a service to members and non members
alike.*

*There is no charge unless someone wants to post a
blind ad.*

Pass this valuable link on to others.



*Thanks,
Andy Beard”*