



**February 2009**

<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](mailto:bfrazer@marathoninsurancegroup.com)

**President-Elect:** Nat Smith  
704-525-0853 [nsmith@rogersbenefit.com](mailto:nsmith@rogersbenefit.com)

**Past President:** Watt Huckabee  
803-328-9988 [watts@cignetwork.com](mailto:watts@cignetwork.com)

**1st Vice President:** Brantlee Green  
704-942-2024 [bgreen@metlife.com](mailto:bgreen@metlife.com)

**2nd Vice President:** Open

**Program:** Jim Wollin  
704-631-6100 [creativebusiness@carolina.rr.com](mailto:creativebusiness@carolina.rr.com)

**Secretary:** Heather Witkowski  
704-525-0853 [hwitkowski@rogersbenefit.com](mailto:hwitkowski@rogersbenefit.com)

**Treasurer:** Open

**Communications/Media:** Rosie Doganieri  
704-544-5751 [doganierir@aetna.com](mailto:doganierir@aetna.com)

**Community Service:** Brantlee Green – Co Chair  
704-942-2024 [bgreen@metlife.com](mailto:bgreen@metlife.com)  
Rosie Doganieri – Co Chair  
704-544-5751 [doganierir@aetna.com](mailto:doganierir@aetna.com)

**Membership Chair:** Kay Schmitt  
704-846-1639 [Kschmitt@SmithPremier.com](mailto:Kschmitt@SmithPremier.com)

**Retention:** Open

**Website:** Andy Beard  
704-453-3378 [ahbeard@benesvtes.com](mailto:ahbeard@benesvtes.com)

**Education:** Paul Gardner – Co Chair  
704-586-7242 [paulgardner@cigna.com](mailto:paulgardner@cigna.com)  
Nat Smith – Co Chair  
704-525-0853 [nsmith@rogersbenefit.com](mailto:nsmith@rogersbenefit.com)

**Hospitality:** Pam Wright  
704-557-7255 [Pam.wright@wachovia.com](mailto:Pam.wright@wachovia.com)

**Federal Legislation/HUPAC/NCPAC:** Patrick Gray  
704-293-0603 [patrick.gray@uvest.com](mailto:patrick.gray@uvest.com)

**State Legislation/ NCPAC:** Brook Seaford  
704-553-5037 [brook.seaford@aig.com](mailto:brook.seaford@aig.com)  
Mark Stephens  
704-293-6042 [mark.g.stephens@pfizer.com](mailto:mark.g.stephens@pfizer.com)

**Awards:** Open

**Newsletter:** Geneva Chisholm  
704-357-7787 [gchisholm@cvtv.com](mailto:gchisholm@cvtv.com)

### **FEBRUARY MEETING**

**Guest Speaker: John Miall**

**“The Asheville Project”**

**“An Update”**

**Sponsor : Bank of Oakridge**

### **MEETING INFO:**

**When: Wednesday, March 11, 2009**

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

**Lunch Cost: \$5.00 members, \$15.00 guests.**

**\$40.00 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](mailto:pam.wright@wachovia.com)

***RSVP by Friday, March 6, 2009-  
for the meeting and CE Classes***

### **March Lunch Buffet Menu:**

**Special Meal Needs – include with your RSVP**



***Tossed Salad with assorted dressings***

***Freshly Sliced Fruit***

***Spaghetti with Meatballs***

***Tilapia with a light lemon dill sauce***

***Oven Roasted Potatoes & Vegetables***

***Garlic Bread***

***Chef's Choice of Desserts***

***Fresh Brewed/Decaffeinated Coffee or Iced Tea***

## Message from the President Newsletter Edition

January was a great month for CAHU, the Board has been busy preparing for our 2009 year and looking at the future progression of the Board and Committee's as we approach 2009-2010. Our member luncheon meeting was a great success, with 80+ attendees even with inclement weather hitting Charlotte and surrounding areas the morning of the meeting. We had special guest Michael Smith, of Charlotte Center City Partners speak to our members and guests. This was a great look into Charlotte as a city, the effects of the recent and ever present financial crisis our economy faces, and the future growth goals of our local community. Charlotte has seen vast growth in recent years, especially in our greater uptown area. This has contributed to much of Charlotte's growing presence nationally and a great bit of the success has been driven by Charlotte Center City Partners.

We also have the chance for those who attended to hear a bit more detail on the North Carolina High Risk Pool from Lee Rufty of CoreSource. Mr. Rufty filled in for Michael Keough, Director of the NC-HRP and did a phenomenal job of helping those in attendance understand how to find more information on the High Risk Pool and in helping all of us grasp how the education process, plans selection, and application process

I would like to thank Mr. Smith for speaking to our group and also like to specially thank Rogers Benefit Group for their sponsorship of the meeting.

### **Next month's CAHU Monthly Luncheon**

This coming month's monthly luncheon will be a great follow-up from John Miall of the Asheville Project. We have had John speak to our group in the past and it was a great informative meeting. This meeting is one of CAHU's highest attended meetings, so make sure to RSVP early.

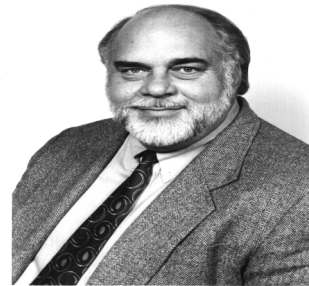
CAHU sponsor for the March meeting will be Bank of Oakridge. Please make sure to RSVP as soon as possible to [pam.wright@wachovia.com](mailto:pam.wright@wachovia.com) !

### **March CE Offering**

In March CAHU will be offering 2 hours of Continuing Education to members and guests (at a minimal cost to guests) following our monthly luncheon meeting. Shannon McCarthy of CIGNA will be focusing on AD&D and Business Travel Accident Insurance during the CE class.

See more details under the Education Committee section of this newsletter.

Please make sure to RSVP as soon as possible to [pam.wright@wachovia.com](mailto:pam.wright@wachovia.com) !



**John Miall**

John Miall, who has joined our membership in the past to speak on the Asheville Project, will be back in March to give us an update and more detail on the project. Mr. Miall worked for the city of Asheville, North Carolina for 30 years; as Director of Risk Management and other city positions. He was noticed and honored for his innovative works in the area of Employee Benefits and was given the distinct honor of being named Risk Manager of the Year in 2004, by the Public Risk Management Association.

Currently Mr. Miall is a consultant for American Pharmacists Association Foundation. The APhA Foundation specializes in designing and forming programs, such as the Asheville Project, which target management of cost and improving the outcomes and prevention of chronic disease. APhA targets a tested approach; patient education and showing incentives for all parties involved. Mr. Miall will be back in March to give us an update on the Asheville Project overall, but will target the Diabetes efforts that the project has set forth.

## THANK YOU

*A special thank you to Rogers Benefit Group for sponsoring our January meeting and their continuous 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 for supporting CAHU*

**Federal L&L Report: Capitol Conference Representatives & SCHIP Update  
Newsletter Edition  
Robert Frazer**

### **Capitol Conference March 30<sup>th</sup> – April 1<sup>st</sup>: Chapter Representatives**

Each year our Charlotte chapter is a proven leader at our National Association's Capitol Conference. Capitol Conference is the key event each year that our leaders and members have a chance to hit the ground and speak face-to-face with those that have a legislative impact on both our country and our industry.

This year is very important; with the transition in Washington and many ideas of what the future of the healthcare system should look like, it is our time to really make a solid impact with our elected officials. Each of you are, the foot soldiers, that see the day-in and day-out affects of our industry to small business' and families.

We have a group of eight local members who will be attending Capitol Conference this year; Bob Frazer, President; Watts Hucakbee, Past President; Nat Smith, Education Co-Chair, Kay Schmitt, Membership/Retention Chair; and a group of first-timers to Capitol Conference; Ron Mosto, Wes Grigston, Kathleen Thomas, and Jennifer Baucom.

If anyone has any question, concerns, or comments you would like our Capitol Conference team to share with our National Association or our elected leaders while in DC during late March please let us know. We send a limited group each year, but the group represents our

entire chapter, so your thoughts or comments are greatly invited.

### **Reauthorization of (SCHIP) State Children's Health Insurance Program**

Earlier this month, now President Obama, did sign legislation that would reauthorize the SCHIP program. NAHU has long been fighting for various premium assistance provisions to be included in this piece of legislation and some of these items were adopted into this new legislation that is now signed law. Although these are included on the federal legislation piece, NAHU and local chapters will now need to help get the local states to make existing premium programs better and to adopt new premium assistance programs at the same time.

In the coming months local and state legislative committee chairs will be educated on what these items are and will be in frequent contact with local elected leaders.

### **State L & L**

*Brook Seaford & Mark Stephens, Co-Chairs*



The 2009 legislative session continues in Raleigh. A number of bills of interest have been introduced and committee appointments for the House and Senate are just being made. According to our lobbyist, Robert Paschal:

“On the health insurance side of things, SB 88 – Health Insurance Tax Deduction was introduced Monday, February 9, 2009. This legislation would allow individuals to deduct the cost of health insurance from their income tax liability. The primary sponsor is Sen. Jerry Tillman (R-Archdale), and there are ten other co-sponsors. These co-sponsors are as follows: Harris Blake (R-Pinehurst), Andrew Brock (R-Mocksville), Harry Brown (R-Jacksonville), Pete Brunstetter (R-Lewisville), Debbie Clary (R-Shelby), Neal Hunt (R-Raleigh), Jim Jacumin (R-Connelly Springs), Jean Preston (R-Emerald Isle), Bob Rucchio (R-Matthews) and David Weinstein (D-Lumberton).

Also introduced this week on the health insurance side of things was HB 14 – Chiropractic Services/Insurance. This legislation would reenact the law concerning health benefit plan co-payments for chiropractic services that received consideration during the tenure of former Speaker Jim Black. It would provide that an insurer shall not impose as a limitation on treatment or level of coverage a co-payment amount charged to the insurer for chiropractic services that is higher than the co-payment amount charged to the insured for the services of a duly licensed primary care physician for a comparable medically necessary treatment or condition. The primary sponsors of this legislation are Representatives Cullie Tartleton (D-Blowing Rock) and Bruce Goforth (D-Asheville). Other sponsors include Nelson Cole (D-Reidsville), Tricia Cotham (D-Charlotte), Beverly Earl (D-Charlotte), Miriam McLawhorn (D-Grifton), Tim Moore (R-Shelby), Tim Spear (D-Creswell), Edith Warren (D-Farmville) and Michael Wray (D-Gaston). “

We are currently making plans for the 2009 Day on the Hill, March 3-4, where each NCAHU chapter sends a

delegation to Raleigh to meet with state legislators to educate and update them on issues relating to our industry. Anyone interested in participating, please contact Brook Seaford ([brook.seaford@aig.com](mailto:brook.seaford@aig.com)) ASAP. In addition, anyone with relationships in the General Assembly, please contact either Brook Seaford ([brook.seaford@aig.com](mailto:brook.seaford@aig.com)) or Mark Stephens ([mark.g.stephens@pfizer.com](mailto:mark.g.stephens@pfizer.com)) as we are still formulating our Adopt-A-Legislator program.



**The 2009 session of the NC General Assembly convened on Wednesday, January 28, 2009. The budget will likely be a huge issue as NC is faced with a substantial deficit. Sen. Basnight will continue to be President Pro Tem of the Senate, and Speaker Joe Hackney will again preside in the House. Governor Bev Perdue is, of course, no longer presiding over the Senate. That job has gone to newly elected Lt. Governor Walter Dalton.**

**Former DOI Commissioner Jim Long suffered a serious stroke on Jan. 21 and passed away on February 2, 2009. He was 68 years old.**

**The Health Insurance High Risk Pool is open for business. Remember that as a resource for your clients who may need it.**

**The Cap Conference is March 30-April 1. A Charlotte contingency will be present, getting reports and updates on all NAHU activities. They will report back to us on these developments.**

*Don't forget the "Adopt a Legislator" program as the General Assembly reconvenes. Contact Brook Seaford or Mark Stephens for details.*



### **Education Committee:**

*Nat Smith – Co Chair*

*Paul Gardner – Co Chair*

CAHU will be sponsoring 2 hours of Continuing Education following the March 11th meeting. The courses will be taught by Shannon McCarthy of CIGNA Group Insurance and will focus on AD&D and Business Travel Accident Insurance.

Shannon McCarthy is CIGNA Group Insurance's Regional Accident Specialist for the Eastern region and is located in Pittsburgh, PA. Shannon covers a territory from Maine down through the Carolinas. With over 12 years of industry experience in Special Risk Services, Commercial Property & Casualty, as well as Group and Voluntary Sales Shannon's knowledge base is broad making him a great resource and teacher.

We invite you to attend these sessions and please stay tuned to future newsletters for more CE opportunities. If you have any questions please contact Paul Gardner at [paul.gardner@cigna.com](mailto:paul.gardner@cigna.com). RSVP to [pam.wright@wachovia.com](mailto:pam.wright@wachovia.com)

*“Did you know Symposium offers 12 CE credits? The 20 TH Annual NCAHU Symposium will be held April 21st & 22nd in Winston-Salem, and this year's lineup of speakers looks great. Wellness, Inclusive Health, Voluntary Products, Governmental Updates and Vince Lombardi, Jr. are all included. Don't forget that 2 hours of Ethics CE credit will also be provided. Symposium is a great way to support NCAHU, pick up relevant industry information, and knock out some CE as well.”*

*Nat Smith*

*Education Committee Co-Chair*

*Please see:*

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

## Community Service Committee

Brantley Green- Chairperson

Thank you to our membership for your ongoing support of our community service efforts!

The final numbers are in:

During 2008, our organization gave \$8,500 to The Spokes Group! Through your efforts, we donated \$5,000 through our golf tournament, and we raised \$3,495 during the holiday season. Thanks to everyone for your generosity, especially during a very difficult economy.

We'll plan to schedule a habitat date for late spring/early summer.

Thanks! Brant

### Meeting Schedule January - June 2009

#### Great Programs

- January 7 *Healthcare Forum*  
Panel Discussion of Current Topics
- February 4 *"What's Happening in the Charlotte Region?"*  
Michael Smith, President of Center City Partners
- March 11 *"The Asheville Project – An Update"*  
John Miall
- May 6 *Legislative Forum*  
Lawmakers Panel Discussion
- June 3 *"Cap Conference – What's Going on in Washington?"*  
Recent Cap Conference Attendees
- #### Great Sponsors
- January Aetna  
February Rogers Benefit Group  
March Bank of Oakridge  
April **Symposium-No Meeting**  
May Cigna

**Mark Your Calendars Now!!!!**

## Membership Committee:

Kay Schmitt- Chairperson



**Kelly Sullivan**  
**Met Life**

**Doug Gordon**  
**First Horizon**

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.

Kay

### 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) <<http://www.cahu-nc.org/>> is a great place to post your want ad." 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**



### 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