



May 2008

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

The Charlotte Association of Health Underwriters

PO Box 12174, Charlotte, NC 28220

CAHU 2007-08 Board and Committee Chairs

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Awards: Barney Spurlock

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Newsletter: Geneva Chisholm

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MAY MEETING TOPIC:

Legislative Business Forum

What is on your mind?

Sponsored by: Steve Parham with CIGNA

Please note change for CAHU monthly meeting

MEETING INFO:

When: Monday, May 12th, 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 May 8, 2008 *



May Lunch Buffet Menu:

Special Meal Needs – include with your RSVP

MENU

Caesar Salad

Fresh Fruit

Sliced London Broil

Grilled Chicken Breast / Chef's Choice of Sauces

Chef's Choice of Vegetable

Chef's Choice of Starch

Rolls with Butter

Chef's Choice of Dessert

Freshly Brewed Coffee and Iced Tea

President Message:

Hello fellow members of CAHU. The Association is two meetings away from coming to a close on June 30th and Bob Frazier is busy planning his strategy for the upcoming year as our 2008 – 2009 President.

In preparation of the upcoming year, Bob has a planning meeting scheduled for May 14th where we will collectively call on each Board Member to create the calendar and focus objectives for the next twelve months. If any members have ideas, suggestions, or interest in serving the Association in any capacity please contact Bob at bfrazier@marathoninsurancegroup.com to share what is on your mind. This is our Association and your input on meetings, meeting location / time and or vision is encouraged. Take a minute and give your feedback, so that we can make CAHU a valuable asset and place to congregate with our professional peers and share ideas that benefit our members and clients.

Our May 12th Legislative Forum lunch meeting is being organized by Bob Frazier, our current Federal Legislative Chair, and will be sponsored by Steve Parham with CIGNA. Like many meetings in the past, we encourage you as members to invite your employer clients so they can hear and respond to elected officials like Sue Myrick, Met Watt, Ruth Samuelson and possibly Pittenger & Hayes.

Corporate tables of 8 can be reserved for \$100. Just RSVP to pam.wright@wachovia.com by Thursday May 8th. Please arrive by 11:30 so we can start the meeting promptly allowing enough time for the forum and the opportunity to ask adequate questions afterwards. The buffet line will open at 11:15. Look forward to seeing everyone on the 14th.

A. Watts Huckabee, Sr.
President, CAHU

Membership Committee:

Kay Schmitt- Chairperson

If you recruit 1 new member you will receive 2 free meals at our monthly luncheon meetings. This is going to run for several months.

NAHU Membership Contest –

Who wants to win \$100, \$250 or even \$500?

That's what NAHU is giving away for the Membership Contest that runs from February 1st to April 30th.

NAHU will be giving away a total of \$3,000 to some lucky members, who recruit new members during this time period. April 30th is the end of our membership year and the end of the GAIN Contest, so now is the time to bring in as many people as possible into our organization.

Everyone that brings in a new member will be a winner. They will be awarding \$15 NAHU Bucks rather than \$5 to all NAHU members who recruit a member before April 30th. NAHU Bucks can be used at your local, state, regional and national levels for meals and registrations.

Join the fun -- ask a colleague to join our association today. You can earn \$ and NAHU Bucks, and make our organization the best that it can be!

***Thanks,
Kay Schmitt***



Community Service Committee

Brantley Green- Chairperson

We are scheduled to participate in an upcoming Habitat project on **Saturday, June 14th**. We need about **15** people to commit their time, from 8:00-12:30 that day. This is a great way to give something valuable to another family in need. Please let me know if you're interested in participating in this worthy cause.

bgreen@metlife.com

(704)641-6947

Thanks! Brant



Federal L&L

Bob Frazier, Chairman

Threat to HSA Legislation & May 14th Legislative Forum
April Newsletter Edition

Challenges to Current HSA Legislation

News lately from Washington in regards to the current legislation on Health Savings Accounts has not been positive. What began in the House of Representatives is an effort to require absolute confirmation on account withdrawals, making Health Savings Accounts run along the lines of Flexible Spending Accounts. This thought process was born as a part of the "Taxpayer Protection Bill" in the House which is a first-hand effort to allow the IRS to continue to try and collect back taxes on folks.

Many parties have said that the evidence of the abuse of Health Savings Account funds is not evident in any data figures, yet the House decided to make this a piece of the "Taxpayer Bill" regardless. The House committee on Taxation figured that it would aid the government in drawing additional revenue upwards of \$500 million by reducing the future tax deductible contribution to these accounts.

NAHU's objection comes largely due to the process of slowing down the accessibility and availability of a person's Health Savings Account funds. A huge portion of withdrawals are done electronically by Health Saving Account Debit Cards, making it quick and easy for the consumer to use their funds that have been allocated for Health matters. By taking away the electronic transaction basis this would slow down usage and consumers would be forced to file for reimbursements.

All-in-all this legislation would rip away the enticement that consumers see today. The delay and availability of the funds would be violated and many of the key features that allow the consumer to have responsibility would be gone.

May 14, 2008 – Annual CAHU Legislative Forum

Next month we will hold the annual CAHU Legislative Forum, typically CAHU's largest meeting of the year. This is a great opportunity to bring your clients or guests outside of the health insurance arena as we will have a panel from Washington, DC and Raleigh, NC looking at various business topics from employee benefits, rising cost of health care, cost control tactics, personal and business tax topics, and more.

continued – Federal L & L

State L&L

Brook Seaford - Chairperson

Our 2008 North Carolina State Day on the Hill will be Tuesday, May 20 and Wednesday, May 21, 2008 in Raleigh. We are pleased to be co-hosting this event with the North Carolina Association of Insurance and Financial Advisors; and the Independent Insurance Agents of North Carolina.

The meeting begins on Tuesday with registration at 1:00 PM and adjourns following the meeting with your Senator and Representative on Wednesday.

The meeting on Tuesday will be at the Holiday Inn Brownstone Hotel, 1707 Hillsborough Street. There will be a Wednesday morning breakfast for the legislators with individual meetings scheduled after.

Legislative activity is among the most important activities of our organization! It is vital that we, as insurance professionals, update and inform our legislators of industry issues that impact the lives of all citizens in North Carolina. Also, it's a BLAST!

Please contact Brook Seaford at brook.seaford@aig.com if you're interested in participating in this important event!

Thank you,

Brooke Seaford

Many of our national and local elected officials have been invited; Rep. Sue Myrick, Rep. Mel Watt, Rep. Robin Hayes, Rep. Ruth Samuelson, Rep. Robert Pittenger and others. We strive to have a very diverse panel that will be able to pinpoint various legislation and effects of current/future legislation both on the national and local level. This tends to be a very informative meeting for all those in attendance and allows our membership and guests an opportunity to get in front of our elected officials to let them know what we see here on the home front and nationally.

Please make sure to reserve your spot or table today!

Thank you,
Bob

Golf Committee Report

The Golf Tournament was played this past Monday at Raintree. We had 18 foursomes and chilly weather. The rain held out enough to allow us to play.

We would like to Thank all of our sponsors for their support, especially our Diamond Sponsors: Aetna, BCBSNC and WellPath; and our Platinum sponsors; The Hartford, UNUM and United.

We have not had an opportunity to finalize the proceeds generated and will make an announcement at our luncheon in May.

Thank you.

Barney Spurlock
barney@wdbenefits4me.com

Awards Committee: *Barney Spurlock, Chairperson*

The Charlotte Chapter of Health Underwriters Association would like to make a more concerted effort to win the NAHU Pacesetter award for the '08-'09 year. This award honors local chapters for outstanding achievements and excellence in serving their members and the industry. Our efforts to qualify for the '07-'08 year came up short.

This award requires an active chapter as well as documentation to support our activities. Active participation by our membership helps. Points are accumulated in a variety of ways and some of the small, minimal effort activities include member's donations to HUPAC and the State PAC and how we pay our annual dues.

Regarding paying our annual dues, we garner more points for members having their dues deducted via bank draft on a monthly basis versus a one-time annual payment. If you or your agency is willing and able to do this it would aid our efforts. As previously mentioned, small actions help.

Our chapter is very supportive and active in functions that raise money for the Spokes Group (Golf Tournament and Annual Christmas Drive) and community service through the Habitat for Humanity. The participation in these events definitely helps our efforts to achieve this award.

Your continued active participation and support are appreciated.

Thank you.

Barney Spurlock
barney@wdbenefits4me.com

CAHU Website

Andy Beard – Chairman

HELP WANTED

“Several new job postings have been added to the “Help Wanted” page of the

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”
Keeping you informed



Education:

Please see visit our website to view more:

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

NAHU's Code of Ethics:

- § To hold the selling, service and administration of health insurance and related products and services as a professional and public trust and do all in my power to maintain its prestige.
- § To keep paramount the needs of those whom I serve.
- § To respect my clients' trust in me, and to never do anything which would betray their trust or confidence.
- § To give all service possible when service is needed.
- § To present policies factually and accurately, providing all information necessary for the issuance of sound insurance coverage to the public I serve.
- § To use no advertising which I know may be false or misleading.
- § To consider the sale, service and administration of health insurance and related products and services as a career, to know and abide by the laws of any jurisdiction Federal and State in which I practice and seek constantly to increase my knowledge and improve my ability to meet the needs of my clients.
- § To be fair and just to my competitors, and to engage in no practices which may reflect unfavorably on myself or my industry.
- § To treat prospects, clients and companies fairly by submitting applications which reveal all available information pertinent to underwriting a policy.
- § To extend honest and professional conduct to my clients, associates, fellow agents and brokers, and the company or companies whose products I rep

Thank you,
The Education Committee