



November 7, 2007

www.cahu-nc.org

The Charlotte Association of Health Underwriters

PO Box 12174, Charlotte, NC 28220

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704-867-3628 charles@benefitpartnernsonline.com

Awards: Barney Spurlock
barney@nchealth4u.com

NOVEMBER MEETING:

We have an information filled meeting for November and look forward to seeing you there. Rob Behnke with Infinisource is our guest speaker as well as the speaker for the Infinisource seminar.

Remember to mark your calendars!

*Sponsored by: Lindsey Moore
Business Health Services*

MEETING INFO:

When: Wednesday, November 7th
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 November 2nd *



November Lunch Buffet Menu:

Special Meal Needs – include with your RSVP

MENU

Tossed Salad with Assorted Dressings

Fresh Sliced Fruit

Sliced London Broil

Grilled Chicken

Vegetable Medley

Mashed Potatoes

Chocolate Cake

Fresh Brewed Coffee or Iced Tea



MESSAGE FROM THE PRESIDENT:

CAHU members, the October meeting sponsored by Courtney Schrom of HSA Bank has passed and our speaker Terry Crimm did an excellent job communicating how to find balance in our daily lives. On November 7th, we are hosting our annual Infnisource/CAHU fundraising seminar sponsored by Lindsey Moore of Business Health Services which qualifies you for 6 hours of CE credit for NC & SC. The fundraising seminar will be wrapped around our monthly meeting so you can attend both. Our speaker in November will be Rob Behnke of Infnisource for both the seminar and our monthly meeting which is explained above in the registration attachment. Be sure & send the second attachment to your clients, the first is for members of CAUH. As for attending, this meeting is another wonderful opportunity to invite your clients to a seminar that you did not have to plan and all of the details have been taken care of on your behalf. Also, there will be a concurrent CDHC four-hour certification course presented at the Hilton Executive Park on November 7th from 1:30 PM – 5:30 PM. It is approved for four hours of CE credit for both NC & SC. Certification will be provided following completion of the course and an online examination with a passing grade. **Go to www.nahu.org/education/cdhc.cfm to register.**

Lastly, the Board hired Andy Beard & his firm Benesytes to redesign our website and make it more viewers friendly. Please take a few minutes to view the site and offer any suggestions on options, links or other considerations as he continues to build and design this site to meet the needs of our members and guests. Go to www.cahu-nc.org to view. Also, be sure and read through the reports of other Board members to learn more about what we have planned in the upcoming months.

We all appreciate your support and look forward to Charlotte's continued success.

Watts,
President of CAHU
"Where employee benefit professional gather"

Federal L & L Report:

Recaps & Current Issues Update

October Newsletter Edition

Bob Frazier, CAHU 1st Vice President

Single-Payer Health Plan Materials

After Nat Smith's great presentation of the NAHU Single-Payer Three Myth's Presentation, many of you have asked where you obtain a copy of the Presentation and/or other documentation that explains the "myths" and insides of these proposed systems. All this information is available to our membership via NAHU's website;

Single-Payer System Information Studies/Presentations;

<http://www.nahu.org/legislative/single/index.cfm>

SCHIP Update

On September 25th the House passed HR 976, the SCHIP Reauthorization. This legislation was similar to the one passed by the Senate earlier this session and in this run of the bill it did include the NAHU supported premium assistance points. This bill will be vetoed by President Bush, while the House will sustain this veto.

At that point it will be approved for short-term funding and back to the reforming of the bill we go in both the House and the Senate. NAHU does vie to continue to show support for the premium assistance points and all points of responsible funding of this bill.

Major Federal Health Care Reform Proposals Released

Earlier this month the entire membership should have received an email from NAHU which outlined the proposals by various members of the governing body, as well as, President Bush in regards to the proposals for Federal Health Care Reform.

These proposals touched on various things across the board in the healthcare arena; from President Bush's tax deductions for families and individuals, to NC State Senator Burr's look at refundable advanceable tax credits for families and individuals. The overall goal still being greater access to affordable premiums in a continued private market place.

If you would like more information on these proposals please let me know and I can get you a copy of the overview outlines.

Presidential Health Care Proposals

The Presidential Race is heating up and many are beginning to make light of their healthcare proposals they will introduce during their campaign and while out on the campaign trail. NAHU included these snapshots in an email to our membership as well this past month. They had big highlights on the intended front runners at the current time in Hilary Clinton (D) and Rudy Giuliani (R). These were very detailed outlooks on their plans, while some other candidates have limited detail or yet to be released proposals.

I urge each of you to look over these proposals and visit the candidate's websites for further information. There are various views of where we should go next with our nation's healthcare from access, to technology level, to funding, to quality, and so-on.

As you view these proposals also refer back to the "Myth's of the Single Payor System" for details on how some of these items work in countries they have already been tested in.

Community Service

Brantley Green - Chairperson

Habitat for Humanity- Please join us for our upcoming Habitat for Humanity project. The date is set for Saturday, October 27th, from 8 AM until 4 PM. If you are interested in being a volunteer, please contact Brantlee at (704)942-2024 or via e-mail at bgreen@metlife.com. This is a great way to give back to our local community. Thanks to everyone who has participated in past events!

The Spokes Group- We will be collecting monetary donations for our local Charity "The Spokes Group" at our upcoming November meeting. With the holiday season right around the corner, now is the perfect time to give to those families in need. Do you remember how excited you were when you got your first bike? I encourage you to contribute, in any amount, to this worthy cause.

Thanks, Brant

MEMBERSHIP

Kay Schmitt-Chairperson

A CAHU BIG welcome to new members. Thank you for joining CAHU. You are encouraged to get involved. Tell our President or any member of our Board that you want to join a committee.

CAHU NEEDS YOU!

New Members - July, August & September

Scott Ashcraft

Brady Cregg

Sandra M. Crouch

James W. Fede, Jr.

Jennifer S. Felts

Shellie D. Hammond

Angela G. Hester

Spencer A. Lomax, Jr.

Scott MacDonald

Kaitlyn McCarthy

Kendall Moore

Murray A. Rearick III

Kathleen Remley

Courtney Schrom

Anthony Sellitti

Tina M. Stanley

Del Turner

Rudy M. Wise

A Great Start to a Great Year!

Thanks for supporting CAHU!

www.cahu-nc.org

AWARDS

Barney Spurlock – Chairperson

As Chairperson for the Golf Committee I am pleased to announce the following information:

Date 4/14/08

Place Raintree Country Club

Golf Committee meets Tuesday November 13th at 8 at the Metlife office.

Start thinking of potential sponsors. Half of the proceeds to benefit the Spokes Group

*Thanks,
Barney Spurlock
barney@nhealth4u.com*

HUPAC NCPAC

Charles Lineberger- Chairperson

Just a friendly reminder:

*CAHU is putting money on the table to show how important we feel it is to support our PAC's.
There is a \$400 value prize on the table.*

If you either make a new contribution or increase your current ongoing contribution to HUPAC and or NCPAC you will get an entry to a drawing for that prize. The drawing will be held at the December 2007 CAHU meeting. The contest period is from 8-1-07 to 12-5-07. The contribution must be verified through the National or State organization to count.

You can contribute online to HUPAC at www.hupac.org

Good Luck!



Education:

Jennifer Golynsky, Chairperson

UPCOMING CE CREDIT OPPORTUNITIES FROM CAHU

Please see: <http://www.cahu-nc.org/continuing-education.htm>

for more information

CDHC certification

November 7th from 1:30 to 5:30, **4 hours** of CE at the **Hilton** (next to the Marriott Executive Park)>

Speaker: Chris Shoffner with Prime Pay>

Sponsor: Chris Shoffner with Prime Pay

Attend the class for \$125 and take the test soon after online for your new

CDHC designation

RSVP to Carol Matznick, Carol4ncahu@aol.com

COBRA and HIPAA

November 7th from 9:00 until 3:00, **6 hours** of CE in NC & SC

Free to members who have 2 clients attend, otherwise it cost \$229

Speaker: Rob Behnke with Infinisource

Sponsor: Lindsay Moore with Business Health Services

RSVP directly to Infinisource by completing online application at www.infinisource.net

Fax: Complete form and fax to 517-278-0764

Telephone: Call 800-300-3838 and ask for seminars or Mail: Complete form and mail with payment to:

Infinisource

Attn: Seminars

PO Box 889

Coldwater, MI 49036-0889

*December 5th from 1:30 until 4:30, 3 hours of CE
Topic : **Problematic Beneficiary Designations for Life Insurance***

Speaker : Gene Davis with Dan Waters & Associates

jcgolynsky@innovaplanstrategies.com

Sponsor: Humana Dental

New ! CDHC Certification Course **Sponsored by: PrimePay**

Consumer-directed health care options, including those for Health Savings Accounts (HSAs), Flexible Spending Accounts (FSAs) and Health Reimbursement Arrangements (HRAs), have opened a wealth of opportunities for consumers. These opportunities have created new responsibilities for agents and brokers, and advising clients in these areas is more difficult and time-consuming than it has been in the past.

To address the new market options, NAHU has created a new CDHC certification course. Completion of this course will ensure a strong technical knowledge of the rules and regulations pertaining to various types of consumer-directed health care options and proven methods for communicating those options to employers and employees in a compelling way.

The new certification program in consumer-driven health care (CDHC) is a four-hour course that provides brokers with technical, actionable information they can use to help clients consider these fast-evolving plans and implement them successfully. The class is open to employers, as well. The certification will serve as a distinction for producers as credentialed experts in the sophisticated space of CDHC. Approved by states for insurance continuing education credits and powered by Great-West Healthcare, this course:

- Ø Compares health reimbursement accounts (HRAs), health savings accounts (HSAs) and other plan designs
- Ø Considers current and projected adoption
- Ø Presents comprehensive guidance on eligibility, contributions and all technical elements
- Ø Provides two frameworks: one for selling CDHC and another for implementing CDHC, which brokers may share with employers
- Ø Suggests enrollment and communication strategies and tactics
- Ø Involves class participants in breakout discussions on ways to implement specific, hypothetical cases

If you want to stand out among your peers and are looking for real education to improve your knowledge, this course is for you. Your clients depend on you, so make sure you have the answers.

The four-hour course will be presented in Charlotte at the Hilton Executive Park on November 7, 2007 from 1:30 PM – 5:30 PM. It is approved for four hours of continuing education credit for both NC and SC.

Certification will be provided following completion of the course and an online examination with a passing grade. **Go to www.nahu.org/education/cdhc.cfm to register.** If you would like to stay at the Charlotte Hilton on November 7th, call the hotel at 704-527-8000 and mention the NCAHU meeting. The room rate is just \$125. Reservations need to be made by October 17th

Carol Matznick

NCAHU Executive Director
336-605-9108 Phone
336-605-9103 Fax

CAHU WEBSITE

Andy Beard - Chairman

“A new feature of the CAHU website www.cahu-nc.org is the “Help Wanted” section.

“View our first help wanted ad at <http://www.cahu-nc.org/helpwanted.htm> “

Thanks,



Andy Beard”

Upcoming Local Community Event

*The 15th Annual Conference of the Bioethics Resource Group (www.bioethicsresourcegroup.org), Ethics and the New Genomics, with keynote speaker, **Thomas J. Murray, CEO and President of the Hastings Center in NY**, will be held on Thursday, November 1, 8:00 am to 1:30 pm at the Harris Conference Center, CPCC West Campus. I would like to extend this conference opportunity for all members in the CAHU newsletter. Our members can RSVP or additional questions can be directed to Suzette Buchan, BRG Executive Director, by phone at 704-332-4421 or email sbuchan@meckmed.org.*