



January 15, 2007

Volume 1, Issue 2

The Charlotte Association of Health Underwriters

PO Box 12174, Charlotte, NC 28220

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Awards: Vacant

FEBRUARY MEETING:

**Guest Speaker: Denise Altman,
MBA, CPA, CPBA**

*Denise is back by popular demand
from our August meeting. The Topic
will be:*

*“Why Can’t Everyone Be Normal Like
Me?”*

*Tables of 8 can be purchased for \$100. This
meeting is a great one to include guest!
Please encourage members to invite clients,
family, friends and or staff members to
participate in a free hour of relationship
building.*

FEBRUARY MEETING INFO:

When: **Wednesday, February 7th:**
*Registration begins @ 11:15 am;
meeting from 11:30 until 1:00 pm*

*Board meeting precedes the regular
meeting and begins promptly at
9:45am.*

Lunch Cost: \$10.00 members, \$15.00 guests.

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, February 2nd** ☒

February Lunch Buffet Menu:

Special Meal Needs – include with your RSVP

MENU

Tossed Carolina Mixed Greens
Fettuccini Alfredo with Grilled Chicken Strips
Fresh Seasonal Vegetables
Parmesan Breadsticks with Butter
Mini Dessert Bar
**Freshly Brewed Coffee, Tea, Decaffeinated Coffee and
Iced Tea**



News from our State L & L

Contributed by Bob Frazer – 2nd VP and State L & L Chair

President's Message:

Chad Blankenburg, CAHU President

Happy New Year to all of you! I look forward to what 2007 has in store for CAHU; and if the meeting on January 3rd was any indication, it's going to be a great year for us. Thank you to Bob Frazer, Watts Huckabee, our sponsor - Aetna, our panelists and everyone who made the January meeting such a success.

We have 9 members of CAHU going to Capitol Conference at the end of this month, so please let any of us know if there's something you'd like us to bring to the attention of our elected officials. The 9 CAHU members that are going are: Charles Lineberger, Laurie Poole, Watts Huckabee, Rosey Doganieri, Trisha Norket, Bob Frazer, Nat Smith, Denise Hopper & Chad Blankenburg.

As with any volunteer organization, membership is our lifeblood. Our membership now stands at 215; and our goal is to be at 235 members by the end of June (our fiscal year end). Please join me in recruiting new members. If you're an agent, recruit one of your carrier reps. If you're a carrier rep, recruit one of your agents. If you like what you've seen in our meetings, speakers, community service efforts, etc. – please tell someone about it and hand them an application!

Thanks to all of you for your membership and God's blessings for a wonderful 2007.

Respectfully,
Chad V. Blankenburg
President, CAHU

News from Andy:

Contributed by Andy Beard

NAHU formed the Leading Producers Round Table (LPRT) in 1942 to recognize the successful underwriters of Accident & Health Insurance. Today, the LPRT committee is committed to making LPRT the premier program for top Health, Disability, Long-Term Care and Worksite Marketing Insurance producers, carrier reps, carrier management, and general agency/agency managers. Several of our members qualified for 2006:

Golden Eagles

Watts Huckabee

Golden Eagle Agency

Randy M. Beasley
Suzanne K. Johnson

Eagle

Michael K Ballard
Denise Hopper

President's Council

Nathan Kelton.

Did we miss anyone (email Andy Beard at ahbeard@bellsouth.net)? These individuals should be commended for their sales leadership.

Health Forum Review: January 3rd, 2007

On January 3rd we had another great Health Forum. Chris Harrison, state President's Council Member for NCAHU, helped moderate this year's forum and joined us for the luncheon as well. This year's panel was loaded with great insight on helping us as agent's target how we can help in the broadening problem of ever rising healthcare. Mark Stephens of Pfizer, Dr. Norman Taylor of Rock Hill GYN/OB, and Russ Guerin of Carolinas Healthcare sat on our panel this past week and provided insight and knowledge from three very different specialties within the healthcare field.

Each panelist keyed in on one key term for us as agents and brokers should be taking part in and helping aide our clients with; education! The entire panel discussion kept referring back to education, as a key part of our role as agents/brokers, being able to help educate and train the end-user (our clients) to better understand their plan and understand which conditions render what service(s), whether it be a need for ER visit, Urgent Care visit, name brand prescriptions versus generics available, or other location or provider situations.

When asked what the key is to the rising costs; Dr. Taylor said from the standpoint of a private provider "regulation cost controls" have a great effect on the rise in cost, due to an abundance of regulations. Russ Guerin keyed in on "Disease Prevention and Wellness" as key initiatives to keep the cost from rising at the rate they do currently. Carolinas Healthcare has initiated a marketing and user campaign that encourages Wellness within Carolinas Healthcare and they have begun to market to the public as well. You have probably seen the billboards with the doughnut and the apple with a questions mark (?) after it, promoting healthy eating habits.

Another key that Mark Stephens targeted in on multiple times is the change of accountability for healthcare. HSA's were the idea here and how this will cause a shift in the accountability and education for all users out there. Clients will then be more in-tune to compare pricing and make educated calls on where they need to be seen and how fast the condition needs treatment. The belief is that if clients have financial incentive to guide their behavior then that can yield the first step to a change in behavior. This goal has been the ultimate goal of consumer-driven healthcare, since its introduction.

Each panelist had great insight throughout on how our industry can help guide behavior and hopefully bring down costs on healthcare. The key's are wellness and prevention which are of the prevent and detect early mindset. Yet changing consumer behavior is the key to making any of these initiatives work. All along education being the ultimate road block, yet we as agents and brokers can play a huge role in helping out clients knowledge of their plan, how to utilize it the best, and that should be our #1 priority in helping out clients.

Thanks to all who helped with the Health Forum, the set-up, and in contacting our special guests!

NCAHU State Symposium: March 19-21st, 2007

The state symposium will be held March 19-21, 2007 in Winston-Salem, NC at the Benton Convention Center. This year's symposium boasts of three keynote speakers; Bryan Dodge, Carol Price, and Merrill Matthew Jr, PH.D.

Early bird deadline for registration is the end of this month (January 31st) and the deadline for registration is February 24, 2007.

Registration for Symposium:

	Members	Non-Members
By January 31st	\$175.00	\$275.00
Jan. 31 st through Feb. 28th	\$225.00	\$325.00
Thereafter (on-site)	\$275.00	\$375.00

Our Panelists from our Health Forum:



Message from Senator Daniel Clodfelter on High-Risk Pool

Harvey Wood one of our own, recently had interaction with Senator Clodfelter on the topic of the high-risk state pool and our support for this in the 2007 session. Here is what Sen. Clodfelter had to say;

Mr. Wood,

"Thanks for writing about this. About a year ago we began looking at a variation on the high-risk pool concept which has been implemented, apparently with good success in New York. Last year we retained a consultant to study the New York model and help us figure out whether we could implement it in North Carolina. It's not a traditional high-risk pool, but it serves some of the same function by supplementing the standard commercial market mechanisms with an intermediate layer of coverage. Our goal is to have the results of that study and some possible recommendations

for consideration in the 2007 session that starts on January 24."

--Senator Daniel Clodfelter

This shows how important it is to keep in contact with our local elected representatives and what a difference having interaction with them can have. I urge each of you to contact our representatives as issues come up and to also utilize our access to Operation Shout at <http://capwiz.com/nahu/home/>. Harvey thanks so much for your support and bringing this issue to the forefront with Senator Clodfelter!



PAC Fund Drive Results

Contributed by Cheryl & Jim Elkin- HUPAC/NCPAC Chairs

Thanks to everyone who participated in the PAC drive held by CAHU in November and December. We raised \$1,000 for HUPAC and \$370 for NCPAC!

Congratulations to Charles Lineberger for winning the \$400 Charleston weekend! While the winning ticket was drawn at random by our December speaker, Charles was a most deserving recipient as he is a long-time regular monthly contributor to HUPAC and had increased his monthly contribution for the CAHU PAC Fund Drive.

We wish we could have awarded multiple prizes as there were other regular-monthly contributors such as Suzy Johnson, Harvey Wood, Denise Hopper and Trish Norket who made additional contributions. Several individuals made one-time contributions and three members made new on-going monthly support commitments: Jim Elkin, Laurie Poole and Jeff Soladay. All contributors will be sporting recognition ribbons on their CAHU name badges!

It's not too late to support the important work being done on our behalf every day by our PAC representatives. **Health care is front and center on the agenda for the new Congress – we need to make sure our views and the voices of our clients are heard!**

Log on to www.nahu.org and make your contribution now. If you prefer to support efforts on the state level, contact Mike Matznick at mematznick@ebenconcepts.com.



UPCOMING EVENTS

January 29-31, 2007:

2007 Cap Conference in Washington D.C.

February 7, 2007:

Monthly Lunch Meeting with Guest Speaker Denise Altman sponsored by Scriptraxx/Novant Health

NO MARCH MEETING DUE TO SYMPOSIUM

March 19-21, 2007:

18th Annual NCAHU Symposium at the Benton Convention Center Winston Salem, NC

April 4, 2007:

Monthly Lunch Meeting with Tonya Draughon from Renaissance Life and Health Insurance. Our topic will be: *Workplace Wellness Programs-Eat Your Veggies or Else!*

May 14, 2007:

Monthly Lunch Meeting we will host our annual Political Forum sponsored by CIGNA

Community Service News

Contributed by Brantlee Green-Community Service Chair

I just want to say a BIG THANK YOU for your generous contributions to The Spokes Group this holiday season. Through your donations, CAHU was able to contribute approximately \$3,172 to purchase bikes and helmets for needy families in Charlotte. At \$70 per bike, that equates to 45 bikes that we donated.

I was able to spend a morning over at the distribution center. The excitement and tears that came from the families were so heartwarming! You have no idea how much these bikes meant to these families. To date, The Spokes Group has raised \$116,333 towards 2,100 bikes. We appreciate your Contributions! Brant



We want to know??

Have you recently achieved a designation? If so, please let us know. We want to recognize you for your hard work and efforts. Please email Caroline Eller caroline.eller@wachovia.com