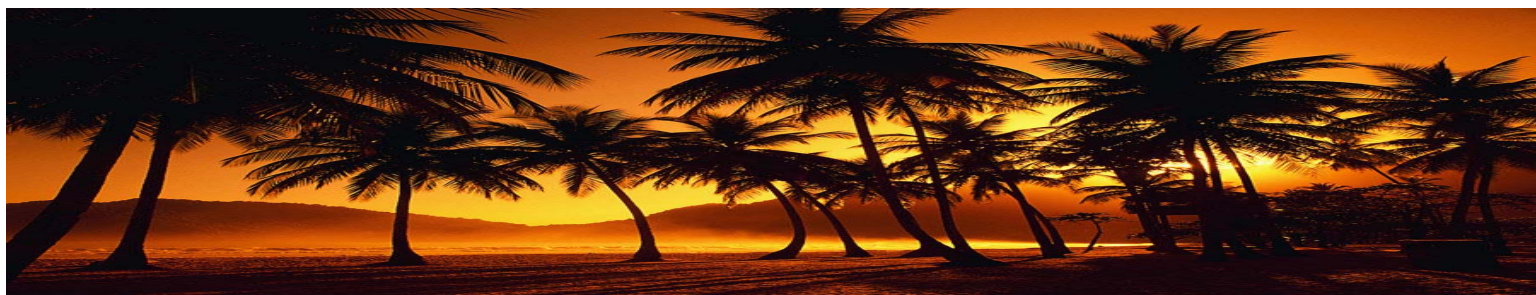


Coastal Bend Association of Health Underwriters



April 2007

CALENDAR

April 9th Happy Hour
“MEMBERSHIP DRIVE” &

Sponsors reception.

April 10th Day of Education

May 3, 4, & 5th TAHU

Convention in Galvestone

May 8th Monthly Luncheon



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Presidential Ponderings...

“Bloom Where You Are Planted”



It's springtime ... that time of the year when many of us begin looking for our garden tools, or the phone number of the yardman. It's the time to clean out the old, and prepare the garden for new growth; time to trim off the dead branches of old habits, and refresh ourselves on what we want to accomplish in the coming season. If you've done any gardening, you know it's not easy – the garden requires planning and attention to keep it blooming throughout the season.

How's your garden ... your garden of business? Have you located the tools you need, or do you have to replace some old ones with today's technology? Are you doing what you've done every year, or preparing the ground with new ideas? One good way to get ready would be to take a few moments to reflect, to remind yourself “why” you're gardening, and “how” you got started in the first place.

How did you get into the insurance business? If we were doing a survey, the answers would probably create a varied and interesting list, including: “by accident”, “fate”, “circumstances”, “needed a job”, “a friend”, and even, “reluctantly”, among others.

Personally, I answered a newspaper ad at the urging of Beth – she had “a feeling” about the ad (I had a feeling too, but it was all negative). “*I don't want to be an insurance agent,*” I told her, “*why would I want to sell something that people don't want to buy?*” Fortunately, I followed her “feeling”, and learned that if I prepared and presented myself professionally, I would be accepted as a professional. When that lesson took hold, I was planted – the roots were set down, and a career replaced a job.

CBAHU Executive Board

President	Rick Ott
Vice President	Robbi Burgess
Treasurer	Elsie Gaertner
Secretary	Sharon Sodek

Committee Chairs

Membership Polly Harris

Awards *Vacant*

Hospitality Shelley Love

Legislative Leo Barrera

GRIP Maria Richardson

Education Nedra Clingan

Media Tina Durand

Community

Service Andrea Chisolm

Newsletter Laura Hebert

Web Master Elsie Gaertner

Sponsorship *Vacant*

Speakers Erika Benson

Care Chair Laura Hebert

Trustees

Denise Villagran, Laura Hebert, Annie Castro, Kelli
Campion, & Diane Lee

Trustee Emeritus

Kathy Greene

Vice Chair

Hilna Langston

Eddie Garcia

Annie Castro

Esmie Silva

Meet the BOARD...



Elsie Gaertner

Elsie entered the insurance business in 1976 with Great American Reserve Ins. Co. after graduating Summa Cum Laude from Texas A & I University in Kingsville with a B.A. in Music. She was Branch Office Administrator and, after attaining her Fellow: Life Management Institute (FLMI) certification, moved into insurance sales. In the course of her career, she's completed the requirements for three additional certifications: Chartered Life Underwriter (CLU), Life Underwriter Training Council Fellow (LUTCF) and Chartered Financial Consultant (ChFC), as well as taught an insurance course for LUTC at Del Mar College.

In 1998, she joined Rick Ott at TLC Insurance Agencies, Inc. in sales and marketing. Past Board positions include Corpus Christi Association of Life Underwriters and the Coastal Bend Association of Health Underwriters. She has been CBAHU's Treasurer July 2003. Elsie is an active committee member for Boy Scout Troop 162 at St. Patrick's Church. Her son, Lawrence is working toward the rank of Eagle Scout. Her daughter, Vanessa, graduated from the University of Houston Pharmacy School with a doctorate in Pharmacy. She's very proud of her kids!

When asked what her personal motto was, there was no other option but to repeat the motto her parents drilled into her and her four sisters all the years they were growing up together, "We Fontaines never give up until our best is done". That motto has served her well all her life.

RHU/REBC Incentive

TAHU members who during July 2006 - March 2007:

- Completed a module of the RHU or REBC can earn \$50 in TAHU bucks
- Completed the RHU or REBC designation can earn \$50 in TAHU bucks
- In addition, those members who earned their RHU or REBC designation will be recognized at the state convention.

* To qualify you must send a copy of your exam report to Laura Firestone and Louanne Trebing

Members Notes:

The following CBAHU members traveled to Houston on February 16, 2007 to attend an "Advanced" Chartered Benefit Consultant class to obtain that designation. They are: Tina Durand, RHU, CBC, Tracy Fraiche, CBC, Paul Gernand, LUTCF, CBC, Will Heavin, CBC, and Isaac Mireles, CBC. Each agent may now use the designation "ACBC" after their name. This designation demonstrates their proficiency in consumer driven health care options.



National Pharmacy Solution

Pharmaceutical Strategies Group, the nation's leading pharmacy benefits consulting firm has developed an advantage for leveraging PBM and consulting services for small to mid-size clients. The resulting purchasing coalition offers the following benefits to employer groups.

BENEFITS OF WORKING WITH THE PSG NATIONAL COALITION:

Benefit	Strategy
Transparency	<p>The operations of pharmacy benefit managers can be complex. Direct contracting for PBM services under the traditional pricing model yields approximately \$3-\$5 per claim in earned revenue for the PBM. Where is the money? Forty-six percent of the earned revenue for the PBM is found in the network and dispensing fee spreads while 54% is generated through the manufacturer relationship. PSG offers an alternative transparent model utilizing Walgreens Health Initiatives (WHI) as the PBM. Consequently, WHI will receive total revenue of \$0.75 per claim.</p> <p>While there are many definitions of "Transparency," our coalition offers full pass-through, guaranteed pricing.</p>
Auditing	<p>Simply asking for a transparency model does not guarantee receipt. Auditing verifies the accuracy of plan design loading, pricing, and rebate guarantees. This means that WHI will pass through 100% of all rebate monies, as well as network discounts for brand and generic at both retail and mail. With the exception of educational dollars, WHI is also passing through ALL manufacturer revenue.</p>
Features	<ul style="list-style-type: none"> • Network of 59,000 pharmacies that includes all national chains • 90-day fill at retail with the Advantage 90™ network (deeper brand discount of -22% off of AWP at 31,000 pharmacies) • Medicare Part D components • Contract compliance (including performance guarantees) • Contract that allows plan design flexibility • Dashboard reporting capabilities through PSG web portal
Clinical	<p>PSG's deep clinical expertise and abilities (9 clinical PharmDs) are an integrated part of the total offering. For example:</p> <ul style="list-style-type: none"> • Low net-cost formulary • Targeted therapeutic class initiatives • Best practices • Comprehensive clinical recommendations for improved outcomes

**WELCOME OUR NEW
MEMBERS!!!**

Isaac Mireles, CBC

Heavin and Assoc.

Carolee Smith, GSM Insurers

Next Luncheon

**Alicia Haff with Carney, Garcia, Farmer,
Pickering & House.**

**She will be speaking on
Broker Liability**

Kudos Korner

**A BIG CONGRATULATIONS GOES
OUT TO CBAHU!!!**

Our chapter was recognized by TAHU
for our Educational efforts. Our Local
Education Chair, Mrs. Nedra Clingan has
done a tremendous job in bringing us
interesting topics and providing us with
wonderful CE opportunities... please
take a moment to say thanks to
Nedra for all her hard work!!!

Presidential Ponderings Continued...

In the gardening of our businesses, we get
to pick the location (where we want to
work), what we want to plant (the product
we want to see grow), and how hard we
want to work on it (the study and continu-
ing education to keep it growing). That's
where the planning comes in ... do we
want our garden to be full of chrysanthem-
ums that grow in full sun, or caladiums
that bloom in the shade? It's our choice.
We can do it without planning, of course,
but we frequently end up with more weeds
than flowers or plants.

We've got a gardening refresher course
coming up on April 10, 2007; it will be a
full day of education about how to keep
your garden green. The garden doesn't
stay healthy by itself – you have to invest
in it seasonally to keep it growing – it's
not cheap, but it's worth the cost! As an
experienced gardener, my springtime hope
for you is that you would bloom where you
are planted ... ***Happy gardening!***

Respectfully Submitted,

Rick Ott, President

Care Chair Report...

**It is with tremendous sadness that we
report the passing of Pete Peterson.
Pete was the wonderful spouse of
Ouida Peterson who has been a great
support for CBAHU in providing many
hours of "cobra" & "ethics" CE for
us. He will be truly missed.**



CBAHU

APRIL "SPRING SALSA" MEETING

(Fajita Luncheon catered by Friday's POETS!!)

Tuesday, April 10, 2007

Education Service Center, Region 2

209 N. Water Street

Lunch registration begins at 11:45 a.m.

Speaker: Mike Rivera

TAHU President

"State of the Industry"

*There will be a drawing for a \$25.00 gas card for all attending members of
CBAHU*

RSVP to Shelley Love, CBAHU Hospitality Chair no later than Friday Noon

Phone (361) 885-0525

Email: shelley.love@sbcglobal.net

\$15.00 per member with RSVP

\$20.00 per member with no RSVP

\$15.00 per guest of member with RSVP (single visit)

\$30.00 per non-member/guest

(waived if you join CBAHU at the meeting!)



The legislature is working at many bills and we are watching several key bills affecting Health Care in Texas. The Bills vary in form dealing with Transparency, Universal Health Care, LTC Partnerships, Expedited credentialing of Providers, Agent Certification to sell Small Group as well as Balance Billing. These bills are at various stages of discussions but not much action yet.

TAHU is working hard to monitor the respective bills and we may be called on to participate in Operation Shout. Please monitor your email traffic to insure you don't miss this opportunity to participate in the legislative process. You can monitor the Legislative Calendar and view video broadcasts of hearing by accessing the Legislative web-site: www.capitol.state.tx.us or by doing a search for "Texas Legislature".

Please remember our Association Goal of 100% of our members contributing \$10 or more to the TAHU Pac. TAHU Pac forms can be secured by emailing admin@tahu.org or you can contact me. I will email it, drive it, walk it, do whatever IT takes to get it done!! (legally of course).

Please feel free to contact with any questions dealing with the Pac or bills pending.

Leo Barrera, Legislative Chair...

Janet Trautwein Featured on "100 Most Powerful" List

(Arlington, VA) – Janet Trautwein, executive vice president and CEO of the National Association of Health Underwriters (NAHU) has just been named to the prestigious Insurance Newscast's annual list of the "100 Most Powerful People in the Insurance Industry".

The recognition is given to the 100 people who have made extraordinary and significant contributions to the insurance industry, and innovations in the development and advancement of insurance products, services and systems.

"I am honored that, as NAHU's EVP and CEO, my name was put on the list, but this is clearly the recognition of all the hard work done by NAHU's board, volunteers and staff," said Trautwein. "We should all be proud of this honor and continue in 2006 to build on our position as a leading voice for free-market health insurance and benefit products."

"NAHU works incredibly hard on the important issues that have helped more Americans get health insurance," stated NAHU President John Nelson. "We are honored that the industry recognizes our hard work, and we will continue our legislative efforts to help cover the nation's uninsured and maintain affordable, high-quality coverage for consumers and employers."

The National Association of Health Underwriters represents 20,000 professional health insurance agents and brokers who provide insurance for millions of Americans. NAHU is headquartered in Arlington, VA. For more information, please call Kelly Loussedes at 703-276-3835 or e-mail kloussedes@nahu.org.

CBAHU DAY OF EDUCATION

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The goal of the CBAHU Day of Education is to provide our members and associated industry representatives with the tools and information they need to improve their business practices.

CBAHU's Annual Day of Education
Tuesday, April 10th, 2007
Education Svc. Center, Region 2,
209 N. Water Street
Corpus Christi, Texas 78401.
Phone: 361-561-8511

Plan Now to Attend!!!

Mail your registration forms to:

Elsie Gaertner, Treasurer

CBAHU

P.O. Box 2020

Corpus Christi, Texas 78403

Phone: 361-887-7688

Fax: 361-887-0719

Questions? Contact Nedra Clingan @

361-866-2243 or email: nclingan@humana.com



Bring this coupon in for one free drink at the "Sponsors Reception" and Membership Happy Hour on April the 9th... location TBA... Look for details coming in your emails

AGENDA

7:30 am Registration & Continental Breakfast

8:00- 8:15 am Opening Remarks

Rick Ott, CBAHU President

8:15am – 10:15am (2) HR CE

Suzette Brown, Rogers Benefit Grp

Oral Health – Critical to Overall Health

CE Provider: Principal Life Ins Co #44607CG020

10:15 – 10:30 am Break

10:30am – 11:30 am (1) HR CE

Carol Bailey, PSG

De-Mystifying the PBC Through Transparency

CE Provider: TAHU #0426

11:45am – 12:45 pm CBAHU Lunch Program

Keynote Speaker: **Mike Rivera, TAHU President**

1:00pm – 2:00 pm (1) HR CE

Gary Daigle, TelaDoc/Gateway

TelaDoc – Real Time Primary Care When You Need It

CE Provider: Gateway to Provide Access, Inc #45107CG010

2:00pm – 2:15 pm Break

2:15pm – 3:15 pm (1) HR CE

Melissa A McConville, Kiselis Brokerage Services

A Touch of Life

CE Provider: **Kiselis Brokerage Svcs #XXXXXXX**

3:15pm – 3:30 pm Break

3:30pm – 4:30 pm (1) HR CE

John A Kiselis, MBA, CLU, Kiselis Brokerage Svcs

Life Insurance Planning Tax Pitfalls

CE Provider: **Kiselis Brokerage Svcs #XXXXXXX**

4:15 Closing Remarks & Dismissal

Rick Ott, CBAHU President

CBAHU Day of Education

REGISTRATION FORM

Name: _____

Company: _____

Address: _____

City: _____

State: _____

Zip: _____

Phone: _____

Email: _____

Registration Fees:

Fee includes all conference materials, refreshment breaks and lunch.

Early-Bird Registration Special!!!

\$75.00 per Member. Registration with payment must be received PRIOR to April 2nd.

\$90.00 Member Rate, After April 2 through Day of Event

\$150.00 non-member OR \$50.00 with completed new FULL member application submitted with registration!

Card:-- _____

Number: _____

Val Code (3digit) _____

Exp. Date: _____

Sign: _____

Date: _____

CBAHU Membership:

Annual Dues

\$270.00

OR

Monthly Bank Draft \$21.66

**Applications available upon
request and at the door**



GET YOUR GAME ON!
BRYAN DODGE
international author and educational speaker
headlines as this year's TAHU Convention keynote
speaker!

Texas Association of Health Underwriters 19th Annual Convention

**May 3-5, 2007 - Galveston Island Convention Center/Hilton Resort -
 Galveston, Texas**

The Texas Association of Health Underwriters will hold its 19th Annual Convention at the Galveston Island Convention Center and Hilton Hotel in Galveston, May 3-5, 2007.

We'll kick things off Thursday with one hour of CE on Office Management Strategies followed by the Exhibitor/Sponsor Reception giving you the opportunity to meet this year's exhibitors and sponsors. Following the reception, join us at Mario's on the Seawall for some gambling - great food - drink - and entertainment!

Friday's lineup includes more opportunity to network with exhibitors and your peers - hear dynamic speakers to include Bryan Dodge, Dodge Development, Larry Dierker, former General Manager of the Houston Astros - and take your choice of three hours of continuing education. Finish the day off with dining and dancing at the Hollis Roberson Award Dinner and honor those who have worked so hard for this great association!

And, that's not all! Join us Saturday morning for 3 more hours of CE by attending the Consumer Awareness Program which is packed with important consumer information. Then, enjoy yourselves and take the rest of the weekend to enjoy Galveston!

This is one program you can't miss! Up to 7 hours of CE will be available not to mention great fun and great entertainment!

Attached is a registration form which includes more detail on the agenda, pricing and hotel accommodations. For those of you needing shuttle transportation from Hobby Airport to Galveston, we have secured transportation arrangements and more details will be available on our website.



TAHU Members can register for this event online at
<http://www.tahu.org/cde.cfm?event=157332>

Unless you have logged in before and changed your information, your user id is your first and last name (with no spaces) and password is tahu.

Non-members should complete a registration form and send it in.

If you register via mail, your registration form and payment must be postmarked no later than April 12, 2007 to receive the early bird rate!

For questions, please email admin@tahu.org.

We look forward to seeing you at this great event!