



# WISCONSIN ASSOCIATION OF HEALTH UNDERWRITERS

*Wisconsin's Benefit Specialists*

A Quarterly Publication of the Wisconsin Association of Health Underwriters

You get *what* you give!

**Wisconsin Association of Health Underwriters  
Annual Fall Sales Conference  
September 10-12  
Radisson Paper Valley Hotel Appleton**



*View of the hotel courtyard*

## **eWAHU.org Wins NAHU 2003 Website Award**

**Congratulations** and **Thank You** to our own Dean Hoffman for his outstanding work as the WAHU Webmaster! Dean has volunteered countless hours to create and continually update the WAHU Website and we thank him for all of his hard work.

www.eWAHU.org continues to grow in popularity and is bookmarked on computers throughout Wisconsin and Midwest. It has become a **MUST SEE** for businesses, agencies, and WAHU members and we are happy to see the National Association of Health Underwriters has recognized www.eWAHU.org as Number One!



*2003 NAHU President Eva Jean Fomalont presenting Dean Hoffman with the 2003 WEB SITE award.*

WAHU NEWS

# Wisconsin Association of Health Underwriters—

## WAHU State Officers 2003

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## WAHU Committee Chairs

### Awards

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### Communications/Media Relations

Jacki Seversen  
Katie Beals

### Corporate Sponsors

Kent Schroeder  
Tom Williams

### Education/RHU

Fred Wilmsen

### Legislative

Laurie Kohls

### Membership

Karen Reynolds

### Nominations

Jeff Klett

### Programs

Dean Hoffman

### Public Service

Jim Krogstad

### Technology

Dean Hoffman

## Calendar of Events

Sept. 10-12, 2003

WAHU Annual Fall Sales Conference  
Radisson Paper Valley Hotel,  
Appleton, WI

Dec. 9, 2003

SE Chapter Meeting & Holiday Party  
Location TBA

Dec. 17, 2003

SC Chapter Meeting & Holiday Party  
The Madison Club, Madison, WI

# Thoughts from the President

By Jeff Klett, RHU, REBC, LTCIS  
2003 WAHU President

## Where Has the Time Gone?

We are past the halfway mark of 2003 and I as look back I wonder where has the time gone? I look at my children and realize they are no longer my little babies. My parents celebrate their 50<sup>th</sup> anniversary August 5<sup>th</sup>. Who is the guy in the mirror with the wrinkles, graying hair and where did that bald spot come from?

As I get older, I realize that time is precious, and there is no reaching back and getting a do over. All year we have been saying that **You Get What You Give!** It has been an exciting year with many WAHU members not only giving this year but for many years. We started the year out with the largest turnout we have ever had at the "Day on the Hill". We tried something different and included our Platinum sponsors with a display booth. The WAHU Foundation officially formed and is off and running. The Foundation will allow us to be more involved with our charities, provide scholarships, and sponsor other activities such as an employer forum. The first employer forum was held in May, sponsored by the WAHU Foundation and was a huge success. Employers wanted to know more about WAHU and how to find a WAHU agent and vendor. The second employer's forum will be held in conjunction with our annual conference in Appleton this year. The employer representatives will be invited to visit our exhibit hall. Our locals continue to grow which gets more people involved. Our association has earned more clout because of our positive activities with the political and business community.

I recently attended the NAHU convention in San Diego. Wisconsin was recognized with the following achievements: Distinguished Service National and Regional award winner Joanne Burris, Dean Hoffman's effort won the National

Website award, Karen Reynolds for the Regional award for retention and membership growth, Dan Schwartzer for being the National Chair for the Ways and Means committee, and the Wisconsin Board for outstanding recruitment efforts.

Time is short, we have accomplished a lot but there is still a lot to be done. We need the help of everyone in the association to deal with the issues like Single Payer Health, Associated Health Plans, Mandated Benefits, and the Universal application. If we lose these battles, the results will be that when you, your spouse or child, or grandchild need healthcare the most, the delivery system will have changed. It would be a sad day that we would look back and say I could have done more. Can you imagine working our whole careers in the health care delivery system and winding up with our own health care dependent on what a politician or government branch allows us to have?

The great news is there is still time for us. Mark your calendars for the next Day on the Hill that is January 21, 2004. Our association goal is still 330 members at our most important event of the year.

I hope to see all of you at the Annual Conference September 10, 11 and 12 in Appleton. Dean Hoffman has put together a tremendous program that you will not want to miss.

Remember, **You Get What You Give**, do it while there is still .....time



Jeff Klett

## Platinum Sponsors

We would like to thank our  
Platinum 2003 Corporate  
Sponsors for all their  
support



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An independent licensee of the Blue Cross  
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## HEALTH ISSUES KEY TO LONG-TERM BUDGET STRENGTH

*Assembly Speaker John Gard (R-89)*



*Assembly Speaker  
John Gard*

In the recently-passed state budget, much of the media attention and public debate was focused on one issue – taxes. That focus was appropriate. Wisconsin has one of the most severe tax burdens in the nation. We cannot hope to create a strong and growing economy for the long-term in our state if our tax burden continues to drive families out of their homes and jobs out of our state.

Furthermore, taxes got much of the spotlight this summer

because of the fundamental disagreement between Governor Doyle and the legislature on the issue.

The budget passed by the legislature did not raise any state taxes and placed a three-year freeze on state spending and local property tax levies. Unfortunately, Governor Doyle vetoed our three-year property tax freeze, setting the stage for double-digit property tax increases. My colleagues and I in the legislature believe that our taxpayers and our economy simply cannot afford that kind of tax hike, and we will be working to override that veto. If unsuccessful with a veto override, we will introduce the freeze as separate legislation and pass it again.

But while the tax issue has grabbed headlines, one of the other fundamental keys to building a strong economy for the long-term is our health care system. Health care costs continue to take an increasingly large chunk of our state budget. The status quo will clearly not be sufficient to address our citizens' health care needs or our budget realities. Change is inevitable, but the form and the direction that change takes is still in flux. I believe that our success will hinge on how we meet several basic challenges.

We must resist the urge to replace market-based health care models with a government safety net. Unfortunately, we have been heading the wrong direction in this area recently



with an increasing number of mandates, cost controls and access standards. One result of this trend has been decreased options and increased costs for individuals and employers purchasing health care. A more ominous byproduct of this trend, however, has been increased government competition with the private sector, resulting in a shrinking private marketplace and an increasingly costly reliance on the public sector for health care.

To reverse this trend we must look for new ways to empower the marketplace and individuals to make their own health care choices. We need to provide incentives for businesses and individuals to use the private sector health care marketplace. We should work to weave the social safety net for health care out of public-private partnerships rather than out of new government health care bureaucracies. And finally, we must look for ways to expand health care access through increased flexibility and choice rather than through increased regulatory command and control.

As we look to the future in health care, we know what doesn't work. In countries like Canada and Western European nations where government's role has grown unchecked in the healthcare marketplace until medicine is socialized, the results for consumers have been disastrous. We must make sure that our well-intentioned efforts don't end up creating a system that results in a higher-cost, lower-quality system of healthcare in our state.

A healthy economy is critical to the long-term stability of our state budget. Our success or failure in meeting the health care challenges of a changing marketplace will be an important component determining our budget strength and our state's economic competitiveness. I hope you will continue to work with me to meet those challenges in a way that moves our state forward into a bright, strong, and healthy future.

# Legislative Update

By Dan Schwartzer

## BUDGET DELIBERATIONS ARE OVER! Well, Almost!

With Governor Doyle signing the State Budget, which included 131 partial or full vetoes, the only remaining item to be determined is if the legislature has enough votes for the potential override of any of those 131 vetoes. One of the most contentious vetoes for the legislature to review is the Property Tax Freeze. As this update is being written, the Senate is working on securing votes to override the Governor's veto of the Republican property tax freeze. In order to accomplish this override, it will take every Republican to vote to override and at least 4 Democrats. This is due to the fact that any override of a veto requires a 3/4 majority in each house. The Assembly would need all Republicans to vote for the override, plus at least 7 Democrats.

## WELCH SETS EYES ON WASHINGTON, D.C.

On such a warm summer day in early August, just coming off of an election year, it would seem the last thing anyone would have on their minds is next fall's election. However, one specific individual has spent much of his summer months on exactly that issue. State Senator Bob Welch (R-Redgranite) has officially thrown his hat in the ring and will challenge US Senator Russ Feingold for one of Wisconsin's Senate seats. Senator Welch has been a strong advocate for our industry and has been a sometimes lone pillar against Mandated Benefits. In order to run against Feingold, Senator Welch will have to give up his State Senate seat. Representative Terry McCormick was also considering running, but just recently determined that she wants to continue to serve her Assembly constituents and work on reforms she has initiated in Madison. Look for upcoming information about this race in future issues.

## REPUBLICANS TAKE 21<sup>ST</sup> ASSEMBLY DISTRICT

For the first time in nearly 80 years, a Republican will hold the 21<sup>st</sup> Assembly seat, which includes Oakcreek, South Milwaukee and parts of Milwaukee. The special election actually involved two Assembly seats (21<sup>st</sup> and 71<sup>st</sup> districts) vacated earlier this year by the election of Jeff Plale (D-South Milwaukee) and Julie Lassa (D-Plover) to the State Senate. Mark Honadel (R-South Milwaukee) defeated Al Foeckler (D-Oak Creek) in the race for the AD-21 seat. The result of this election increased the Republican's majority in the Assembly to 59-40. Honadel, a businessman, surprisingly took 61% of the vote in his victory over Foeckler, an Oak Creek alderperson and attorney. The 71<sup>st</sup> seat was won by a Democrat, Louis John Molepske Jr.. Molepske, who is a prosecutor, narrowly defeated Republican challenger Jackie Szehner, a local businesswoman, both of Stevens Point.

## MENTAL HEALTH PARITY

The issue of Mental Health Parity is alive and well in Madison in both Senate Bill 71 and Senate Bill 72. As we reported earlier, the Joint Legislative Council Study Committee on Mental Health

Parity met throughout the fall of last year and into the spring of 2003 to find a compromise on this issue. While the provision to simply increase the limits of Mental Health Coverage narrowly passed the Study Committee with a vote of 8-6, the provision was put into a bill now known as SB72. Hearings have been held in the Senate Committee on Health and WAHU has provided comment and testimony on this issue. While there may just be enough movement to bring this bill to the floor of the Senate, our hope is that we are able to convince the Assembly that this Mandate will add to the problem of rising health care costs. It will be extremely important that the business community get involved on this mandate. We urge you to get your clients involved by having them contact their legislator on this important issue.



Dan Schwartzer

Two other mandates have found their way into legislative bills. Assembly Bill 362 and Assembly Bill 364 were provided with a hearing in the Assembly Insurance Committee. Both bills were opposed by our Legislative Committee and both provide the expansion or creation of a mandated benefit. AB362 is the expansion of a diabetic mandate and AB364 is a mandate to allow coverage for off label drugs for cancer treatments. The author of AB364 is looking for support and we will meet to discuss the possibility of increasing the criteria in which an off label drug can be considered. The current bill language does have strict enough criteria to prevent the abuse and mishandling of the subscription of these off label drugs.

## UNIFORM APPLICATION

The Office of the Commissioner of Insurance has issued an emergency rule on Uniform Employee Application Form. The rule will provide a delayed effect date, still allowing for 150 days of comments. With the original effective date at August 1, 2003, this delay will provide enough time for both carrier and agents to get acquainted with the form and to get educated on this new process. WAHU is pleased with the final outcome of this Application and we believe it will provide the tools for an improved marketplace. This form and the regulation can be found on the OCI's website, and we will also post a link to this form on our website. WAHU will be holding a 1-hour Continuing Education course on Uniform Application during our Annual Conference in Appleton, WI on September 11, 2003. This CE course is free to those members who registered for this conference in our Three Day package price or our Thursday One Day package price. This course will provide a brief overview of how Uniform Application became law, and the details of the regulation and application. We will also discuss the realities of how this form will operate within the marketplace.

# WAHU Celebrates Longest Serving Member\_\_\_\_\_

In June 2003, the National Association of Health Underwriters (NAHU) recognized Sidney Doppelt for 40 years of service to our industry. He has been part of the **Best of the Best**, holding a seat at the Leading Producer's Round Table for 40 years. Sid has always been involved and his deep commitment to his customers and the free enterprise system was already evident over 30 years ago.

In July 1972, Sid was featured in an article written as a tribute by John D. O'Day, the President and Managing Director of Insurance Economics Society of America. Here is an excerpt of the article called "*Mr. Doppelt Goes to Washington*".



*Sidney Doppelt with NAHU Past-President Eve Fomalont*

"He wanted Congress to hear his voice raised in support of the free enterprise system in American health care. He wanted to tell Congress "I am responsible for the health insurance plans of 7,000 persons." He wanted to tell Congress about the small businessman, the small employer, whose ability to create and maintain jobs would be severely affected by the imposition of a compulsory health insurance tax.

Mr. Doppelt was so intent upon voicing his beliefs that he wrote to representative Wilbur Mills, Chairman of the House Ways and Means Committee, and asked for permission to appear before that committee. In his request he told Mr. Mills that he was an "individual insurance agent". He made it clear that he was not the spokesman for any group or association, rather, he was a single voice.

To his surprise, reports Mr. Doppelt, who also says it could only happen in America, he was granted time to appear before this august Congressional body. Astute is the word for the testimony he presented.....

In his speech, "You're Not a Lone Voice in the Wilderness" articulated in Boston June 27, 1972 before the convention of the International Association of Health Underwriters, Mr. Doppelt, who wears a "Healthcare" campaign button, urges all in the insurance industry to write to their two Senators and Congressman in support of "Healthcare". He promises that Congress is eager to hear from each and every one of us if we would only take the few minutes necessary to become involved.....

Recognize the influence of your single voice joined in a choir of other single voices and then heed Mr. Doppelt's pleas to send Congress your message. (Sidney Doppelt's testimony can be read in its entirety on the Legislative page of the WAHU website [www.eWAHU.org](http://www.eWAHU.org))

The message from Mr. Doppelt 30 years ago is still timely today. GET INVOLVED and Thanks Sid, for all of your efforts on behalf of insurance agents everywhere!

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for all their support

## Silver Sponsors



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# WAHU Legislative Committee

by: Laurie A. Kohls - WAHU Legislative Chair

As I look back in time over WAHU's accomplishments as an organization, I don't think I'm alone when I say that we've come a long way. It's hard to believe everything we've done even since the first of the year...from our extremely successful Day at the Hill, to the Foundation's employer forum held in May. And now I know we are all looking very forward to our annual conference in Appleton in just a few short weeks.

While we have had many accomplishments, I'm now starting to think about 2004 and trying to plan out our committee's agenda. This is where you, our membership, come into play. We need your thoughts, your concerns, your issues, and your ideas. **WHAT DO YOU THINK OUR NEXT STEPS SHOULD BE?** Where do you want WAHU to be positioned in the year 2004?

I'm so impressed with the level of commitment our association has when it comes to activities at the Capitol. We are strongly recognized in Madison by our legislators for our professionalism, our knowledge, our ideas, and our willingness to compromise. We have our lobbyist attending to our needs at the Capitol, however, we have had numerous members come to the table to testify at hearings, attend committee meetings with legislators, and host legislative fundraisers. Our members really **DO** make a difference! And it's our members that are helping WAHU be the source for all employee benefit industry information. We couldn't do it without you.



Laurie A. Kohls

You may tell yourself that you're not really into the political landscape, or you don't have the time, or you just don't understand how all these things work. But you all really do make a difference when we come to you for help. What I am asking of you now, is to keep up the support. We need you now more than ever. We have numerous issues that we take up in our monthly committee meetings from topics ranging from uniform application, state mandates, to universal healthcare. One of the biggest areas we need your help in is in the area of financial contributions to WLS. I know we may begin to sound like a broken record, but we really need to help our legislators get our voices heard. You may not necessarily like the political process, or even agree with how the process works, but the reality is that our legislators need our contributions to help work for us. We can either participate in the environment that exists, or we can stand aside and let other lobbying organizations have a stronger voice than ours. Please consider participating and/or increasing your contributions to WLS. We can assure you that your contributions do benefit our association.

It has been a pleasure serving the WAHU membership for the past year as your Legislative Chairperson, and I look forward to continuing to serve you in the future. As always, please do not hesitate to contact me with any thoughts, issues, concerns, or questions that you may have.

## Good-Bye!

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Caryl Spira

For over two years I have had the privilege of serving you, the membership of WAHU. When you called the office, I was the voice you talked to. I have had the pleasure of meeting quite a few of you, but I also feel I know many WAHU members that I've never actually met in person. My goal was to be responsive to your membership needs and questions and keep everything running smoothly. I hope I have accomplished that.

As we all know, change is a big part of life. For my family and I, we are going to be experiencing some major changes as we re-locate to Fort Wayne, Indiana. It is hard to say good-bye but we are also very excited about our new adventure! I don't know if I will be around for the Annual Conference, so just in case I'm not, **thank you** for making my time with WAHU so enjoyable.

Caryl Spira

# WAHU Membership Report

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*Karen Reynolds*

As a first-time attendee at the NAHU Annual Conference in San Diego, I must admit that I was proud of the way WAHU, your association, was recognized for all its efforts. This recognition is because of members who care and believe that WAHU and NAHU are the most powerful voice we have for free market health insurance and benefit products.

Wisconsin was recognized as recruiting the most new members in Region 4

(Minnesota, North Dakota, South Dakota, Iowa and Wisconsin). THANK YOU to all of you on your recruitment efforts and keep up the good work! There is strength in numbers!

Though we brought in close to 100 new members in the past year, approximately 80 have lapsed in membership for the same time period. We need your help and support in bringing those members back to WAHU.

Please contact your Chapter Presidents and/or Membership Chairs for a list of lapsed members. Let them know who you are going to contact on that list and make an effort find out why they decided to leave WAHU/NAHU. Remind them that their membership provides:

**Top-Quality Representation** – Each year money is spent on the both the state and national level to present your interests before legislators and regulatory agencies. We have an outstanding team of experienced professionals ensuring that your needs come first.

**Information Straight from the Source** – When something happens that affects your business, you will hear about first from WAHU and/or NAHU.

**Moving Ahead** – Health Care Reform continues to be the leading issue on Capitol Hill and in statehouses around the country. The combined strength of approximately 17,000 NAHU members and 500 WAHU members means your voice will be heard. You have the power through this organization to decide your future.

Don't give up your power – renew your membership today.

I would appreciate any feedback you can give me on these lapsed members. Please contact me at karen.reynolds@cobalt-corp.com. Or call me at (262) 787-7826.

## Welcome to our Newest Members

**Katie Arndt**, *Physicians Plus Insurance Corp.*

**DuWayne Benzine**, *Physicians Plus*

**Greg Berth**, *Humana*

**Michelle Christensen**, *State Farm Insurance*

**Michael Eckstein**, *Health Tradition Health Plan*

**Victoria Faust**, *Physicians Plus Insurance*

**Renae Guell**, *Blue Cross & Blue Shield*

**Kim Karter**, *Physicians Plus*

**Steven Kunes**, *Health Tradition Health Plan*

**Rhonda Litschauer**, *Wausau Benefits*

**Geri Love**, *Zaks-Shane*

**Marianne Lutz-Cieslewicz**, *Blue Cross & Blue Shield*

**Janice MacGillis**, *MacGillis Agency, Inc.*

**Cathy Mahaffey**, *Financial Design Group*

**Bradley Marx**, *State Farm Insurance*

**Kevin Meyers**, *Security Health Plan*

**Dave Mosher**, *Dave Mosher & Assoc. Ins. Services*

**Michael Neuberger**, *Blue Cross & Blue Shield*

**Tim O'Keefe**, *American Medical Security*

**Mary Orr**, *State Farm Insurance*

**Marc Paulson**, *Minton Insurance Agency*

**Peter Plamann**, *United HealthCare*

**Alan Rolandi**, *Jabas Group*

**Rich Saunders**, *GE Financial*

**Steven Snell**, *American Medical Security*

**Colleen Truckey**, *Glass Insurance Center*

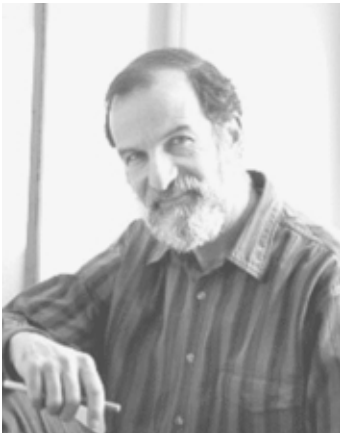
**Gregory West**, *AMS*

**Sean Whinnery**, *Physicians Plus*



# WAHU Annual Fall Sales Conference

## You Get What You Give-WAHU Annual Fall Sales Conference



*Dr. Marty Finkler*

Each September, hundreds of health insurance professionals from all over the state gather at our annual meeting for 2 days of meetings, seminars, trade show, networking and entertainment. This year's grand event will be held at the Radisson Paper Valley Hotel in Appleton on September 10<sup>th</sup> through September 12<sup>th</sup>.

The conference will provide attendees with up to 8 hours of continuing education credits. Outstanding speakers will cover topics including Key Pharmacy Benefit Trends, Long Term Care Insurance Contract, Market Trends, Uniform Employee Application Process, COBRA updates, Debit Cards and Transportation Management benefits, and HIPPA Privacy.

Our Trade Show features the most up to date products and services offered by both insurance companies and associated vendors. Last year we had over 40 exhibitors featuring the companies and products that shape our industry and this year we are on target to be even bigger. Also in the Exhibit Hall, Healthcare Economist, Dr. Marty Finkler, will speak on Wednesday afternoon following lunch.

With local chapters established and growing, the conference will include Local Chapter Meetings, where members of each local chapter will hold their annual meeting. Local meetings will not only provide the forum for electing a new slate of local officers and board members, but will also will give membership a chance to discuss issues that the local members may want to bring up during the WAHU Town Hall Business Meeting.

We have an added feature on Thursday morning with a **Healthcare Costs Roundtable** in the Exhibit Hall. The topic is **Government vs. Free Market** and it will include guest viewpoints from **Rep. Curt Gielow**, 23<sup>rd</sup> district, **Steve Brenton**, President & CEO of the Hospital Association, **Dr. Paul Wertsch**, President of the Wisconsin Medical Society, and a representative from Pharmaceutical Research & Manufacturers of America. Dan Schwartzer, WAHU's Lobbyist will serve as moderator.

For recreation we offer lunch and golf at Winagamie Golf Course or for non-golfers, lunch with a motor coach tour featuring two museum stops along the way. After an afternoon of fun, enjoy tasting a variety of micro brews and wines, along with some cheese and crackers at a "tasting" reception before the Awards dinner. You won't want to miss this year's banquet. We will once again learn who receives WAHU's highest honor – The Robert C. Gilray Distinguished Service Award and hear our featured speaker, Rich Galen from Washington DC.

Don't miss the opportunity to attend the WAHU Annual Fall Sales Conference. If you didn't receive registration information in the mail, check out this newsletter or visit our web site at [www.eWAHU.org](http://www.eWAHU.org) to download a registration form. Make your hotel reservations and register TODAY!



*Rep. Curt Gielow*



*Rich Galen*



# WAHU

## Annual Fall Sales Conference Agenda

### Sept. 10-12, 2003



SUBJECT TO CHANGE

#### Wednesday 9/10/03

8:30-11:00	Exhibitor set-up	Exhibit Hall
9:45	CE Registration	Rosewood/Linden & Lawrence
10:00-11:50	CE 2 credit - choose one Sharon Murillo & Tim Walsh: "Key Pharmacy Benefit Trends" Jack Stayer: "Keys to LTC Contracts"	Rosewood/Linden & Lawrence
12:00	Exhibit Hall Grand Opening with lunch	Exhibit Hall
1:30-2:30	Speaker Marty Finkler	Exhibit Hall
2:45-3:00	Exhibitor break (Hall CLOSED)	
2:45-3:35	(Non-Exhibitors) CE 1 credit - Tom Madden: "Market Trends"	Rosewood/Linden
3:45-4:15	Local Chapter Meetings with snack	TBA
4:15-5:15	WAHU Town Hall Business Meeting	Exhibit hall
5:30-8:00	Exhibit Hall Open with Evening Reception	Exhibit Hall

#### Thursday 9/11/03

8:00	Exhibit Hall Opens CE Registration; plated breakfast	Exhibit Hall
8:10-9:00	CE 1 credit FREE to exhibitors & 3 day pkg registrants Dan Schwartzer: "Uniform Application Process"	Exhibit Hall
9:00-10:00	Exhibit Hall Open - Grand Prize & Silent Auction results	Exhibit Hall
10:00-11:00	Healthcare Costs Roundtable	Exhibit Hall
11:15	Exhibit hall teardown	
12:00	(Golfers) Box Lunch-Shotgun start for golf	Winagamie Golf Course
11:30-12:30	(Non-Golfers) Buffet Lunch	Hotel
12:45	(Non-Golfers) Bus tour pick-up	Hotel front entrance
6:30-7:30	Beer / Wine & Cheese reception	Courtyard at hotel
7:30	Awards Dinner featuring speaker Rich Galen	Salon C&D

#### Friday 9/12/03

8:00-8:30	Buffet Breakfast & CE Registration	Salon B
8:30-9:20	CE 1 credit (Applied for) Karen Kirkpatrick: "COBRA: Review & What's New"	Salon B
9:30-10:20	CE 1 credit (Applied for) Kathy Brunner: "Debit Cards & Sec. 132"	Salon B
10:30-12:20	CE 2 credits (Applied for) Karen Kirkpatrick: "HIPPA Privacy"	Salon B

# Individual Conference Registration

You get *What* you give!

**WAHU**

## 2003 Annual Fall Sales Conference Sept. 10, 11, 12

Name \_\_\_\_\_

### 3 Day "Best Value" Registration Package

#### Early bird registration

Good until Friday, August 22

NAHU/WAHU member	\$175	_____
Non-member*	\$285	_____

Registration from

August 23 - September 5

NAHU/WAHU member	\$200	_____
Non-member*	\$310	_____

**\* Not a member? Join today. Download an application from [www.eWAHU.org](http://www.eWAHU.org).  
Include application & payment with this registration form and pay WAHU member rates!**

#### 3-day package includes:

Exhibit Hall, Wednesday lunch, Speaker Marty Finkler, reception, drinks, hearty hors d'oeuvres, Thursday breakfast, 1 credit of CE, Healthcare Costs Roundtable, Wine/Beer Cheese tasting reception, Awards dinner w/ speaker Rich Galen, and Friday breakfast.

For accurate counts, please check which events you will be attending:

Wednesday:	<input type="checkbox"/> lunch	<input type="checkbox"/> evening reception	PLEASE INDICATE IF YOU WOULD LIKE <input type="checkbox"/> Vegetarian Meal
Thursday:	<input type="checkbox"/> breakfast	<input type="checkbox"/> reception <input type="checkbox"/> Awards Dinner	
Friday:	<input type="checkbox"/> breakfast		

**CE and recreational events are separate costs not included in package or single day registrations.**

#### Optional Thursday recreation

Available only with 3-day package or Thursday registration

Golf package includes golf, cart, box lunch, and 3 drink tickets

Please list those you would like to golf with.

1. \_\_\_\_\_ 3. \_\_\_\_\_  
2. \_\_\_\_\_ 4. \_\_\_\_\_

**or**

"Discover the Valley" includes buffet lunch, motor coach tour with guide,  
two museum visits and refreshments

Choose One:

\$75 \_\_\_\_\_

Add-on \$20 \_\_\_\_\_  
"All Event" ticket for golf. This gets  
you one shot each at all hole events  
& the \$20 go to BCRF

\$40 \_\_\_\_\_

#### Single Day Rates (if not selecting 3-day package)

Wednesday, September 10

NAHU/WAHU member	\$100	_____
Non-member	\$155	_____

Thursday, September 11

NAHU/WAHU member	\$100	_____
Non-member	\$155	_____

Friday, September 12

NAHU/WAHU member	\$ 50	_____
Non-member	\$ 75	_____

#### Registration Sub-Totals

Registration Deadline is Friday, Sept. 5 at 5:00 p.m.

Cancellation Fee: \$10 fee for cancellations in writing or email prior to Sept. 5 at 5:00 p.m.

No refunds for cancellations made after that time

OVER 

**WAHU 11**

## Continuing Education Registration

You must be registered for a 3-day package or registered for the single day you want to attend CE.  
No stand alone CE registrations will be accepted.

Wednesday 10:00-11:50 a.m. **choose one** (2 credits each applied for) \$30 member/\$40 non-member

- Sharon Murillo & Timothy Walsh Topic:: Key Pharmacy Benefit Trends  
 John "Jack" Stayer Topic:: The Keys to Long Term Care Insurance Contracts

Wednesday 2:45-3:35 p.m. (1 credit applied for) \$15 member/\$20 non-member

- Tom Madden Topic:: Market Trends

Thursday 8:10-9:00 a.m. (1 credit applied for)

- Dan Schwartzer Topic:: Uniform Application Process  
NO CHARGE for 3-day package registrants or exhibitors  
\$15 member/\$20 non-member for Thursday Single Day registrations

Friday a.m.

- 8:30-9:20 Karen Kirkpatrick Topic:: COBRA Review & What's New (1 credit applied for) \$15 Members/ \$20 non-members  
 9:30-10:20 Kathy Brunner Topic: Debit Cards & Sec 132 (1 credit applied for) \$15 Members/ \$20 non-members  
 10:30-12:20 Karen Kirkpatrick Topic:: HIPPA Privacy (2 credits applied for) \$30 Members/ \$40 non-members

(Employees of Corporate Sponsors please refer to your CE benefits for discounted prices)

**CE Totals**

**Registration Sub-total**

(From other Side of sheet)

**Total Amount Due**

## Individual Conference Registration

You get **What** you give!

2003 Annual Fall Sales Conference – September 10, 11, 12

Name \_\_\_\_\_ Company \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Phone \_\_\_\_\_

Fax \_\_\_\_\_ Email \_\_\_\_\_

Home Address \_\_\_\_\_ City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_ Required for CE credits\*: WI License \_\_\_\_\_

IN ACCORDANCE WITH TITLE III OF THE AMERICAN WITH DISABILITIES ACT, WE INVITE ALL REGISTRANTS TO ADVISE US OF ANY DISABILITY AND ANY REQUEST FOR ACCOMMODATION TO THAT DISABILITY. YOUR REQUEST SHOULD BE SUBMITTED AS FAR AS POSSIBLE IN ADVANCE CONTACT CARYL SPIRA AT THE WAHU OFFICE 608.268.0200.

Check enclosed

Credit Card \_\_\_ Visa \_\_\_ MC

Payable to WAHU  
4600 American Parkway  
EastPark One, Ste. 208  
Madison, WI 53718  
Phone 608-268-0200  
Fax 608-241-7790 Email [caryl@ewahu.org](mailto:caryl@ewahu.org)

Card # \_\_\_\_\_ Expires \_\_\_\_\_

Cardholder's Name \_\_\_\_\_

Signature \_\_\_\_\_

A WAHU room block is being held through August 22, 2003 at a rate of \$92. Make your reservations with Radisson Paper Valley Hotel, 333 W. College Ave. Appleton, WI 54912 by calling 1-800-242-3499. Additional questions, call Caryl at the WAHU Office 608-268-0200 or email [caryl@ewahu.org](mailto:caryl@ewahu.org).

**WAHU 12**

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# NAHU Convention San Diego, CA

On June 29 - July 2, the National Association of Health Underwriters (NAHU) held their 73rd Annual Convention in San Diego, California. WAHU brought home several Awards including #1 Web Site Award to WAHU Webmaster Dean Hoffman; Top Membership Recruiter Award to Membership Chair Karen Reynolds; Most New Members Award for Wisconsin presented to Katie Beals-Past President of SC Chapter, Region 4 Technology for Ric Joyner; and NAHU Distinguished Service Award to Jo Anne Burris. Jo Anne was unable to attend the convention and will be presented with her Award at the WAHU Annual Fall Conference in Appleton. NAHU also honored two of Wisconsin's long time members of the Leading Producer's Round Table, Sidney Doppelt, RHU with 40 years and Gordon Lenz with 35 years. Congratulations and thank you for all of your efforts!



*FV President Harry Bortel, WAHU Secretary Katie Beals, and NC President Sue Nelson*



*Hugh Iverson and Ric Joyner, Region 4 Technology Chair*



*Kent & Judy Schroeder take in the sights.*



*Hugh Iverson, Region 4 President, Presents Karen Reynolds with the Top Membership Recruiter Award*

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## Making Your Membership Work For You

*By David L. Fear, NAHU Board of Trustees Secretary, 2002-2003*

You don't often find articles written by a NAHU national officer being published in State and Local chapter newsletters or posted on their websites, but I wanted to make sure that our State and Local membership get this message.

All of us in NAHU pay our dues in one form or another. Nearly all of us pay our monetary dues personally or corporately in either monthly or annual payments. Quite a few of us pay our dues in another way – we serve in the association as a volunteer to try and promote our industry and our role as agents.

I'm writing this message because we face a number of obstacles in both the legislative and regulatory arenas throughout our country. While NAHU works hard in Washington DC to bring some sense to the various discussions taking place about insurance and its value, our State and Local chapters have to do this work locally in order to share this message with State and local government entities. We live in uncertain times that pose both threats and opportunities to our businesses.

*(Continued on page 14)*

## Making Your Membership Work (continued from page 13)

On the one hand the volume of the public discussion about the private sector insurance system is beginning to get much louder. Parties from both sides of the aisle are quick to point out the flaws of the current system and then propose solutions which, in many cases, are poorly thought out. Enter the Association of Health Underwriters, who has the unique position of seeing things from multiple perspectives that others can only dream of. We work with both large and small business owners and certainly can “feel their pain” as they struggle to finance insurance both for their business as well as for the benefit of their employees. We understand the difficulty that employees and their dependents have in being able to afford group or individual insurance costs and the complex enrollment and benefit payment systems they must deal with. We work with providers of care who want their bills for service paid quickly and fairly. We work with the carrier community who want to make a profit (or at least break even) and at the same time feel that consumers appreciate what they sell.

In short AHU members are many times in the middle of the a very complex system of public and private insurance coverage.

Fortunately, some agents belong to this association and can not only upgrade their knowledge about complex insurance, employee benefit and other issues, but can end up being respected and acknowledged as a professional in their field. NAHU and it's State and Local chapter affiliates has vastly improved our communication skills, legislative and regulatory representation and overall member benefits. Our meetings are fairly well attending and carrier partners recognize the value that we bring to the agent/broker community.

So what's my point?

Quite simply, it's time for us as members of NAHU to step up to the next level and bring more members into the fold. That's why I'm asking each local and state chapter member to do something in the next few days: Call one of your competitors and ask him/her to join the association. Send them a copy of your current State or Local newsletter and/or a copy of the Health Insurance Underwriter magazine along with a membership application. Tell them that it will be one of the best business investments they'll ever make. Then invite him/her to attend the next local or state chapter meeting of the association as your guest. It's really that simple.

Why am I asking you to do this?

Because there is strength in numbers and more than ever, our association needs those numbers. While other agent/broker associations have seen serious declines in their membership, NAHU has bucked the trend and grown steadily over the last decade. But we can do better. While our lobbyists and other representatives can go before legislators, regulators and the public and speak about our membership of 18,000 in positive ways, the fact is that we should have better than 100,000 members in the fold. That number still only represents a fraction of licensed agents/brokers in the U.S. If each member of NAHU were to recruit one more member in 2003, we'd double our membership. That same group in 2004 could do the same and again in 2005. By 2006 we'd be over 100,000 members strong and capable of so much more politically and legislatively. At the same time, a general public would come to realize who we are, what we do and why we do it. That certainly can't help our business.

I appeal to all members – agents, brokers, representatives, service specialists, etc.. to each do their part to do one little thing and gain one more member in 2003 and begin the ball rolling. Membership costs very little in comparison to our incomes and like insurance protection, membership does so much to preserve and improve our professional condition.

If you have ideas about how you can improve our membership growth please share them with me directly. I can be reached via email at [dfear@cimsga.com](mailto:dfear@cimsga.com) or via telephone at 1-800-562-2467, extension 16. Like most of you I sell insurance for a living and have limited time, but I can make good use of the time I have to do a small part to contribute to the growth of our association. Join with me in making that happen so we reach 100,000 members in the next few four years and truly improve and enhance the public image of the professionals who associate with the Association of Health Underwriters – America's Benefit Specialists!



*Dave Fear, NAHU Board of Trustees Secretary*

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### Laureate Sponsors

**Benefits, Inc. • Hausmann-Johnson Insurance • Jabas Group  
Mortenson, Matzelle & Meldrum • The Rauser Agency**



# The W.A.H.U. Foundation

Last April, WAHU sent a global e-mail to membership indicating it was set to launch the W.A.H.U. Foundation. To help better explain this new venture, we have developed the following Questions and Answers.

**Q. What is the WAHU Foundation and why did we form it?**

A. The WAHU Foundation is a 501 (c)(3) non-profit organization established by the Wisconsin Association of Health Underwriters. The purpose of the Foundation was to advance the goals of our educational and charitable agendas. For several years, WAHU has been working closely with several charities in an effort to give back to our industry and our communities we live in. Our efforts have been tremendous, but we believe we can do more. Working as a non-profit organization will allow us to better advance these charitable goals. In addition, WAHU has had a long-term goal of providing better education to our membership and the customers you serve. In order to provide such education to consumers, it was necessary that it was done in a complete impartial setting, and the Foundation provides for such a setting.

**Q. Is the Foundation a separate entity or is it connected with WAHU?**

A. The Foundation is a complete separate entity with a different tax ID number and its own Board of Directors. WAHU has representation on the Foundation Board of Directors, but beyond this minor representation, the Foundation Board operates independently.

**Q. How does WAHU's Public Service & Education Committees work with the Foundation?**

A. Since the Foundation was formed to advance the goals of these two committees, the representation on the Foundation Board is critical. The structure of the Foundation Board allows for four representatives from the WAHU Board of Directors. The WAHU Board of Directors has determined that one of those representatives will be the Chairperson of the Public Service Committee with the others advising on educational matters. With such representation, the WAHU goals are clearly outlined and communicated and the Foundation Board works with those goals in mind.

**Q. What was the Employer Forum the Foundation sponsored that some of my clients were invited to?**

A. One of our educational goals is to provide information to both employers and employees on our industry. There has clearly been a knowledge gap from consumers as it relates to health care costs and health insurance. The W.A.H.U. Foundation, through the cooperation of several business trade groups, sponsored the first educational project – "Managing Your Health Care Costs - A Forum for Wisconsin Employers". This Forum was held on May 9<sup>th</sup>. It was a one day conference that provided an impartial understanding of the cost of health care and health care coverage and what options are available to employers and employees to manage and control these cost increases. These business trade groups that invited their members and co-sponsored this event included; The National Federation of Independent Business; Wisconsin Manufacturers and Commerce; Wisconsin Restaurant Association; Wisconsin Grocers Association; Wisconsin Merchants Federation; Wisconsin Automobile and Truck Dealers Association; Midwest Equipment Dealers Association;

*(Continued on back cover)*

**Correction:** In the last edition of the WAHU News, we were happy to have the addition of a new Laureate Sponsor - Jabas Group. Unfortunately the printer spelled their agency name incorrectly and it was missed in the final proof. Our apologies to Jabas Group for the error and we appreciate their support as a Laureate Sponsor.

WAHU would also like to thank All of our sponsors for their commitment to our association and industry. Our sponsors, both Corporate (representing companies) and Laureate ( representing agencies) are listed throughout the newsletter. Please take the time to acknowledge them for their support.

For 2004, WAHU is currently working on changes to the Sponsorship program to simplify it, yet expand benefits at the same time. Please watch for more information on this which will be coming out soon. WAHU greatly appreciates the high level of corporate sponsor participation without which, we could not achieve the recognition that we get at various legislative and employer functions. If you would like more information regarding being a WAHU sponsor, please contact Kent Schroeder, Tpm Williams, or the WAHU office. All contact information is listed in the front cover of this newsletter.

**Bronze Sponsors**



[eflexgroup.com](http://eflexgroup.com)



**Dean**

HEALTH PLAN



Employer Health Care Alliance Cooperative



# Chapter News

## Southeastern WAHU NEWS



*Jon Rauser  
Southeastern Chapter President*

After a successful meeting in April (see pictures) we hit the proverbial “bump in the road” in June. With only a handful of golfers signed up, our Outing had to be cancelled. Hats off to Morningstar’s Jim Frutchey for letting us out of our “guarantee”; the least I can do in exchange is invite you to check out the lay-out and prices at [www.golfmorningstar.com](http://www.golfmorningstar.com). We missed a terrific venue!

The C.E. that would have preceded golf is tentatively being rescheduled for October, after our Fall Conference. With new COBRA regulations, Teresa Marshall from Employee Benefits Corporation, Madison, has a two-hour course designed to bring us up to speed. Suggestions for other C.E. topics are always welcomed ([jon@therauseragency.com](mailto:jon@therauseragency.com)). And if you haven’t already marked your calendar for the afternoon of December 9<sup>th</sup>, do so now. Steve Bablitsch, Bill Felsing, and Larry Rambo have confirmed for a Presidents Panel that sold out last year. You won’t want to miss it.

Which brings me to the Annual Conference and the **LOCAL CHAPTER MEETING** set for Wednesday, September 10<sup>th</sup> at 3:45. The election of next year’s Officers will take place at this time. Riley Enright as your incoming 2004 President and I urge you to make every effort possible to be at this meeting. This is your opportunity to sound off about where you want Southeastern WAHU to focus in 2004.



We’ll see you in Appleton.



*Dr. Bruce Wilson MD, FACC from the  
Heart Hospital of Milwaukee*



*CE speaker Connie Roethel RN, MSH,  
CDE informing the group on Wellness  
& CAM*



*Jon Rauser greets a full house for the chapter meeting*

## Fox Valley WAHU News



*Harry Bortel  
Fox Valley Chapter President*

On June 12, 2003, we held our second annual Fox Valley Chapter Golf Outing. It was held at Irish Waters Golf Club just outside of Freedom, WI. The weather was perfect and all who could attend had a great time. We had a bigger turnout than our first outing last year. The charity that benefited this year was the "Make-A-Wish Foundation". We included a donation in the entry fee this year and that seemed to work out well. I want to thank all of

our corporate sponsors for providing us with some great prizes. I think we received something from every corporate sponsor this year.

If you weren't able to join us this year, look for the date for next year and have some fun. There are more golf photos on the website under the Fox Valley Chapter News link.



The annual meeting will be held in Appleton this year. We will be needing some people to step up and give us a hand to help make the annual meeting another successful one, and to show off the Fox Valley Chapter a little.

We will need a few people to help out on the golf outing at the par 3's and handing out some gifts. If you would like to get outside and have some fun, let any of the officers know and we will be able to help you get started.

The next meeting for the Fox Valley Chapter will be at the annual meeting on Wednesday, Sept. 10th. Please take some time to attend.

If there is anything that the Fox Valley Chapter can help you with, let me know.



*Gifts for everyone!*



*Always a strong following from Touchpoint*



*Bill Wanie, Katie Beals & Ray Johnson get their marching orders from Jerry and Rick.*

# Chapter News

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## North Central WAHU NEWS



*Sue Nelson  
North Central Chapter President*

The North Central chapter held a fantastic educational forum on April 24<sup>th</sup> at the offices of Midwest Security in Onalaska, Wisconsin. Much appreciation goes to this corporate sponsor for providing such a great setting and their generous hospitality. Our keynote speaker was Dr. Jeffrey Thompson, CEO of Gundersen Lutheran who shared with our membership the current efforts being undertaken by the Wisconsin Collaborative for

Healthcare Quality. Thanks to Tom Williams of Delta Dental and Steve Meyers of Midwest Security for assisting in the program planning for this day. Our CE session was well

attended and Jane Kohl of Guardian Insurance provided an enjoyable 2 hours on Voluntary Benefits.



On June 9<sup>th</sup>, Jack Lucas (The Insurance Center) and Tom Williams (Delta Dental) hosted our first annual NC Chapter golf outing at Turtleback in Rice Lake. All had a great time and much appreciation is extended to the corporate, laureate and individual sponsors who provided door prizes and gifts.

Please mark your calendars to attend the Annual Sales Conference in Appleton from September 10-12<sup>th</sup>. We will conduct our next local chapter meeting during this event and need your input! Please provide any nominations for board positions along with your ideas for improving our chapter at anytime prior to this next event. We will conclude the year with a local chapter meeting be held in mid-December-stay tuned for the date and location coming soon to your mailbox!

Thanks to all members who attended the recent National Convention in San Diego and represented our local and state organizations – another fantastic NAHU experience.



*Gundersen Lutheran CEO Dr. Jeffrey Thompson*



*Chris Lokken doing the legislative update*

## South Central WAHU NEWS



*Kent Schroeder  
South Central Chapter President*

The South Central Chapter had an excellent second annual golf outing this year on June 10 at the Edelweis Country Club in New Glarus. We raised \$2,400 for the Second Harvest Foodbank of Southern Wisconsin. Mr. Robert Mohelnitzky, the Executive Director of the Second Harvest Foodbank spent the day golfing with the WAHU members and enjoying all of the events. All who attended

walked away with a prize for the second year in a row. Don Higgins, Chairman of the event, was congratulated on what a success it was. The Corporate Sponsors who participated sponsored various teams and door prizes. This could not have been done at the level that it was without their enthusiasm and support. All were acknowledged at the outing and we are happy to have them be so actively involved.



*Dream Team of Kent Smith and Ed Rapee  
with 6 under par*

The next meeting will be in Appleton at the annual Sales Conference. From what I hear, it will prove to be an exciting and rewarding meeting for all to attend. I hope to see you all there. Please let me know your thoughts on how we can improve our organization and how we may be of better service to you, our member. At the same time, consider running for a seat on the Chapter Board of Directors. Our current Board is a good resource for finding out the commitment and time involved. I think you will like what you see.



*Second Harvest Food Bank accepting over \$2400 from SC golf outing Fundraiser. Presenting check is Don Higgins with Kent Schroeder and Jim Krogstad.*



*And the winner is.....*



## Foundation Q & A (continued from page 15)

Metropolitan Milwaukee Association of Commerce; Midwest Hardware Association; and the Petroleum Marketers Association of Wisconsin/Wisconsin Association of Convenient Stores.

*Q. As a member of WAHU, why wasn't I invited to this Forum?*

A. The purpose of the forum was to educate employers through an impartial viewpoint on our industry without an agenda and without bias. The speakers were carefully selected to ensure that there was no promotion of any insurance company, product, agent or service. It was felt by both WAHU and the business associations that if our membership was invited, we would lose that impartiality and those employers might feel uncomfortable in attending with experts from the industry as audience members. None of the speakers were WAHU board members and all speakers were required not to discuss their own organizations or provide contact information to the audience. One speaker discussed the role of the agent and the questions employer's should be asking. The presentation was done in a non-threatening way, not promoting any agent or any size agency, but promoting WAHU as an agent association.

*Q. Was the forum well received by the employers?*

A. By all measures, the forum was a complete success. Evaluation forms were provided and over 95% of the employers that responded indicated they believed the event was informational and that they wanted to attend another forum by the WAHU Foundation. We received such comments as: "This was fantastic. How do I find out if my agent is a member of WAHU" and

"..an extremely useful event. How can we find out if our insurer is a member or sponsor of WAHU"? The business associations that participated were so pleased that they have decided to host more forums for their members in conjunction with the Foundation. The next forum will occur in September in Appleton and will provide the opportunity for forum participants (employers) to walk through WAHU's Exhibit Hall to view actual product lines. In addition, each employer attending will receive a WAHU Annual Program Book in order to see who is a member of WAHU.

*Q. What charities will the Foundation be involved with?*

A. The Foundation has voted to adopt the charities WAHU is currently working with. They include: Breast Cancer Recovery Foundation, Second Harvest Food Bank & Special Olympics. As members of WAHU, we look for input from you as to other worthy causes.

The WAHU Foundation Board members are: Timothy J. Byrne-Mortenson, Matzelle & Meldrum; Nathan Elias-Metropolitan Milwaukee Association of Commerce; James G. Graham-RSM McGladrey; Wendy Harings-BC/BS United of Wisconsin; Dean Hoffman-T.E. Brennan Company; Jeff Klett-TRICOR Insurance; James G. Krogstad-Mortenson, Matzelle & Meldrum; Gail M.Olsen-Reinhart, Boerner & Van Deuren,S.C.; Representative Joe Plouff-29<sup>th</sup> Assembly District; Ellen M. Rohrdanz-Wisconsin Medical Society & Financial Services; Daniel J. Schwartzer-Wisconsin Association of Health Underwriters; Bill G. Smith-National Federation of Independent Business; and Senator Cathy Stepp-21<sup>st</sup> Senate District.