



# Wisconsin Association of Health Underwriters Quarterly Newsletter

January 2002

## “Take it to the House”

WAHU will once again hold our legislative Day at the Hill, on February 20<sup>th</sup> and 21<sup>st</sup> at the Concourse Hotel in Madison. This event is, perhaps, the most important meeting our association holds.



As members of WAHU, it is so important that you attend our legislative day and meet with your elected officials. For several months, health care has been the lead story in the news, and with good reason. Health care costs continue to rise, at dramatic increases, thus forcing insurance premiums higher. These higher costs are leading to more uninsured. Consumers are frustrated and asking government to step in and solve the problem. With or without your input, your government will do something.

The question becomes, how important is it for you that the “government solution” is the right one for you and your clients?

The fact is, unless you take the time to personally meet with your State Representative and State Senator, your taking the chance that the government’s solution will harm your clients and your business. Your expertise, experience and input are needed to ensure the continued viability of this industry.

Do your part and attend Day at the Hill. Look for an agenda and registration form later in this newsletter.

## WAHU’s New President Takes Office



*Ric Joyner*

*WAHU’s 2002 President officially took over the office of President on January 1, 2002. As members, we welcome Ric to the office and look forward to what will surely be a pivotal year in our industry. We would also like to thank Jim Vogel for his dedication and service to this association, as he served us well as the 2001 President. We look forward to his guidance and support as our Immediate Past President.*

*President’s Report on page 3*

# WAHU

## OFFICERS

### President

Ric Joyner  
W: 608-243-8277x125  
F: 608-245-9342  
rj@eflexgroup.com

### President Elect

Jeffrey Klett, RHU, REBC  
W: 608-365-5551  
F: 608-365-1432  
jklett@tricornet.com

### Vice-President

Dean Hoffman  
W: 262-792-1350  
F: 262-792-1366  
dean.hoffman@trustmarkins.com

### Secretary

Jim Krogstad  
W: 608-288-2777  
F: 608-273-8873  
jimk@mmins.com

### Treasurer

Daniel Martin  
W: 608-243-8277  
F: 608-245-9342  
dm@eflexgroup.com

### Past President

Jim Vogel  
W: 715-223-0890  
F: 715-223-8590  
hbgwi@aol.com

## WAHU STAFF

### Executive Vice-President

Dan Schwartz  
dan@eWAHU.org

### Administrative Assistant

Caryl Spira  
caryl@eWAHU.org

## WAHU OFFICE

2810 Crossroads Drive, Suite 3000  
Madison, WI 53718  
Tel: 608-268-0200  
Fax: 608-241-7790

## WEBSITE

<http://www.eWAHU.org>

## BOARD MEMBERS

Jackie Seversen  
W: 608-754-3336  
F: 608-754-5609  
jseversen@inwave.com

Scott Winkel  
W: 262-650-1442  
F: 262-650-3159  
winfingrp@aol.com

Sue Nelson  
W: 715-836-1320  
F: 715-836-1299  
sue.nelson@cobalt-corp.com

Katie Beals  
W: 608-850-4164  
F: 920-739-1266  
kbeals@totalhealthlink.org

Fred Wilmsen  
W: 920-735-6380  
F: 920-735-6390  
fwilmsen@wpsic.com

Chris Raymaker, RHU, HIA  
W: 608-783-8840  
F: 608-783-8585  
craymaker@midwestsecurity.com

Jon Rauser  
W: 414-276-2700  
F: 414-276-7730  
jon@therauseragency.com

Karen Reynolds  
W: 262-785-7812  
F: 262-785-7813  
karen.reynolds@colbalt-corp.com

## REGIONAL CHAPTERS

North/Central Chapter  
President Sue Nelson - 715-836-1320  
sue.nelson@colbalt-corp.com

Fox Valley Chapter  
President Laurie Kohls - 920-459-9974  
lkohls@charter.net

South Central Chapter  
President Katie Beals - 608-850-4164  
kbeals@totalhealthlink.org

Southeastern Chapter  
President Jon Rauser - 414-276-2700  
jon@therauseragency.com

## COMMITTEES

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**Membership**  
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Ric Joyner Chair

**Programs**  
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**Public Relations**  
Scott Winkel Chair

**Technology**  
Dean Hoffman Chair

## WAHU's Calendar of Events

**February 20-21, 2002**  
Day at the Hill  
Concourse Hotel, Madison, WI

**April 5, 2002**  
South Central Chapter  
Crowne Plaza, Madison, WI

**April 10, 2002**  
Fox Valley Chapter  
Hilton Garden Inn, Kimberly, WI

**April 11, 2002**  
Southeastern Chapter  
Best Western Midway, Milwaukee, WI

**April 12, 2002**  
North Central Chapter  
Park Inn, Eau Claire, WI

**June 23-26, 2002**  
NAHU Annual Convention &  
Exhibition  
Fairmont Hotel, Dallas, TX

**Sept. 11-13, 2002**  
WAHU Annual Conference  
Chula Vista Resort, Wisconsin Dells, WI

# President's Report

Ric Joyner - WAHU 2002 President

I was at a Christmas party last month that was attended by many individuals within our industry and the comments I heard all evening were.... "I am just trying to keep my head above water" or "I have never seen anything like this...this health business is nuts!" The folks were weary and frustrated and regretful of their career choice.

From the comments I have heard around the state from agents, this appears to be a common theme. Some have even decided to leave employee benefits...not an easy decision to make. Other agents that I had time to visit with, that are new to the business, are seeing tremendous opportunity and have a fresh perspective, clearly seeing their role to aid the consumer in their purchase of benefits. Why the difference in perspective and what is the driving force behind these two perspectives? Change. Change is harder for those that have "routine" than those that are new to the business and don't have a reference point or experience to fall back on. But that is the beauty of change; it allows us to grow, forces us out of the ruts we find ourselves in, and helps us to find new ways to deliver our services. Resisting change has positive and negative consequences. Some very good agents will leave the business opening doors for those that desire to "make a go of it". The downside is that those good agents may have left too early and our industry loses their brainpower and experience.

This article is about how we changed WAHU and how you can help and fit in. As I was serving on the board over the last several years it dawned on me that I began to see the same people at the quarterly meetings. Very few fresh faces. Along with several other board members, I began to ask some agents "why aren't you attending these quarterly meetings?"

Here are few actual responses:

- ❑ *"I do not have time to attend a day and half meeting 4 times a year."*
- ❑ *"I don't want to take the time to go to a party..."*

- ❑ *"Why don't you have meetings in my area that are half day or less?"*

And the last question was really THE question. Why don't we have local meetings around the State? In 1997, I was serving as WAHU's Vice-President, and our President at that time was Dan Schwartz. Dan had asked me to conduct qualitative, half-day meetings around the state - local meetings. His goal was to hold at least four of these meetings, in addition to our typical quarterly meetings. However, I was only able to put together two of these local meetings. We held them in Milwaukee and Madison. Both meetings were a huge success, however they were excruciatingly hard to put together and took a great deal of time out of my core business. As a result, the next year, none of these local meetings were held and so the experiment languished. We went right back to the same quarterly meetings, and "back to the rut."

In 2001, it was very clear to several people on the board that we needed to setup local chapters so that the individuals in these local chapters could conduct their own meetings and be responsible for the content and quality. Throughout the year, we talked as a board about this concept, as well as communicated with membership more globally to get their feedback.

In September of 2001, your WAHU Board of Directors met in La Crosse and voted nearly unanimously to set up the guidelines for those WAHU members that were interested in starting these hybrid local chapters. We refer to these locals as hybrid, as many of the Health Underwriters chapters throughout the country provide complete autonomy to their local chapters, thus stripping away the state influence and continuity that so many of our WAHU Past Presidents and long time members so firmly believe in. Under our hybrid local chapters, WAHU would remain as the central organization, which will allow us to march to the same drumbeat. Additionally, our goal is to change our state by-laws so that the Presidents of each local will have a state board seat and can be part of the big picture.

With some members, there is still some concern and question as to what will happen to WAHU. Please let me set the record straight - we worked very hard in developing these guidelines so that these local chapters do not damage, or even undo, the State organization. Rather, these guidelines allow the locals to compliment the State organization and provide the services that the membership has been asking for. The goals of these guidelines are:

- ❑ Have quality meetings in local areas of the state at least three times per year
- ❑ Generate membership
- ❑ Help enhance our grass roots legislative efforts
- ❑ Help to promote our two statewide meetings (Day at the Hill and our Annual Sales Conference.)
- ❑ Coordinate with the other locals and in planning these meetings

The board addressed many concerns before going forward with our vote. One concern we discussed was the effect it would have on our corporate sponsorship program. As you know, our corporate sponsorship program has enabled WAHU to provide the type of services and programs our membership needs. It has also enabled us to become a very respected and effective legislative grass roots organization. By setting up the guidelines in the manner we did, we have actually enhanced the benefits of our corporate sponsorship program. We believe these enhancements will not only ensure the continued support of our existing sponsors, but will provide the incentive for other corporate sponsors.

Another valid concern raised by some existing board members was the ability to get enough volunteers to complete the boards in four new locals. When our 2001 President, Jim Vogel, sent out an e-mail to invite willing participants, we were all pleasantly surprised he had nearly all the board spots filled within 48 hours! So the need was clear.

One of the final concerns we discussed was the need to formalize local chapters rather than just provide the local

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# Membership Report

by Karen Reynolds, Membership Chair



*Karen Reynolds*

The Wisconsin Association of Health Underwriters Board has set a goal of adding 140 new members in 2002. I believe we can break that goal with the help of each Chapter. The attendance of non-members as well as current

members at the recent Chapter Meetings far exceeded all of our expectations. Now is the time to recruit those non-members who attended those meetings.

From now until April 25, 2002, WAHU will sponsor a Membership Contest with a slightly different twist. The contest will be divided into two segments: 1) Chapter and 2) Individual. The prize for the Chapter recruiting the most new members is a \$300 donation to a local charity, chosen by the Chapter, and donated on behalf of that Chapter. First prize to the Individual recruiting the most new members is a \$200 American Express Gift Certificate; Second Prize is a \$100 American Express Gift Certificate, and Third Prize is a \$50 American Express Gift Certificate.

The rules are simple: 1) Member/recruiter name must be included as the

Sponsor Name on the WAHU Application. 2) New Membership Application along with full payment of dues is to be received by the Madison WAHU Office OR received and loaded on the NAHU Membership Database before April 25, 2002. Only new memberships received January 15, 2002 through April 25, 2002 will be considered.

Contest rules and weekly results will be posted on the Membership Memo page on the WAHU website <http://www.eWAHU.org>. Download a New Membership Application from the WAHU website or contact Karen Reynolds at 262-785-7812 or [karen.reynolds@cobalt-corp.com](mailto:karen.reynolds@cobalt-corp.com). Prizes will be awarded at the appropriate Chapter Meeting after May 1, 2002. Good Luck!

## President's Report

*Continued from page 3*

meetings that membership clearly wanted. Well the answer is two-fold. First is logistics...been there, done that. While the meetings I organized in 1997 were a success, it was impossible to coordinate this many meetings at a state level. We need the volunteers in that area of the state to put on these meetings. Secondly, it simply makes sense from a national perspective. As a state chapter of the National Association of Health Underwriters (NAHU), WAHU receives certain benefits by developing local chapters. One big benefit is the amount of influence we as a state have on our national association. Like any association, our voice is measured by the number of delegates we are allowed to bring to NAHU's Annual Conference. During this conference, these delegates decide and vote on how all issues affecting our association. By developing local chapters, we are able to substantially increase the number of delegates we can take to this conference.

Our first experience with these local chapters has provided us some reassurances that our decision has proven to be the right one. Traditionally, our December quarterly meetings were very thin of attendees. Someone said they could not remember breaking 70 members. Last month, in our four local meetings, we ended up with 165 attendees and with several new members! There were many comments about the quality of the meetings and we had nothing but positive feedback on the decision to form these local chapters.

Our goal and my commitment for my presidency is to "serve our members". We are changing and listening to you. Please call with any feedback or

concerns. We are your board of directors and we answer only to you.

I urge you to please remember our next state meeting in February called the "Day at the Hill". This meeting is where you can have an impact. We need you to attend and to visit with your legislator. Jeff Klett, your President-Elect, has made his goal to raise the level of awareness in our members on the need to be personally involved in lobbying. Please make plans to come and take the time to bring someone who is not a member.

Thanks again for your confidence and attendance.

Ric Joyner - WAHU President 2002

### **We would like to thank our Platinum 2001 Corporate Sponsors for all of their support.**

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# Message from Madison

By State Senator Rod Moen

(D-Whitehall)

Chairman, Senate Committee on Health



Rod Moen

The issue of greatest concern to me as the Chair of the Senate Health Committee is the cost of health care and health insurance in Wisconsin. It is also one of the issues of greatest concern to Wisconsin residents – especially small business owners who are buckling under the burden of increased insurance premiums.

Unfortunately, there will never be an easy solution to this problem. The factors that contribute to rising health costs are numerous and complex – ranging from personal fitness and nutrition choices to increased utilization of health services and drug company advertising of expensive medications. While the state legislature cannot govern personal behavior and has little authority over pharmaceutical firms, there are certain other factors that the legislature can and should influence when it comes to health care.

Two such issues are excess health care provider profits and government cost shifting to the private sector. Through programs such as Medicaid, Medicare and employee health plans, state and federal governments are, by a great margin, the largest purchasers of health care in the United States. As such, they have the ability to negotiate the lowest rates for health care services. This will always be a point of contention between policymakers and health care providers,

who lobby state legislatures and Congress every session for increases in Medicaid and Medicare reimbursement rates.

If the government fails to pay its fair share of health services, it results in increased costs for private purchasers of health care, who are forced through increased provider charges and insurance premiums to make up for the shortfall. On the other hand, neither the state nor federal government can afford to grant provider rate increases without either raising taxes or cutting services in other areas.

Taking the debate one step further, one cannot discuss the appropriate level of government reimbursement of health providers without also looking at the appropriate level of health care provider profits and spending. Understanding that government funding is all about priorities and trade-offs, should the legislature increase reimbursement rates to a provider group that posts millions of dollars in profit each year? The growing debate in the Wisconsin legislature over hospital profits is a perfect example of the challenges we face when considering health care policy. Last October, I released information compiled by the Wisconsin Department of Health and Human Services that shows that Wisconsin's 124 hospitals had a total net profit of more than \$413 million in 2000 - a three hundred percent increase over hospital profits in 1989. Yet 121 of Wisconsin's 124 hospitals are owned by not-for-profit organizations.

Of greater concern to insurance consumers is the fact that the hospital charges have increased along with hospital profits. In fact, the average hospital charge per day has gone up four hundred percent since 1986.

Wisconsin hospitals, and their defenders in the legislature, claim that low Medicaid reimbursement rates are causing the increases. They also claim that they are using their profits to

“reinvest” in their hospitals and their communities. The truth is that many hospitals have used their profits to pay for expensive renovations and equipment purchases, or to build luxurious “boutique” hospitals.

Insurance consumers have tough choices to make. Are they willing to incur double digit increases in health insurance premiums so that they can choose from four different hospitals and enjoy several amenities? Do they want an MRI unit in every physician clinic? Certainly these renovations and equipment purchases promote quality but at what cost?

Legislators must also make tough decisions. Primarily, they must figure out how to use limited government funding to balance the interests of private health purchasers and health care providers in the most efficient way possible. Second, they must find a way to empower consumers so that they have a greater say in health care provider spending – spending that they are funding through their insurance premiums.

Attaining either of these goals will be impossible unless providers are held accountable for their charges and spending. Although health care providers consider themselves private businesses, no one can deny the public nature of their business – especially those providers that enjoy tax-exempt status.

It is my hope that the Wisconsin Association of Health Underwriters will work with the legislature to meet the challenges facing our health care system today and in the years ahead. We must find innovative ways to promote responsibility for purchasers and providers alike.

*Message from Madison provides a quarterly view direct from your legislators at the Capitol.*

# Legislative Update – January 2002

Dan Schwartzer Executive Vice-President



Dan Schwartzer

## Changes to Wisconsin's Agent Licensing and Continuing Education Requirements

Effective January 1, 2002, there will be several changes to the Agent License and Continuing Education Requirements that you should be aware of. Under Clearinghouse Rule 01-074 (CR01-074), the Office of Commissioner of Insurance (OCI) adopted several changes that affect these requirements.

Many of these changes deal with the Gramm Leach Bliley Act (GLBA) and the push to make a simplified and more uniform multi-state agent licensing system for agents. However, one of the important changes we want you to be aware of deals with our state's continuing education requirements (CE). Specifically, the use of Internet CE, or "self study", is now allowed to only those individuals that hold a designation recognized as programs of study by the state. Under Ins 28.09 and the changes found in CR01-074, Wisconsin recognizes the following programs of study:

Chartered Financial Consultant (ChFC); Certified Insurance Counselor (CIC); Chartered Property and Casualty Underwriter (CPCU); Registered Health Underwriter (RHU); Chartered Life Underwriter (CLU); Life Underwriter training Council Fellow (LUTCF); Certified Employee Benefit Specialist (CEBS); Certified Financial Planner (CFP); Fellow of the Life Management Institute (FLMI); Registered Employee

Benefits Counselor (REBC); Health Insurance Associate (HIA); Associate in Claims (AIC); Associate in Risk Management (ARM); Associate in Underwriting (AU); Certification in Long Term Care (CLTC); Registered Professional Liability Underwriting (RPLU); Certified Insurance Service Representative (CISR), Associate in Loss Control Management (ALCM) and Fraternal Insurance Counselor (FIC).

In addition to this new requirement, the organizations responsible for the above designations must approve the course for continued education under the designation before an agent can obtain CE credit.

What this means to you, as an agent, is that if you do not hold one of the OCI approved designations, you can no longer receive CE credits for courses offered on the Internet. Additionally, even if you do hold one of the approved designations, you must be certain that the course you take over the Internet is provided by an approved provider. You must also be sure that the course you take has been approved by the designation party and by the OCI.

As it relates to the other requirements in CR01-074, in the analysis of the rule, it states that under the recently enacted federal Gramm Leach Bliley Act (the "GLBA"), "Wisconsin and other states must become reciprocal or uniform in certain licensing practices. The changes in CR01-074 would accomplish reciprocity. The changes would also attempt to make insurance producer licensing more uniform and simplify multi-state licensing. If Wisconsin and at least 27 other states do not enact "reciprocal" or "uniform" rules regarding licensing, a federal licensing body similar to the "National Association of Securities Dealers" would be created to take over insurance agent licensing functions from the states. The National Association of Insurance Commissioners (the "NAIC") model Producer Act was developed by state insurance regulatory bodies to

accomplish this and this rule adopts many provisions of the NAIC model.

The lines of intermediary licenses issued by Wisconsin have been changed to reflect the lines required for reciprocity and two (2) new limited lines. Reciprocity requires Wisconsin to issue licenses for the same authority which a non resident applicant has in their home state. The NAIC model sets out the major lines required, including the new

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**“ What this means to you, as an agent, is that if you do not hold one of the OCI approved designations, you can no longer receive CE credits for courses offered on the Internet.”**

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"personal lines" license, and this rule change conforms Wisconsin to these. In addition, to deal with the various limited line licenses issued by other states, the rules creates a Miscellaneous Limited line which grants the nonresident agent only the authority which the resident state granted under its limited line license. Provisions were also added regarding rental car insurance sold that would exempt the persons selling such insurance.

New software purchased by OCI requires that insurers appoint agents by line of authority so that a cross check can be made to insure that both the agent and the insurer hold the authorities being requested. These revisions do not change the amount of fees required to be paid. Insurers will be billed for each appointment submitted for an agent. An additional appointment may have to be submitted if the insurer does not specify all lines of authority in the initial appointment, or the agent later is granted additional authority and thus the insurer would need to add this new authority with an additional appointment. Currently, this

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# It's your Industry!

by Jacki Severson,  
WAHU Legislative Chair



Jacki Severson

During our local meetings in December we discussed legislative issues in depth. The reaction from those in attendance was the expressed desire to get more information on these legislative issues, and to be more involved. As your Legislative Chair, I was both excited to see this reaction, and yet concerned. While it appeared membership feels the need to be involved legislatively, our attendance at the Day at the Hill over the last few years has been low, especially the attendance to walk over to the Capitol and see our legislators.

I cannot express enough to each and every one of you the importance of attending the Day at the Hill. There will be numerous legislative issues that will require our associations input in 2002 and it will be an up hill battle. More importantly, it is absolutely vital for our elected officials to see the strength of our association. That strength is numbers.

The issue of attending this meeting and your participation brings up another concern that I have. Since I have been a member of WAHU, I have heard the reaction of some of our state's larger agencies relative to this association. It has been said that some agents see "no value in WAHU". Additionally, I've heard larger agencies say that they "don't want to take time out from the agency, to attend," and that "they don't want to have their agents gone". Well I think it's about time we step outside the circle and look at the BIG picture! In my past life I was an executive board member of the UAW

and was deeply involved in my union as well as the Political Action Committee (PAC) we utilized. No grass ever grew under our feet, and we did not wait and hope that the next guy would step up to the plate and take care of our issues. We represented our members and they represented themselves by attending UAW legislative conferences, contacting their legislators, and contributing to their campaigns. As their one unified voice, they counted on us to protect the issues that were most important to them.

For the record, please let me say that there are agents and large and small agencies that are extremely active in this association, and active legislatively. To all of you, on behalf of WAHU's legislative committee, I sincerely thank you. However, it is imperative that we get the countless agents and agencies that are not active to change their way of thinking. Our very industry depends on it. It is not only in our best interest to be active legislatively in order to protect the jobs we are blessed with; it is our duty to our clients. If we believe in the delivery system we participate in, and if we believe it is the best system for our customers, then it is our responsibility to ensure that this system continues to exist. By not participating in this process, what does that say to the clients we serve? We are the ones on the front line, we are the people who hear day in and day out the horror stories of what is happening in the health care industry and it is our obligation that those that make the ultimate decisions regarding our industry are hearing what really matters. During our local meetings you heard us talk about other associations that have been tremendously successful. They became successful because their members got involved.

If you're an agent, the time you spend is your pay back to the industry that has given you so much. If you're a large agency, the time your agent's spend is helping to ensure the future success of your agency. Moreover, it is fulfilling your obligation to the customers you serve - by protecting the industry that provides the health care and the industry that provides the financing of that health care.

The value of WAHU is the ability to protect your career. Whether you're a

doctor, a lawyer, a chiropractor or a teacher, you protect your future by participating in your industry association. That is THE VALUE.

I look forward to a very productive Day on the Hill in February.

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## NAHU's Capitol Conference

Our National Association is holding Capitol Conference in Washington D.C. from February 3rd through the 5th. Much like our Day at the Hill, Capitol Conference gives you, our members, the opportunity to lobby our federal legislators in Washington.

This year's Capitol Conference will be held at the Capitol Hilton and will include such speakers as Elizabeth Dole, Secretary of Health and Human Services (and former Wisconsin Governor) Tommy Thompson, and other invited key legislators such as Speaker of the House, Representative Dennis Hastert, Senator Bill Frist and many others. Most importantly, this conference gives us the opportunity to meet directly with Wisconsin's lawmakers.

This year, we will have a dozen or so members attending Capitol Conference and visiting with Wisconsin's Congressmen and Senators. If you are interested in joining these members, please contact the WAHU office for more information. Otherwise, log on to NAHU's web site at [www.nahu.org](http://www.nahu.org), or look in your recent copy of HIU magazine for an updated agenda and registration form.

**We would like to thank  
our Gold and Silver 2001  
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of their support.**

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# WAHU 2002 Day at the Hill

The Concourse Hotel, Madison • February 20 & 21, 2002



**Can we count on you?** Pick up any newspaper or watch any news program and you will see that health care, and the financing of it, has become our country's focus once again. From the editorials to the comments of federal and state politicians, we are in another health care crisis. You cannot afford to sit by and hope that the solutions that people come up with are right for you and your customers. You need to participate.

By attending WAHU's Day at the Hill, you will have the opportunity to get fully educated on the proposals that are being discussed at the Capitol. You will have the opportunity to give YOUR input on what solutions WAHU should support. You also will have the opportunity to tell your Legislator what you believe are the solutions.

## DAILY AGENDA

### Wednesday, February 20th

- 8:30 am - 12:00 pm WAHU Board of Directors Meeting (Open to all WAHU members)
- 12:15 pm - 12:45 pm Registration
- 12:45 pm - 1:10 pm Legislative Speaker - WAHU has invited several key legislators, including Governor McCallum, to speak. Look for future invitations to see which legislators have confirmed.
- 1:10 pm - 2:00 pm Town Hall forum on Legislative issues.
- 2:10 pm - 3:05 pm President's Presentations  
Jim Riordan - President & CEO of WPS Health Insurance  
Tom Hefty - CEO & Chairman of Cobalt Corporation  
*As the Chief Executives of two of Wisconsin's largest insurance companies, Mr. Riordan and Mr. Hefty will discuss industry, legislative and regulatory issues affecting Wisconsin's insurance companies.*
- 4:15 pm - 4:45 pm Legislative Debriefing
- 6:00 pm - 7:30 pm Legislative Reception - WAHU will be inviting all legislators to attend.  
You can personally invite your legislators when you see them during your Appointment.

### Thursday, February 21st

- 8:00 am - 8:30 am Registration and Breakfast
- 8:30 am - 9:00 am Insurance Commissioner Connie L. O'Connell
- 9:00 am - 12:55 pm WAHU Business Meeting & Continuing Education  
"Actuarial & Underwriting Aspects of Risk Pooling" (2 CE credits applied for)  
David Huttleston MAAA, ASA, MCA - President and Consulting Actuary for Huttleston Associates, Inc.  
*Understanding the concept and methodology of pooling risk - How carriers underwrite these risks & how they rate for them.*  
"Advanced Strategies of the Pharmaceutical Landscape" (2 CE credits applied for)  
Larry Zarin-VP of Brand and Corporate Development for Express Scripts.  
*How and why the cost of prescriptions affects health insurance.*

**Please See Insert for Registration**

# Legislative Update

*Continued from page 6*

additional authority is granted without additional fees, but the new software purchased for agent licensing will not accommodate this. The current term, "listing," used for these "appointments" is changed to conform to the description used by most other states. Also, in conformance with the NAIC model, insurers must appoint agents when they contract with the intermediary or when they receive an application from the intermediary."

"OCI licenses intermediary corporations or other "unnatural" persons on a voluntary basis but requires the licensing of all individuals in the firm who solicit insurance. (This corporate licensing is done primarily so that Wisconsin firms can get licensed in other states which require licensing in the corporation's resident state.) This rule broadens the definition of what entities can receive a "firm" license to conform to the NAIC model.

The GLBA requires that states accept either the NAIC model nonresident application (which OCI has done for many years) or the application that the nonresident originally submitted to their resident state. This rule conforms Wisconsin to this requirement. Specific NAIC standards for denial of licensure and defining "for cause" terminations by insurers are incorporated. A licensing requirement that an applicant is over age 18 is also added."

"The reporting requirements of agents to inform OCI of administrative actions, criminal proceedings and lawsuits against the agent involving misrepresentation, fraud, theft etc, are conformed to the NAIC model and clarified to more clearly define the actions to be reported and what information must be submitted." According to the proposed rule Ins 6.61 (16), " "Ins 6.61(16) Each intermediary shall notify the commissioner in writing of the following within 30 days: . . . (d) Any lawsuit filed against the licensee or licensee's business in which there are allegations of misrepresentation, fraud, theft, or embezzlement involving the

licensee or the licensee's business. The notification shall include a copy of the initial suit documents, the intermediary's explanation of what happened to cause the civil proceedings, the intermediary's reasons as to why no action should be taken regarding the intermediary's license, and any other relevant legal documents." For further clarification of this rule, please refer to the OCI's Wisconsin Insurance News, Winter 2001 edition.

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## **"The amount of legislative activity from now until mid-March will be overwhelming."**

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The complete rule can be found by logging onto our web page at [www.eWAHU.org](http://www.eWAHU.org). Look in our Legislative Update and find the link to this rule.

### **Policy Makers Coming Back from Holiday Break**

By the time this newsletter reaches you, it is likely lawmakers will be back to the Capitol. The Legislature is scheduled to be back in session on January 22. There are many items from before the break that will likely be hot topics when these legislators get back into session. The amount of legislative activity from now until mid-March will be overwhelming. WAHU will be watching very closely; Rate Band Compression and the Small Employer Pool, Mental Health Parity, Contraceptive Coverage Mandate and many other left over items from 2001. In addition to these, look for a mandate to cover smoking cessation programs to be introduced, as well as other updates we will provide you on our web site and through Legislative E-Mail Alerts. If you haven't received these e-mail alerts in the past three months, then it is because we don't have your e-mail address.

### **News from Washington**

#### **Mental Health Parity**

According to our National Association of Health Underwriters, opposition to the mental health parity amendment sponsored by Senators Paul Wellstone (D-MN) and Pete Domenici (R-NM) is

growing. Employer and health groups have been vocalizing their opposition to the Senate's provisions because of the potential increased premium costs. The amendment was attached to the 2002 Labor-HHS appropriations bill, H.R. 3061, before the bill passed the Senate. The bill would require insurers that provide mental health coverage to provide those benefits at parity, would ban limits on hospital stays and physicians visits for mental health treatment that exceed those imposed for physical health treatments, and would require the same co-payments and deductibles to be charged for mental health services as charged for physical health services. The provisions exempt employers with 50 or fewer employees. The Congressional Budget Office estimates the provisions will cost employers \$23 billion in health care costs over the next five years.

The 1996 Mental Health Parity provisions expired in September and have not yet been re-authorized. It is important that as renewals are completed, benefits are not altered to reflect the current situation. While there is a large opposition mounting against expanding the original provisions, we can expect a re-authorization of the 1996 law. This may come before the end of the year or in early January but will be retroactive to the expiration in September.

#### **Economic Stimulus**

Negotiations over an economic stimulus package have started. House Republicans offered a new proposal on December 5 that would provide \$25 billion to extend unemployment benefits for 13 weeks and provide \$8 billion to \$10 billion in tax credits to help purchase health insurance coverage either from the private market or through COBRA. House Ways and Means Committee chairman Bill Thomas (R-CA) made the proposal but some Democrats are not sure the health insurance provisions will make a significant difference.

The House-passed bill, H.R. 3090, would provide numerous tax cuts and \$3 billion in Social Services Block Grants to allow states to provide health  
*Continued on page 16*

# Membership Approves of Local Chapters

If the attendance of a local meeting is any indication, then you have concluded that local chapters were right for WAHU. The attendances at the first local meetings held in December were fantastic. As indicated by your WAHU President in his article, there were in excess of 160 members who attended all four local meetings.

Your Local Chapter Presidents have been busy getting ready for the 2002 calendar. The next local meetings will be held in April. The times and locations are:

South Central Chapter  
Crowne Plaza, Madison, WI  
April 5, 2002

Fox Valley Chapter  
Hilton Garden Inn, Kimberly, WI  
April 10, 2002

Southeastern Chapter  
Best Western Midway, Milwaukee, WI  
April 11, 2002

North Central Chapter  
Park Inn, Eau Claire, WI  
April 12, 2002

All meetings, except the North Central will start at 7:30 AM and will be done by 11:15 AM. The North Central meeting will start at 9:30 AM and be done by 12:00 noon. Speakers, Continuing Education topic and other agenda items will be forthcoming. Look for information in the mail, and on the web site about these local meetings.

**We would like to thank our Corporate Sponsors who have already renewed for 2002.**

**Platinum Level:**

Associates for Health Care (AHC)  
Blue Cross & Blue Shield United of Wisconsin  
Delta Dental Plan of Wisconsin  
HealthEOS  
Wisconsin Physicians Service (WPS)

**Gold Level:**

eflexgroup.com  
FlexBen Corporation

**Bronze Level:**

The Alliance  
H.E.P. Administrators  
Midwest Security  
Physicians Plus Insurance Corporation  
Security Health Plan of Wisconsin  
Trustmark Insurance Company



*WAHU Local Presidents - from left Sue Nelsen, Jon Rauser, Laurie Kohls and Katie Beals*

## Local Chapters Board of Directors

**South Central Chapter:**

President: Katie Beals  
(608) 850-4164  
kbeals@totalhealthlink.org  
Vice-President: Bill Boyd  
(608) 868-6250  
wjboyd@boydcdg.com  
Sec./Treasurer: Don Higgins  
(608) 274-4200  
don@hhig.net  
Board Member: Eric Marlow  
(608) 288-2752  
ericm@mmmins.com  
Co-Membership: Tom Long  
(608) 283-6600  
tlong@wiwmtkg.com  
Co-Membership: Jeff Woods  
(608) 223-2961  
jwoods@wpsic.com

**Southeastern Chapter:**

President: Jon Rauser  
(414) 276-2700  
jon@therauseragency.com  
Board Member: Riley Enright  
(262) 574-7000  
Riley.Enright@rrins.com  
Board Member: Bill Enright  
(414) 567-0288  
Benright@snyder-ins.com  
Board Member: Rich Robinson  
(414) 784-7564  
Richard\_Robinson@glic.com  
Board Member: Jill McCormick  
(262) 567-5605  
jillmcc@msn.com  
Board Member: Tom Witkowski  
(414) 277-7727  
tomwit@execpc.com

**North Central Chapter:**

President: Sue Nelson  
(715) 836-1320  
sue.nelson@cobalt-corp.com  
Vice President: Jack Lucas  
(608) 783-6441  
laxjaxon@aol.com  
Secretary/Treasurer: Sherri Freeman  
(715) 394-7741  
freeman\_sherri@hotmail.com  
Board Member: Linda Skoglund  
(715) 246-3811  
lskoglund@jacounter.com  
Board Member: Open Position  
Membership Chair: Ginger Wolf  
(715) 345-1570  
ginger.wolf@cobalt-corp.com

**Fox Valley Chapter:**

President: Laurie Kohls  
(920) 459-9974  
lkohls@charter.net  
Vice President: Harry Bortel  
(920) 497-1589  
hbortel@cmsins.com  
Secretary/Treasurer: Matt Kowalczyk  
(920) 438-8577  
czykpoint@insguide.com  
Board Member: Rick Vanderwyst  
(920) 725-3232  
rvanderwyst@mclone.com  
Board Member: Jerry Ratajczak  
(920) 757-0622  
jratajczak@deltadentalwi.com  
Membership: Mary Carini  
(920) 496-2500  
mcarini@midwestsecurity.com  
Membership: Chris Mayer  
(920) 830-9694  
christine.mayer@emergis.com  
Public Relations: Anita Creswell  
(800) 438-6902  
anita.creswell@cobalt-corp.com



*Katie Beals*

## South Central Chapter



Greetings for the New Year! This is a great time for reviewing business plans, developing, and implementing new business opportunities. The planning process is part of all our personal and professional lives and now its time for WAHU to do the same. The South Central Chapter of the Wisconsin Association of Health Underwriters has begun that process in earnest.



By the time you receive this message, it's very likely that the South Central Board will have met for the first time. I welcome Bill Boyd, Don Higgins, Jeff Woods, Tom Long, and Eric Marlow to the business end of planning your local chapter's success.

Setting the foundation for reaching more of our industry peers, providing them with exceptional programs, and enhancing their voices in the legislative arena will be goal of the 2002 board. As an extension of both our state organization and the National Organization (NAHU), I know we will make you proud to continue your membership, to become more involved, and urge your colleagues that aren't members to join and make this organization even stronger!



We all know that New Year resolutions are easy to make but sometimes tough to keep. I hope you will consider becoming more involved in the legislative process as one of your 2002 resolutions. The support of our state and national association should make this a relatively easy resolution to keep. With that in mind, I would like to urge you to attend and participate to the fullest in WAHU's Day at the Hill being held February 20th.

If you are interested in volunteering your time to the local organization or would like to share your views on what you think will make our chapter stronger don't hesitate to contact any board member. Bill, Don, Jeff, Tom, Eric and I look forward to working with all of you in 2002.

Have a prosperous New Year,  
Katie Beals, Chapter President  
South Central Chapter



*Sue Nelson*

## North Central Chapter



The first "local" meeting of the North Central Chapter of WAHU was conducted on Tuesday, December 11, 2001 in Eau Claire. With approximately 25 members in attendance, the group included existing members along with several new first time attendees. We gained five new members at this meeting! The new local Board of Directors was sworn in and included: Sue Nelson of Blue Cross & Blue Shield (President); Jack Lucas of The Insurance Center (Vice President); Sherri Freeman of Holden Insurance (Secretary/Treasurer) and Linda Skoglund of J.A. Counter & Associates (Board Member).



The North Central chapter serves counties from Vernon in the south to Marathon in the east and north to the border. With approximately 140 current WAHU members living in this region we are currently the smallest membership local chapter in WAHU - which means we also have the greatest potential for membership growth! Our strategy

*Continued on page 12*



## North Central Chapter Continued from page 11

for 2002 will be to alternate our meeting locations throughout the 33 county area to provide enhanced opportunities for the current member base to get to a meeting and share their ideas for making this chapter all it can be in 2003!

We are looking for recommendations for sites for the balance of this year's local chapter meetings and suggestions for Continuing Education topics. Our meetings are tentatively scheduled "locally" for April 12, mid-June (with a possible golf activity attached) and mid-November. Please provide any input you may have to any of the board members. I look forward to meeting each and everyone of our local members throughout the year.

Sue Nelson, Chapter President  
North Central Chapter



## Fox River Valley Chapter



Laurie Kohls

I'd like to thank all the current members, new members, and guests who attended our first regional meeting in December at the Paper Valley Hotel in Appleton. From what we're hearing from the membership it looks like the regional meetings are proving successful. But now we have to get to work!

In early February, WAHU will have a number of members attending NAHU's Capitol Conference in Washington D.C. I attended my first Capitol Conference last year and I'm very much looking forward to attending again. The program is getting better and better with different speakers...our own Tommy Thompson will be speaking, as well as Elizabeth Dole! I encourage anyone who is able, to try to attend a National Conference. I know you will not be disappointed.

The Day at the Hill is coming up in February in Madison. THIS IS WHAT OUR ORGANIZATION IS ALL ABOUT, and we need your help. We need our members to learn about the issues our industry is facing and then express our thoughts and concerns to our legislators. Please...don't assume somebody else will do this for you...we all need to pull together to keep this industry strong.

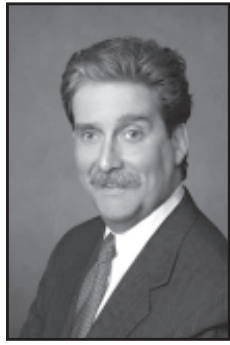
We also need everyone to contribute to our grass roots efforts so we will be well organized by the fall elections. We need to get funds into our state conduit so that we are ready to get involved as needed in key races. HUPAC, our national association's PAC is also important. We touched base on WLS and HUPAC in our regional meetings, but if you have any additional questions, please do not hesitate to contact me at [lkohls@charter.net](mailto:lkohls@charter.net), or call Dan Schwartzer (608-268-0200).

As we plan for 2002, an area we are working on is trying to develop the kind of programs and CE that you want/need. Please, let us know what you want to have for CE and we will try to get it going for you.

That's all for now. Please keep checking [www.ewahu.org](http://www.ewahu.org) for updates. And I look forward to seeing everybody in Madison in February!

Laurie A. Kohls, Chapter President  
Fox River Valley Chapter





Jon Rauser

## Southeastern Chapter



The War Against Terrorism has a way of trivializing day-to-day business. Never the less, as 2002 unfolds, it is inevitable that our attention will return to domestic issues. Is there any more serious issue than the cost of healthcare? We have been delivering 20-30% (and greater!) premium increases for the last two years and there is no relief in sight. I am starting to hear employers say "Enough! We need a National healthcare System."

I have worked too hard over these past 20 years to sit back while our business may be turned over to the likes of Hillary! The Wisconsin Association of Health Underwriters, and this new Southeastern Chapter, must now step forward and defend the private sector delivery of health care. Education of our legislators, clients, family, friends - indeed everyone who is a user - must be a top priority.

Toward that end, our Chapter should plan to hold 3 or 4 local meetings in addition to the state-wide WAHU meetings. Our local chapter meetings will offer important topics and CE Credits. We need a Program Committee Chairman and any number of other members to help plan these local meetings. Want to serve? Contact [richard\\_robinson@glic.com](mailto:richard_robinson@glic.com).

NOTE: Mark your calendar for the two state-wide meetings: our "Day at the Hill" in Madison, February 20 & 21 and the Annual Meeting, Sept. 11-13, in the Wisconsin Dells.

A Legislative Committee will also be formed to develop effective ways to influence both state and federal legislation. Grass roots efforts often produce victories. Perhaps there are lessons to be learned from the Life Underwriters and other groups who seem to have had some success. This Committee can benefit from the extensive experience and many contacts of our Executive Vice-President, Dan Schwartzer. If you can be of help, please let me know.

Finally, we need a Membership Committee willing to contact everyone in our business not presently affiliated with WAHU. "How can we serve you? How can you serve our Association?" Remember, politicians recognize numbers (as well as contributions). In Southeastern Wisconsin, this Chapter now accounts for approximately 220 of the state's 500 members. Is there any reason we can't add 100 new professionals to our roster? I hope not... our very survival may depend on it!

Ten years ago we heard from The Jackson Hole Group and names like Paul Ellwood. Just like in the movie Poltergeist..."they're back!" In '92, when put on the defensive, "we" called on Harry and Louise to "save" our industry. In 2002 we're going to need to take the offensive. WAHU may not be as sexy as a Wyoming resort town, but we had better do our part to be heard.

Will you help? I hope the answer is yes! No doubt there is more we can do. I know you have ideas! Contact us, please.

Jon Rauser, Chapter President  
Southeastern Chapter



**We would like to thank our Bronze and Laureate 2001 Corporate Sponsors for all of their support.**

**Bronze:**

- American Medical Security
- H.E.P. Administrators, Inc.
- Midwest Security Insurance Companies
- Physician Plus Insurance Corporation
- Security Health Plan of Wisconsin, Inc.
- The Alliance
- Total Health Link
- Trustmark Insurance Company

**Laureate:**

- Don F. Jabas Associates
- Esser Insurance Services
- Phil J. Hausmann & Associates
- Mortenson, Matzelle & Meldrum, Inc.
- Professional Insurance Management, Inc.
- The Benefit Companies, Inc.
- The Rauser Agency, Inc.
- Valley Insurance Associates, Inc.

# WAHU.org

It was during the 2000 NAHU Capitol Conference that I first agreed to take over the WAHU web site. It was in one of those famous watering holes in our Nations Capitol not far from Union Station that I first raised my hand to volunteer. At that time, I did not really know what a webmaster did, now I am one!

The WAHU web site has evolved several times over the last few years until last Fall when we changed the web address to the simple, easier to remember, eWAHU.org. I recently completed a major overhaul of the site to improve functionality and appearance. As eWAHU.org has advanced, so has your association with the recent addition of four (4) new chapters to better serve you, the membership.

Consider eWAHU.org a “work in progress” as it will continue to change to better serve the membership and properly reflect the new image of this professional organization. The web site is your primary source for current WAHU information. If you have not visited the site, please do so; you may be surprised. A few of the newer features are:

- A complete listing of all State Officers, Board Members, and Committee Chairs.
- A photo archive of past WAHU and NAHU meetings.
- Separate “subsections” for each of the new chapters to include a message from the Chapter President, a listing of Chapter Officers, meeting schedules, photo archive of chapter meetings, and by-laws.
- A legislative section that keeps you up-to-date on issues that affect you on the State and Federal level. Did you miss one of the local meetings in December? I recently added the PowerPoint used at the meetings.
- Find current industry news on the Weekly Insurance News page.
- See scheduled meetings, get an advance copy of the agenda, or download a registration form.
- You can find a vast collection of valuable industry links on the “Resources and Links” page.

- The “Membership Memo” page will be kept current with the results of the membership contest now underway.
- The public consumer that is directed to eWAHU.org for their insurance needs can now “Locate a WAHU Member”, either specifically or via a search that provides up to twenty WAHU members randomly for each search.

- The “Corporate Sponsor” page now provides direct links to our valuable sponsors.
- Looking for a job? You can find industry job postings from some of our Corporate Sponsors.
- Need a membership application? Download one instantly.
- Remember reading something in a past issue of WAHU News? You will find an archive of past publications at your fingertip.

I am confident you will find eWAHU.org your best source for WAHU information. Visit it often and watch it transform as WAHU provides eService through eWAHU.org.

Best regards,  
Dean M. Hoffman  
Vice President  
Technology Chair

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## Tis the Season

The Election Season is upon us. Did you know that in the fall of 2002, you will be voting to decide who is the Governor of our State? Did you also know that our nine (or maybe eight after redistricting) congressional seats are up for re-election? Did you also know that there are 99 State Representative and 17 State Senate races up for grabs? With so many people running for election:

- How can you weigh in on helping the right candidate get elected?
- How can you Make a Difference in this election process?

The WAHU Legislative Service (WLS) collects and distributes contributions to

state and federal candidates and elected officials. This legal entity receives contributions from WAHU members and individuals who work for, or with WAHU member organizations, deposits them in a bank account, and then transfers contributions to a candidate or political committee selected by the members who made the contributions.

The WLS is not a political action committee (PAC), it is a Conduit. State election laws set strict limits on the amount of contributions a candidate or committee may accept from a PAC. Election laws set no specific limit on conduits, other than the existing individual contribution limit. Consequently, many candidates and campaign committees find themselves unable to accept any more contributions from a PAC, while they are eager to accept contributions from the individuals who contribute to a conduit.

Your contribution allows you to participate in the election process. By participating in this process, and becoming active legislatively, you can help shape the future of our industry. Make a contribution at the February Day at the Hill meeting. The WLS will hold your contribution in the services’ bank account. When a deserving candidate or officeholder needs help, we will contact you to see whether you’d like to pass on some or all of your contribution to that person’s campaign committee. Or, if you know of a deserving candidate, just let us know who you want to send money to, and how much. Forms will be available at the Day at the Hill meeting, and are available on WAHU’s web site. Corporate contributions are not legal in Wisconsin. Therefore, all checks must be issued on an individual (non-business) account. Checks should be payable to WLS and sent to: WLS, 2810 Crossroads Dr.Suite 3000, Madison, WI 53718.

For more information on the WLS, please contact Jackie Seversen, Legislative Co-Chair at [jseversen@inwave.com](mailto:jseversen@inwave.com).

# *Membership Application*

## *WI Association of Health Underwriters*

*Visit WAHU's website at [www.eWAHU.org](http://www.eWAHU.org)*

**WHY JOIN?** Without a fully unified private health/disability insurance industry, the chance of maintaining private sector insurance delivery is greatly diminished! We have all seen government attempts to take over health care delivery as we know it. There is little doubt that such proposals will continue to surface in the years to come. The survival of competitive individual sales of private health/disability depends on each member's strong affiliation, strong positive image, and representation before the public and public officials. Providing a unified message to all these opinion leaders is essential and best done by your association. WAHU is dedicated to helping each member control their destiny and that of their profession.

### THE MISSION IS...

**EDUCATION** WAHU offers a wide variety of top quality continuing education programs throughout the state, year round, at extremely competitive prices. All courses are submitted for approval to meet the annual state continuing education requirements in order to maintain your health/disability license.

**POLITICAL ACTION** WAHU represents you and all of its members with one unified voice. On-going legislative and agency lobbying is a top priority of our association, and is designed to educate those who regulate and control the destiny of your industry.

**COMMUNICATIONS** Communicating to the members and to the public are both important activities of WAHU. Our regular member mailings, legi-fax, and our quarterly newsletter, WAHU NEWS, keep you abreast of current industry trends, issues, and legislative activities. We also provide the media with current information on our industry so that they can better inform the public about our industry and the important role we play in the delivery of health and disability coverage.

**NETWORKING** Through our local meetings, Day at the Hill, and the Annual Sales Conference-Trade Show, WAHU presents agents and companies the opportunity to come together for informational programs as well as the chance to network with one another. Our annual convention allows attendees to interact with their colleagues and companies in business, educational, informational, and social settings.

**NATIONAL AFFILIATION** When you join WAHU, you also become part of NAHU (National Association of Health Underwriters). NAHU provides nationally the same representation WAHU does on the state level... plus a monthly magazine, informational mailings, meetings, seminars, and conferences.

## MEMBERSHIP APPLICATION FOR 2002

### BUSINESS

Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Phone: \_\_\_\_\_ Fax: \_\_\_\_\_  
 Company: \_\_\_\_\_  
 E-Mail Address: \_\_\_\_\_  
 Social Security #: \_\_\_\_\_  
 Sponsor Name: \_\_\_\_\_  
 Agent License Number: \_\_\_\_\_

### HOME

Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

#### Dues Information:

NAHU portion of dues	\$125.00
State portion of dues	\$ 75.00
<b>Total Amount Due</b>	<b>\$200.00</b>

**If you are paying by check,  
make your check payable to  
NAHU for total amount of dues.**

Method of Payment:  Check  MasterCard  Visa

Card #: \_\_\_\_\_ Exp. \_\_\_\_\_

Signature: \_\_\_\_\_

**Note: To be a member of WAHU, you must belong to NAHU.**  
 Mail Application with payment to: WAHU, 2810 Crossroads Drive Ste. 3000, Madison, WI 53718 or Fax 608-241-7790  
 Any questions, please contact Karen Reynolds at 262-785-7812  
[www.eWAHU.org](http://www.eWAHU.org)

## Legislative Update

*Continued from page 9*

insurance to unemployed workers. The Senate failed to pass its own economic stimulus package, which would have provided \$14.3 billion to extend unemployment benefits and \$12.3 billion to help unemployed workers purchase health insurance.

### Medicare

Currently there are two competing bills pending that address Medicare lock-in: H.R. 3046, sponsored by Representative Pat Toomey (R-PA), and H.R. 2768, sponsored by Representative Nancy Johnson (R-CT). H.R. 3046 favors a year delay of lock-in while H.R. 2768 favors lock-in as already provided in current law. Lock-in refers to a provision included in the Balanced Budget Act of 1997 relating to Medicare. It allows Medicare beneficiaries an opportunity to transition to managed care.

In 2000, the Benefits Improvement Protection Act (BIPA) restricted Medicare + Choice beneficiaries ability to change plans during the year. Beginning on January 1, Medicare+Choice beneficiaries will only be allowed to change plans twice during the calendar year. This includes a change such as an enrollee dropping Medicare+Choice coverage and automatically being enrolled in traditional Medicare, which would count as one plan change election. New plan enrollment will disenroll an individual from the old plan and preserve the option to switch an additional time in 2002. Beginning in January 2003, Medicare+Choice beneficiaries will be restricted to one election change per calendar year.

## WAHU Members Provide a Merry Christmas to Needy Children

WAHU members in December gave generously to Toys for Tots. Over \$600 was collected and dispersed to the Marine Corps this year. Numerous toys also were collected for needy children at the various December meetings. Thank you again for all who gave to this effort. Most of us are blessed with abundance and there are many who have very little.

Public Relations will again be involved with Special Olympics this spring. Plans will be forthcoming and all who wish to participate will be given an opportunity. Saturday, May 4th, is the track and field event in Milwaukee. During this event, WAHU will be volunteering and also making a financial donation. News will be coming soon regarding our involvement.

Scott Winkel  
PR Chair