

WAHUNEWNS

Vol. 8 No. 2



Wisconsin Association of
Health Underwriters
Quarterly Newsletter

WAHU Members Storm Capitol Hill

In mid-March, fourteen members of the Wisconsin Association of Health Underwriters went to our nation's Capital to represent our association, our industry and the health-care consumers of Wisconsin. The importance of working with our elected officials on the very issues affecting our livelihood cannot be over emphasized.

As is the case with state government, our congressman and senators need the input of industry experts if they are to represent us accurately in Washington. WAHU members Ann Blomquist, Pat Ellis, Dean Hoffman, Kim Hurtz, Tom Jacobs, Ric Joyner, Laurie Kohls, Dale Petretti, Karen Reynolds, Gary Roger, Dan Schwartz, Jim Vogel, Artemisa White and Shelly Winson spent their time and talent getting educated on the current bills and legislation affecting each of us and then sat down with each of our Wisconsin elected officials to provide WAHU's point of view.

They talked about the final HIPAA regulations currently under review by the Department of Health and Human Services, patient protection issues, long term care, prescription drug coverage for seniors, expansion of MSA's, and Health Tax Credits to name a few. In addition, Wisconsin WAHU members discussed the inequities in Medicare reimbursements to our state, which are causing an estimated \$1 billion shortfall that is cost-shifted to Wisconsin consumers in the form of higher health-care costs. You can visit WAHU's web site at www.nahu.org or WAHU's web site at <http://nahuregion5.org/wahu.html> to view more of the detail on the issues.

Continued on page 5



WAHU – New Executive Director, New Madison Office

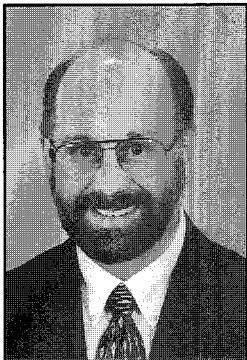
Some exciting changes have recently taken place for our association. For the first time, WAHU has its name on a door. WAHU has its own office on Madison's far eastside, conveniently located just off the Interstate. With three conference rooms available in our building, we will look to have more board and committee meetings right in our own quarters.

Continued on page 4

April 2001

<http://nahuregion5.org/wahu.html>

The President's Letter for Spring 2001



It's been quite an eventful year so far, and we're just a very few months into it. Let's take a look back.

New Management: For over 5 years WAHU has been guided by the management of Svinicki Association Services and our Executive Director Dave Glomp. After evaluating our current needs and situation, the Board of Directors decided to make a change in management services. With a deep sense of gratitude for the services and professionalism that Svinicki and Mr. Glomp brought to WAHU over these past years, the contract with them was terminated.

Your association has entered into an agreement with Schwartzer Management Group to provide management services effective immediately. Mr. Dan Schwartzer will serve as our Executive Vice President and maintain our relationships on "The Hill" in Madison. Mr. Ed Blume will now serve as our Executive Director. Ed will work with Dan at Schwartzer Management Group. We look forward to a long a productive relationship with them.

Capitol Conference – Washington D.C.: On St. Patrick's Day, 13 members of WAHU traveled to Washington to represent our membership among the over 600 NAHU members attending from throughout the nation. It was great to hear and see firsthand how the process in Washington is working and how it has changed with the new administration. It was impossible not to recognize that our views are in the forefront of the agenda in Washington within the new administration.

We were able to meet directly with all but three of our legislators, and in those cases we were able to have extensive meetings with their staff members. In addition to presenting the national legislative agenda to our representatives, we were able to discuss the Medicare reimbursement issues and cost shifting problems.

For those of us who have been there many times, it was truly gratifying to see our national healthcare proposal, the Health Tax Credit, received as THE proposal on the table for healthcare reform in the coming months. Our years of tireless efforts finally have some prospect of paying off. The Health Tax Credit is certainly a refreshing piece of legislation designed to *Insure Freedom*.

Membership: As we move into summer, we will soon cross the 500 member mark. As long as I have been on the Board, it has been our long-term goal to get to that point. Every one of you should be congratulated for standing up as a member of this organization, for recruiting new members and helping to stand together as one organization dedicated to help *Insure Freedom*.

Leadership: I am very proud of your entire Board of Directors. In all of our years as an organization, we have never had so many Board members stand up and take roles of leadership within the organization. The Board no longer sits through long and arduous Board meetings. Every member is involved in some aspect of this association. We have a Programs Committee that puts together the quarterly meetings, not just one person fighting that battle relatively alone. We have a Membership Committee working on recruiting agents, company representatives, and retaining current members. We have a Communications Committee, managing the various communications vehicles. Our Education Committee is working on new and exciting CE programs. Our Legislative Team is as active as they have ever been. We are also engaged in many public relations activities. Everyone is working hard to make this a strong and vibrant organization.

Looking ahead, the view of the future of this organization is also as bright as it's ever been. Let's take a look:

Spring Quarterly Meeting – Heidel House in Green Lake: What a fantastic facility we will have available to us. The program is taking shape and will include 3 hours of CE on Medical Savings Accounts, which finally seem to be taking off in the market place.

Special Olympics: WAHU Members will be working hard to assist these special athletes in Glendale on May 5th. WAHU will take a prominent role at this Special Olympics event all day Saturday. Please volunteer to help.

Strategic Planning: This summer, your Board will be working on some long-range planning to make sure this organization is meeting your needs. We will be focusing on what we do well and identifying ways to improve WAHU for you.

NAHU Annual Convention: For the first time since 1982, the National Convention is coming to our region. Mark your calendar, and plan to attend for at least one day to see the huge product exposition in Minneapolis. The convention features numerous seminars, speakers and events. Over 750 of your counterparts from around the nation are expected to attend this convention.

Continued on page 4



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WAHU 2001 Committees

Awards	Dale Petretti	Chair
Communication	Jane Herlitz	Chair
Corporate Sponsors	Jim Vogel Dale Petretti Ric Joyner	Chair
Education	Fred Wilmsen	Chair
Legislative	Ann Blomquist (Co-Chair) Jacki Seversen (Co-Chair)	
Membership	Dean Hoffman	Chair
Nominations	Jim Vogel	Chair
Programs	Ric Joyner	Chair
Public Relations	Scott Winkel	Chair
Technology	Dean Hoffman	Chair

WAHU's CALENDAR OF EVENTS

June 24-27, 2001

NAHU's Annual Convention
Minneapolis, Minnesota

August 8-10, 2001

Region V Leadership Meeting
Omaha, Nebraska

September 12-14, 2001

WAHU's Annual Sales Conference
La Crosse Convention Center/Raddison Hotel

President's Letter continued from page 2

Annual Sales Conference – La Crosse: For the first time, our Sales Conference will be held at a large municipal convention center. We have reserved a significant block of rooms for this three-day extravaganza. After being rained out, and often frozen out, our annual golf outing has been moved from the frosty Friday morning time slot to what we are hoping will be a warm and sunny Thursday afternoon. For the non-golfers, we will be having a lunch cruise on the Mississippi River. We are inviting carriers to sponsor product showcases and introductions in addition to their traditional exhibit booths. Our counterparts from Minnesota will be invited to take the short drive down and join us for the three-day event. A range of CE choices are planned to allow members a choice of courses from which to choose. This will be one conference you can't afford to miss!!

Well, that's just a quick glimpse at WAHU for 2001. We are well on our way to accomplishing numerous goals. The plate is full, and your help and participation is always needed and appreciated.

**Come join us at the Heidel House and
join our mission to *Insure Freedom!***

Jim Vogel
WAHU President

New Office continued from page 1

The news, information and service from WAHU will now come from a single source. Whether you have a question or comment about continuing education, legislation, membership or whatever, you can contact the WAHU office at 608.268.0200 or 2810 Crossroads Dr., Ste. 3000, Madison 53718, or fax us at 608-241-7790. Please note these changes for your records.

In addition to new offices, WAHU proudly introduces Ed Blume as our new Executive Director. Ed's name is not new to WAHU, as he has served our association as WAHU's lobbyist for the past eight years. In addition to having Ed serve as WAHU's new Executive Director, we welcome Dan Schwartzer as WAHU's Executive Vice President. Dan, who served as President of WAHU in 1997, will be responsible for the management of WAHU, as well as government relations for the association.

Some services might change. Maybe the newsletter will be redesigned. Maybe the quarterly meetings will have a new format. We don't know what might change, to tell the truth. We hit the ground running to get the May quarterly meeting organized and the newsletter published. We haven't had much time to think about changes, although we know that anything and everything is open to review and improvement. That makes this an excellent time to provide your ideas on what WAHU can do to serve you better. Please feel free to contact Ed at the number or address listed above.

And, whatever might change, we will do everything possible to help WAHU continue its phenomenal growth and service to its members. We also sincerely thank Dave Glomp for his five years of service to WAHU. Dave did a fantastic job and we look forward to building on the accomplishments WAHU has experienced thus far.

Industry News

With the final approval by the Office of the Commissioner of Insurance, United Wisconsin Services, Inc. (UWSI) has completed its combination of operations with its affiliate, Blue Cross & Blue Shield United of Wisconsin (BCBSUW).

BCBSUW has converted to a stock corporation and has become a wholly owned subsidiary of UWSI. The new business entity created as a result of the combination is "Cobalt Corporation," which has been trading under the ticker symbol CBZ on the New York Stock Exchange since Monday, March 26.

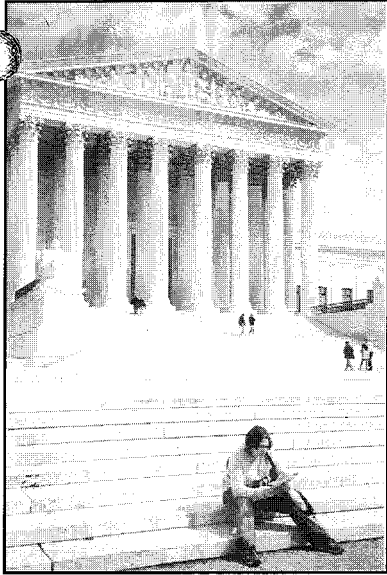
As a result of the combination, one of the largest public health foundations in Wisconsin was created under an agreement with the Commissioner. BCBSUW will contribute 100 percent of its assets to the newly created Wisconsin United for Health Foundation. The Foundation will receive 31.3 million shares of newly created common stock and will distribute the proceeds from the sale of stock over the next five years to the Medical College of Wisconsin, the University of Wisconsin Medical School, and public health initiatives in the state of Wisconsin. The proceeds from the sale of stock are estimated at about \$250 million.

Thomas R. Hefty, chairman, president and CEO of Cobalt Corporation, said the name Cobalt Corporation was chosen to symbolize the strength and stability of the Blue brand while reflecting the ability to change in an increasingly technology-oriented world.

Headquartered in Milwaukee, Cobalt Corporation (www.cobaltcorporation.com) serves 2 million lives in 49 states.

Industry News provides industry updates to the members WAHU. If you or your company have news noteworthy to Wisconsin's marketplace, send in your information to:

**WAHU – Industry News
2810 Crossroads Dr., Suite 3000
Madison, WI 53718**



NAHU's Capital Conference is one of the best conferences put on by our national association. Gary Rogers, a past WAHU President and a member who has attended several NAHU Capital Conferences, thought that "the time spent going to visit with our elected officials in Washington is one of the most important duties we can undertake as WAHU members. As the one association which represents all segments of our industry, we are absolutely obligated to work with Congress to ensure that the delivery of health care and the financing of such care remains within a free market system." Even first-time attendees felt the magnitude of the work WAHU does in Washington. WAHU member and first-time attendee Laurie Kohls said, "It's difficult to describe the feeling you get when you walk through our nation's Capitol and sit down with members of Congress to discuss the very issues affecting my clients and my fellow agents. I really didn't expect our elected representatives to be concerned with what I had to say. They were not only interested in our comments, but they valued our input. This was a fantastic conference, and I would definitely recommend it to other members."

NAHU holds the Capital Conference in Washington each March. While WAHU sent a record number of attendees, as a whole, this was also the largest Capital Conference with attendance exceeding 600 NAHU members. Current WAHU President Jim Vogel was extremely impressed with the access WAHU had with Wisconsin House members. "Out of the nine representatives, we saw eight of our actual elected officials. This is incredible, as I can remember coming to this conference a few years ago and getting only to see the representative's aide. This really underscores the work WAHU has done communicating with Congress and our activity with NAHU's Political Action Committee (PAC)."

Small employers support NAHU proposals

In addition to the legislative activities at Capital Conference, NAHU issued a press release at the conference in conjunction with the Health Care Leadership Council (HLC), the National Association of Manufacturers (NAM) and the U.S. Chamber of Commerce. The release discussed the results of a national survey to small business owners. Survey participants were queried on reasons for offering health coverage to their employees, costs shouldered by both the employer and the employee, and their perceptions about health care initiatives currently under consideration.

Some of the most illuminating findings include:

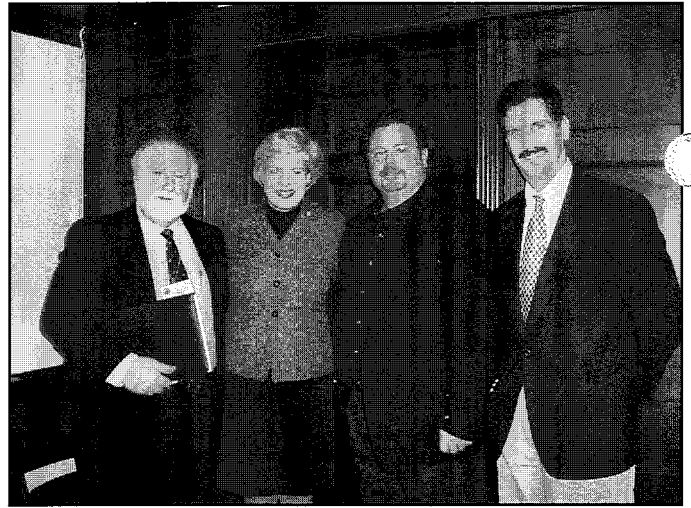
- 66% of small employers surveyed who do not currently offer health insurance coverage to their employees indicate that cost is the main factor;
- 51% say the reason they don't offer coverage is that their employees cannot afford their share of the premium;
- 84% of small business employers surveyed support a tax credit to help their lower-income employees purchase employer-sponsored health insurance coverage;
- 76% support a tax credit that could be applied to purchase employer-sponsored coverage or coverage in the individual market;
- 71% would cooperate in the administration of a program offering tax credits for the purchase of health insurance that could be used in the health plan they sponsor for their employees;
- 86% of small employers said health insurance agents or brokers provide important services and additional value to the health coverage they provide to their employees.

NAHU President Michael Matznick said, "We are gratified to see that the facts strongly support the health credit proposals NAHU and our colleagues have advocated for some time. We believe that tax credits — provided that they preserve the employer-based system — will be a 'win-win' for everyone involved. They encourage greater employee participation and, as a result, employers will be more inclined to offer coverage."





Laurie Kohls, Shelly Winson, Anne Blomquist and Artemisa White (left to right) made up the A-team when WAHU met with Wisconsin legislators in Washington during NAHU's Cap Conference.



U.S. Representative Tammy Baldwin (D-Madison) met with Dale Petretti, Ric Joyner, and Tom Jacobs (left to right).



U.S. Representative Tom Green (R-Green Bay) heard about industry issues from Ric Joyner, Gary Rogers, Pat Ellis, Shelly Winson, Laurie Kohls, and Jim Vogel. (left to right)



Dan Schwartzer, Laurie Kohls, Shelly Winson, Dean Hoffman, and Gary Rogers (left to right) briefed U.S. Representative James Sensenbrenner (R-Menomonee Falls) during the Cap Conference in Washington, D.C.

Corporate Sponsors

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Thank you for your sponsorship!

NAHU's 2001 ANNUAL CONVENTION

**MISSION
POSSIBLE**

Join us in Minneapolis
June 24-27 for NAHU's 71st Annual Convention!

In Minneapolis, you'll find all the amenities you would expect from a major metropolitan area, plus the wonderful nuances that make the City of Lakes a remarkable, comfortable community.

From the Walker Art Center, a world-class contemporary museum, to the Minneapolis Institute of Arts, the Twin Cities' 35 museums will open your mind and stir your imagination. The historic Warehouse District is bursting with art galleries, antique stores, gift shops and coffeehouses to explore. When the day's convention activities have ended, you'll find dozens of places for live music and theater, plus more than 275 restaurants and bars in the downtown area.

The Mall of America, located in nearby Bloomington, is the country's largest enclosed shopping and entertainment complex, featuring more than 500 stores, restaurants and attractions. Enjoy a shopping spree—there's no sales tax on clothing in Minnesota!

ACCOMMODATIONS. The headquarters hotel for the 2001 Convention is the Hyatt Regency Minneapolis. The room rate is \$159 for single or double occupancy. (This rate is valid through Saturday, June 30th, for those of you wishing to extend your stay.) Check-in time is 3:00 p.m. Reservations can be made by calling 1-800-233-1234. **RESERVATIONS MUST BE MADE BY MAY 28th.**

The Hyatt Regency is located on Nicollet Mall, a scenic one-mile pedestrian thoroughfare that contains more shopping in a four-block radius than any other city in the country! The hotel is within easy walking distance of dozens of bars and restaurants. Each guest room is

equipped with a coffee maker, hairdryer, and iron & board. The hotel has an indoor pool and small exercise area. For an additional fee of \$9 per day, guests may use the hotel's Regency Athletic Club, which features a full selection of fitness equipment; racquetball, squash and tennis courts; sauna, whirlpool and steam room; running track; and spa services. The hotel has a casual dining restaurant serving breakfast, lunch and dinner, as well as Spike's Sports Bar and Grille. There are 14 retail shops and two additional restaurants in Greenway Plaza, which is connected to the hotel.

TRANSPORTATION. Northwest Airlines has been selected as the official airline of NAHU's 2001 Convention. To take advantage of special conference discounts, call the Group Reservation Office toll free at 1-800-328-1111 between 7:30 a.m. and 7:30 p.m. Central Time. Refer to NW WORLDFILE #NY165. Refer to the Association Dollars Off Certificate below for specific discounts, terms and travel conditions.

GOLF OUTING. The Minnesota Association of Health Underwriters' Host Committee has planned the annual golf tournament for Saturday, June 23rd, at the The Links at Northfork, the area's finest Scottish links-style golf course. The golf package includes 18 holes, cart, transportation from the Hyatt Regency and happy hour after the tournament. Registration is limited, so sign up today. (See the form on the following page.) For more information, call Bob "Mr. Golf" Ulsaker at (952) 933-2135.

**Association Dollars Off Certificate
National Assn. of Health Underwriters
Annual Conference**

June 23, 2001 - June 27, 2001

This certificate entitles up to five (5) passengers to a discount off a qualifying published Coach Class or First Class fare for roundtrip travel solely on Northwest Airlines flights I-1999 and Northwest AirlinK flights 2900-3699/4700-4799/5096-5899/6200-6999* between the 50 United States or Canada and North America.

Destination or stopover city must be Minneapolis, MN.

Discount	Roundtrip Fare Paid**	Discount	Roundtrip Fare Paid**
\$30 USD	\$200 - \$299 USD	\$45 CAD	\$270 - \$399 CAD
\$50 USD	\$300 - \$499 USD	\$75 CAD	\$400 - \$604 CAD
\$75 USD	\$450 - \$749 USD	\$113 CAD	\$605 - \$1011 CAD
\$100 USD	\$750 USD or greater	\$150 CAD	\$1012 CAD or greater

* AirlinK flights operated by Express Airlines I, Mesaba Aviation, and Business Express. Travel via NW designated affiliate-partner flights is not permitted. (Exception: Hawaiian Air permitted). Business Express flights on certain routes may be limited.

** Fares shown are before discount and do not include applicable Passenger Facility Charges or International taxes/fees/surcharges/inspection fees.
WorldPerks mileage credit will be awarded for travel via this certificate.



**NY Worldfile
NY165**

**Applies for Travel
Between
06/20/01 and 06/30/01
(Travel Complete)**

Please contact your travel agent or Northwest Airlines World Meeting and Incentive Reservations at 1-800-328-1111 between the hours of 7:30 a.m. - 7:30 p.m. (CT) Monday - Friday to make your reservations. Have your NW Worldfile code available.

You may also book your travel via World Web Reservations on www.nwa.com. Please see back of the certificate for further information.

Not valid for transportation. See Back for Terms and Travel Conditions.

VOID IF SOLD, BARTERED OR EXCHANGED FOR COMPENSATION

Minnesota AHU's National Golf Tournament

Saturday, June 23, 2001 • The Links at Northfork

Your golf outing will be held at the area's finest links-style golf course. The Links follows the Scottish tradition and is acclaimed for having some of the best bent grass greens in Minnesota.

- 18-Hole championship course • "Scramble" format (best shot foursome)
 - Driving range, putting greens, chipping green, practice bunker and 3-hole practice-loop • Rated as a Par 72 course
 - Snack bar, should you wish to purchase lunch at the course (Lunch is not included in the entry fee).
 - Transportation provided by busing company and local MAHU volunteers
- (Bus departs the Hyatt Regency at 12:00 noon. We should return by 7:00 p.m.) • Happy hour and prizes following the tournament

Name	Company Name	
Street Address	City, State, Zip	
Phone	Home	Email

If you would like to be teamed up with specific players, please list their names below. If possible, mail all registration forms at the same time.

1. _____	2. _____
3. _____	4. _____

Entry Fee: \$90 Covers bus transportation from hotel to course and return, green fees, carts, hors d'ouerves and prizes.

A completed entry form and check made out to Minnesota AHU must be received by Friday, June 1, 2001.

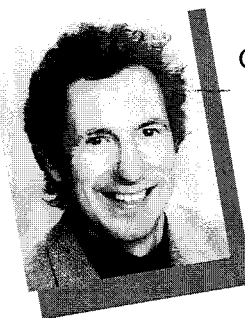
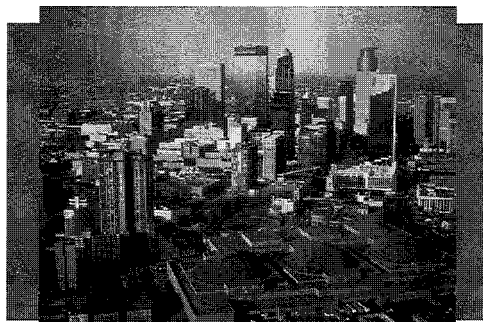
Mailing address: Minnesota AHU, NonProfit Solutions, Inc.
1821 University Ave. West, Suite S256, St. Paul, MN 55104

Any questions please contact Bob Ulsaker at (952) 933-2135.

<p>Terms and Conditions.</p> <ol style="list-style-type: none"> 1. This certificate is valid for travel as stated on the front of this certificate. 2. To make reservations visit www.nwa.com or call NW World Meeting and Incentive reservations at 1-800-328-1111 between the hours of 7:30am-7:30pm Monday - Friday and advise the agent that you are using an Association Dollars Off Certificate (ADOC) with the NW Worldfile Code noted on the front of this certificate to your travel agent or NW City Ticket Office. Please have this certificate with you when making reservations. 3. RESERVATIONS MUST BE MADE AND TICKET ISSUED AND USED PER THE RULES AND LIMITATIONS OF THE FARE PURCHASED. (See number 8 below for non-qualifying fares/tickets.) If purchasing more than one ticket, all passengers must be ticketed at the same time. Passengers need not travel together, however, all travel must fall within the parameters stated on the front of the certificate. 4. Travel is permitted only between the dates noted on the front of this certificate (travel complete), or per rule of fare used, whichever is more restrictive. Exception: One half of applicable discount may be used in one direction based on qualifying travel dates to destination/stopover city. 5. Present this certificate at time of ticket issuance. Certificate will be deemed fully used upon surrender and will not be honored retroactively or in connection with the exchange of any wholly or partially unused ticket. Limit of five tickets per certificate. 6. Blackout dates of fare used will apply. 7. The number of seats available for use with this certificate is limited. 8. This certificate may not be combined with any other coupon, certificate discount, bonus, upgrade (except WorldPerks™ Gold card upgrades), WorldPerks Air Travel Award, promotional offers/tickets or special status type fares such as: government, standby, military, senior citizen, companion, VUSA, agency/industry 	<ol style="list-style-type: none"> 9. This certificate is not valid with Miscellaneous Charge Orders or Prepaid tickets. Tickets by mail are permitted. 10. Travel must be roundtrip. One-Way travel/stopovers/circle trips/open segments are not permitted. A single open-jaw/waitlist-ing/standbys are permitted, if the rule of fare used permits it. All travel must be via the routing applicable to the fair used. 11. Any tax liability is the responsibility of the user. 12. This certificate is transferable but not for cash or other consideration. Purchased certificates are subject to confiscation, and you will not be allowed to travel. Certificate will not be replaced. Auctioning of certificates is not permitted. 13. Worldperks mileage credit will be awarded for travel via this certificate. 14. Ticket refund and changes per the rule of the fare used. If applicable to fare used, administrative fees will apply. This certificate has zero cash value. 15. NW is the final authority on the Interpretation of these rules. 16. NW is the final authority on the Interpretation of these rules. 17. For group block travel all rules of published fares apply. <p>Northwest or Travel Agent Instructions.</p> <p>Reservations:</p> <ol style="list-style-type: none"> 1. Confirm a reservation for passenger in applicable class of service. 2. Travel via NW Airlink flights is permitted. Travel via NW designated affiliate-partner flights is not permitted. 3. Add remark to PNR: ADOC/NY**** (Worldfile code) 	<p>Ticketing:</p> <ol style="list-style-type: none"> 1. The ticket must be validated on NW. Other airline space must be written on a separate ticket. 2. Booking Class: Per rule of fare used. 3. Fare/tax/Total: US50 Travel: Determine fare including transportation tax, \$12 AK/HI departure tax and NW terminal charges, subtract the applicable discount, then add any applicable PFC's. Other Destinations: Determine base fare, subtract the applicable discount, then add any applicable taxes/fees/surcharges/PVD's/inspection fees. 4. FARE BASIS CODE: Per rule of fare used. 5. TICKET DESIGNATOR: Enter slash (/) followed by Ticket Designator (NW WORLDFILE) from front of certificate. PROPER DESIGNATOR MUST BE ENTERED ON TICKET AT TIME OF TICKETING OR DEBIT MEMO WILL BE ISSUED. 6. ENDORSEMENT BOX: In addition to normal fare rule entries, enter "NW ONLY". 7. Mark certificate "USED". Place on top of the Auditor's coupon. Travel Agents: the standard agency commission will be based on the actual fare collected. Handle as a Type A certificate. <p>www.nwa.com instructions</p> <ol style="list-style-type: none"> 1. To make reservations online through www.nwa.com WorldWeb Reservations please have Worldfile code NY165 (or NY165C for Canadian departures) available when making reservations. 2. Select best fare or flights from list. A gold star will indicate the trips selected included in your special Association Dollars Off discounted fare.
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MISSION POSSIBLE

Convention Highlights



Our keynote speaker for the 2001 Convention is Dr. Beck Weathers. The opening General Session on Sunday, June 24th will feature a keynote address by Dr. Weathers, an amateur mountain climber who survived the deadliest day in the history of expeditions to Mount Everest. Unconscious

and left for dead by his fellow climbers, he miraculously survived his ordeal. A gifted surgeon, Dr. Weathers lost his right hand and part of his left hand to frostbite. But although he lost his hands, he has never lost his hope. You won't want to miss his inspiring story!

NAHU 2001 Annual Convention and Exhibition Tentative Agenda

FRIDAY, JUNE 22

8:00 a.m. - 5:00 p.m. Board of Trustees Meeting

SATURDAY, JUNE 23

12:00 noon - 7:00 p.m. Golf Tournament

SUNDAY, JUNE 24

8:00 a.m. - 8:30 a.m. First Timers' Meeting
8:30 a.m. - 10:30 a.m. Opening General Session
10:30 a.m. - 12:30 p.m. Exhibit Hall Open
1:30 p.m. - 3:45 p.m. Educational Workshops
4:00 p.m. - 6:00 p.m. Regional Meetings
7:00 p.m. - 10:00 p.m. President's Reception

MONDAY, JUNE 25

7:30 a.m. - 9:30 a.m. Awards Breakfast
9:30 a.m. - 12:30 p.m. Exhibit Hall Open
12:30 p.m. - 2:15 p.m. LPRT Luncheon *(by invitation only)*
2:30 p.m. - 5:30 p.m. Town Hall Meeting

TUESDAY, JUNE 26

8:00 a.m. - 10:00 a.m. General Session
10:00 a.m. - 12:00 p.m. Exhibit Hall Open
1:30 p.m. - 3:15 p.m. Educational Workshops
3:30 p.m. - 5:00 p.m. Leadership Workshops
6:00 p.m. - 7:00 p.m. Gordon Memorial Award Reception
7:00 p.m. - Midnight Gordon Memorial Award Dinner and Dance

WEDNESDAY, JUNE 27

8:00 a.m. - 10:00 a.m. Regional Meetings
10:00 a.m. - 1:00 p.m. House of Delegates
1:00 p.m. - 2:00 p.m. Incoming Officers Reception
2:30 p.m. - 4:00 p.m. Board of Trustees Meeting

Focus on Education

Education sessions will be offered on Sunday and Tuesday. We plan to offer sixteen sessions in four educational tracks. Tentative tracks and workshop topics include Health (Estate Planning, Defined Contributions, Self Funding, Worksite Marketing); Agency Management (Selling Your Business, E-Marketing, Websites, Revenue Management); Legislation (COBRA, HIPAA, NARAB, Privacy Issues) and Professional Development (Internet 101, The First Four Minutes).

What's New This Year?

Gordon Memorial Award Dinner: You still will be able to reserve tables, however, the names of table occupants will not be posted. If you wish to set up a full table for 10, you will need to exchange your vouchers at the same time, or have one person collect your group's 10 vouchers and exchange them for tickets at the same table.

Bring the Kids! We encourage you to bring your family to the Convention. We have instituted a modest children's registration fee, which will allow access to the general sessions and exhibit hall, as well as to the President's Reception on Sunday and the Incoming Officers' Reception on Wednesday.

Education Sessions: We have added a Professional Development track to the educational portion of the Convention. You will be required to register to attend education workshops.

MISSION POSSIBLE

NAHU 2001 ANNUAL CONVENTION AND EXHIBITION Minneapolis, MN • June 24-27, 2001

REGISTRATION FORM

First Name (Please print)	Last Name	Designations
Nickname for Badge		
Company Name		
Business Address	City, State, Zip	
Telephone	Fax	E-mail

Spouse/Guest Registration

(Guests may not be health insurance professionals. Fee required for guests 17 and older. Food functions not included for guests under 17.)

Guest's First Name	Last Name	Total	Nickname for Badge
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REGISTRATION FEES

By April 27*	\$425.00	_____
From April 28-May 25*	\$450.00	_____
On-Site (After May 25)*	\$500.00	_____
Non NAHU Member Surcharge	\$135.00	_____
Spouse/Guest (Age 17 & over)*	\$150.00	_____
Child (under age 17)***	\$50.00	_____

One-Day Registrants/Non-Registered Guests

One Day Registration	\$100.00	_____
(Specify Day _____)		
President's Reception (Sunday Evening)**	\$50.00	_____
Awards Breakfast (Monday Morning)**	\$20.00	_____
Gordon Memorial Dinner (Tuesday Evening)**	\$100.00	_____
Incoming Officers' Reception (Wednesday Afternoon)**	\$25.00	_____

Total Amount Due	_____
Less NAHU bucks enclosed	_____
Total Amount Remitted	\$ _____

*Full registration fee includes 1 continental breakfast, coffee and soda breaks, Awards Breakfast, President's Reception,

**Included in full registration. Not included in one-day registration

***Children's fee includes access to Exhibit Hall, President's Reception and Incoming Officers' Reception.

The President's Reception, Awards Breakfast, Gordon Memorial Dinner and Incoming Officers' Reception are included in your registration fee. However, to help us estimate attendance, please check only those events you will attend:

- President's Reception (Sunday)
- Awards Breakfast (Monday)
- Gordon Memorial Dinner (Tuesday)
- Incoming Officers' Reception (Wednesday)

PAYMENT INFORMATION

My check made payable to NAHU is enclosed.

Please charge my registration fee to: Mastercard Visa American Express

Account Number _____ Expiration Date _____

Signature _____

NOTE: You may pay all or any portion of your registration with NAHU Bucks.

Mail registration with payment to: NAHU Convention Registration, 2000 N. 14th Street, Suite 450, Arlington, VA, 22201. Registration forms may be faxed to (703)841-7797, but must include credit card information and authorization.

Cancellation Policy: There will be a \$50 processing fee per registered member and/or guest for cancellations received before April 27, 2001; A \$75 processing fee per registered member and/or guest for cancellations received between April 28 and May 25, 2001; and no refunds for cancellations received after May 25, 2001. (Note: All cancellations must be in writing or by fax; no telephone cancellations accepted.)

In case of on-site emergency, NAHU should notify:

Name: _____ Daytime Phone: _____ Evening Phone: _____

Please check here if you have any special needs or require special services to fully participate in NAHU's 2001 Convention. Please attach a list of your specific needs.

Legislative Committee Update

by Ann Blomquist & Jacki Seversen, Legislative Co-Chairs

NAHU's key contacts program

We have supplied NAHU with a list of our key contacts within our Legislative Committee. The purpose of NAHU's key contacts program is to communicate NAHU's positions to your legislators on the issues that impact our profession and our customers. NAHU's goal is to have two or three volunteers in all 435 congressional districts to distribute legislative alerts.

Legislative Committee structure

Our Legislative Committee has been hard at work developing a true grassroots network so that we may be truly effective in getting our message to members of our state legislature. We have broken our committee into nine members representing each Wisconsin congressional district. Each of our committee members is responsible to find at least five WAHU members who are willing to make phone calls and generate letters upon request of their committee member. In addition, these five individuals from each district will agree to find five employer clients who would be willing to make phone calls and generate letters upon request. The Legislative Committee is still looking for someone in District 9 – Sensenbrenner (R); if anyone knows of someone, your help would be greatly appreciated.

In addition to the one committee member we still need, we are also in need of volunteers to work with those committee members in each district. If you are interested, please contact Ann Blomquist at 262-879-0100, ext. 3047.

Current state legislation

Senate Bill 40 (SB 40), a bill aimed at telemarketing, has the potential of requiring the insurance agent, who may use a list to call for the generation of leads, to register and pay a fee in order to have the authority to make solicitations. Now the definitions section gets a little dicey as to whether this would include, by definition, an insurance agent; or if it would only mean if the agent hires a firm to make solicitation calls. Based on that issue, we have to assume the worst and we are currently lobbying to at least make it clear that it does not include insurance agents calling potential customers from certain lists. We will be sending you a Legislative Alert in regards to SB 40 shortly. We hope to not only test our new system described above, but to make sure if you do use lists to generate leads, you are not unfairly legislated.

Additionally, WAHU is tracking the following bills:

- AB 51, allowing an individual to take a tax write-off for 100% of the cost of health insurance if the employer doesn't provide coverage; does not apply to self-employed;
- AB 79, mandating health-insurance coverage for acupuncture;
- AB 80, requiring disclosure of information received from or submitted to a state or national database;
- AB 81, requiring that grounds for cancellation must appear on first page of policy
- AB 117, prohibiting certain types of telephone solicitations;
- AB 130, mandating health-insurance coverage of hearing testing and hearing aids.

Universal application

Roughly three years ago, WAHU began looking at the possibility of developing a universal application, similar to the Accord form application used within the property and casualty market. This effort was the result of the new HIPAA regulation had on our quoting and enrollment process. At that time, there were unavoidable hurdles that prevented WAHU from implementation of such an application. However, the landscape has changed a little, and WAHU is now in the process of looking into a universal application again. An ad hoc task force has been formed to review the possibility of developing this voluntary application. We welcome your thoughts, views, and copies of specific applications that you feel are complete and concise. If you work for an insurance company and your organization may be interested in utilizing such an application, please feel free to contact us at WAHU, 2810 Crossroads Dr., Suite 3000, Madison, WI 53718-7945. Or you may call us (608) 268-0200.

Small business information workshops

The NFIB, WMC and WAHU met to discuss possibilities of putting on workshops designed to educate small employers on health-insurance issues. The workshop would include presentations on underwriting, rating, claims processing, COBRA and section 125 to name a few. These workshops would prohibit any marketing of products of any kind and would strictly be educational to help small employers become better-educated consumers. We are continuing to work with these organizations on these workshops and will be providing further details as they progress. If you have ideas or comments relative to these workshops, please feel free to contact our office.

Coalition for Cost Effective Health Care

WAHU's position on any mandated benefit has been that we fundamentally oppose such mandates, because they increase costs and remove consumer choice. Our philosophy on this issue is not unique; there are many other organizations with similar viewpoints. These organizations, including WAHU, have come together to form a "coalition" to oppose these mandates. In addition to providing a unified front to oppose mandates, we further believe we need to take the responsibility to provide solutions to this issue. This coalition will also be looking to promote a bill that would provide consumers with the freedom to elect the type of coverages they wish to purchase, rather than being told by the State what benefits they must buy. As this coalition begins to weigh in on these mandates, we will update you regarding these positions.

Managed care reforms

In past managed-care legislation, PPO-type plans were included in the definition of "managed care" and therefore were required to follow the same regulations that HMOs must follow. As agents, we know very well the differences that exist between an HMO and PPO. However, and unfortunately, this legislation fails to recognize these differences, and the result of this failure is sure to increase costs to our consumers and remove choices among the plans now available. There is now an effort to make changes to this managed-care legislation, which would recognize that PPOs don't manage care, and therefore should not be forced to follow HMO regulations. WAHU supports such efforts, because we want to ensure our customers have the option of purchasing either HMOs or PPOs. It is not in the best interest of our consumers if we attempt to make all PPO plans into HMOs. WAHU will continue to track this effort and will provide updates as they are available.

WAHU Quarterly Sales Meeting

Heidel House, Green Lake, May 3 & 4, 2001

Thursday, May 3

9:00 a.m. - 1:00 p.m.
2:00 p.m. - 5:00 p.m.

WAHU Board of Directors Meeting
MSAs: Overcoming resistance
(3 CE credits applied for)
Kirk Hoewisch, Howard Grove's State Bank
WAHU reception

6:00 p.m. - 7:30 p.m.

Friday, May 4

8:00 a.m. - 8:30 a.m.
8:30 a.m. - 9:15 a.m.

Breakfast Buffet
The Role of the Internet in Sales and Service
Mike Dolan, Corporate Vice President, Sales
WPS Insurance Corporation
ERISA: What every agent better know
(Approved for 2 CE credits)
Brian Anderson, JD, LLM, CPA, CEBS
WAHU Business Meeting & CE Sign Out

9:45 a.m. - 11:30 a.m.

11:30am - 12:00 noon



ASI, the continuing education certification organization, takes Wisconsin's CE rules seriously. ASI will not give CE credits to anyone who comes in late or leaves early. You must be on time and sign in. You may not leave early, and you must sign out.

Heidel House

Make your reservations by calling 800.444.2812. Mention WAHU for the special room rate of \$115. The Heidel House will hold rooms until April 20.

Checks

Please make checks payable to WAHU. Mail to WAHU, 2810 Crossroads Dr., Suite 3000, Madison, WI 53718. Or fax to 608.241.7790 if using credit card.

Membership Lead

Provide the name, company, address & phone for a potential member with your meeting registration, and get \$5 WAHU Bucks! If the person joins, get an additional \$5 WAHU Bucks. WAHU Bucks maybe spent on any WAHU expense.

Registration

Name: _____

Company: _____

Address: _____

City/State/Zip: _____

Agent license # (for CE credit): _____

SSN (for CE credit): _____

Business Phone: _____

Sign up for:

	Member		Nonmember	
	Pre-Registration	On-site Registration	Pre-Registration	On-site Registration
<input type="checkbox"/> Sales meeting & reception	\$40	\$50	\$55	\$70
<input type="checkbox"/> MSA Update	\$45	\$55	\$60	\$75
<input type="checkbox"/> ERISA Update	\$30	\$40	\$45	\$60
<input type="checkbox"/> Breakfast Buffet	\$10	\$10	\$10	\$10

Method of Payment

- Check
 Visa
 MasterCard
Signature _____

Total _____ Card # _____ Exp. Date _____

Name of membership prospect: _____

Company: _____

Address: _____

City/State/Zip: _____

Agent license # (for CE credit): _____

SSN (for CE credit): _____

Business Phone: _____

May Sales Meeting highlights must-know issues

By Ed Blume

Health insurance sales and services used to be so simple (even though it didn't seem that way at the time). You just needed to know about health insurance. Now, you MUST know the complexities of ERISA, MSAs, the Internet and much, much more.

Luckily, WAHU's Quarterly Sales Meetings help you stay up to date on health insurance as well as everything else you have to know to provide complete and competent service to your clients.

At the May meeting, Kirk Hoewisch of Howard's Grove State Bank tells how to overcome resistance to medical savings accounts (MSAs). MSAs are supposed to be the best thing since sliced bread, but buyers are not snapping them up. Even people and businesses who'd be well served by an MSA don't immediately see the advantages. Nonetheless, Howard's Grove State Banks leads the nation as one of the largest writers of MSAs. You'd never expect a Wisconsin state bank to write so many, so they're doing something mighty right. Learn what you can do to sell MSAs and get CE credits at 2:00 on Thursday.

The Internet poses some of the same issues. The possibilities are limitless . . . and largely untapped. Mike Dolan, Corporate Vice President of Sales at WPS, will help you understand how and why the Internet could be a new tool to help you provide better service. Mike speaks at 8:30 a.m. on Friday following a breakfast buffet.

Next, Brian Anderson returns after an outstanding presentation at the December quarterly meeting. With all the initials after his name (JD, LL.M., CPA, CEBS), he's got to know what he's talking about. Indeed he knows. Better yet, he's an exciting speaker. Brian's presentation offers two CE credits.

Though last, WAHU's business meeting will be important. We're going to struggle with the possible name change, among other items.

The sales meeting also means plenty of time to "network," whether at the reception or on the links across the road from the Heidelberg House.

All in all, you'll get at least a little of all you need to know in today's marketplace.

February Sales Meeting Photos



State Senator & Gubernatorial Candidate
Gary George



Insurance Commissioner
Connie O'Connell



Ed Blume (left) is the new WAHU Executive Director

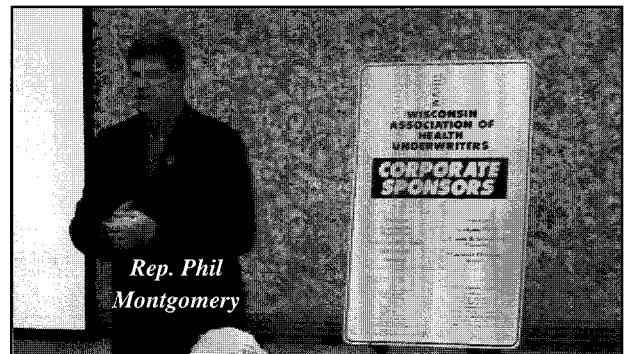
Dan Schwartzer (right) is the new Executive Vice-President



Legislative Panel: Rep. Gregg Underheim, Sen. Judy Robson, Sen. Jan Epenbach



A.B. Orlik
Office of Private Employer Health Care Coverage



Rep. Phil Montgomery



Membership Memo

by: *Dean M. Hoffman*

Have you sponsored a new member lately?

April 2001

The Wisconsin Association of Health Underwriters (WAHU) continues on the path of new membership growth that gained momentum last year. Since January 1, 2001, WAHU has added 30 new members, and I thank each and every one of you again for your continued efforts. I have a tattered Post-it on my PC monitor that reads *No Goals, No Glory!* It is a continuing reminder that goal-setting is important in any endeavor. We now find that as a result of your efforts, WAHU has become one of the largest AHU chapters in the nation. It is our goal to make WAHU the largest and exceed 500 active WAHU members before the NAHU Annual Convention in Minneapolis. This is within our reach and now would be a good time to sponsor a new member.

I recently returned from my second NAHU Capitol Conference in Washington D.C. Still humbled at the experience, I remain convinced that our efforts in D.C. can make a difference to our industry. Your association, along with its affiliation with the National Association of Health Underwriters (NAHU) and other state and local chapters, represents 17,000 benefit professionals nationally. They do take notice and listen to our counsel. The only way this process can succeed is by a strong membership base and steady membership growth! Have you sponsored a new member lately?

The new Membership Application reflecting our new association management firm can be obtained in this publication of WAHU News or found on the WAHU web site, <http://nahuregion5.org/wahu.html>. Visit the site and bookmark it; you can download the new application and e-mail it to an associate or even a competitor. Keep copies of the membership application handy for that new company rep. who keeps calling on you. Before you let them pitch their products, ask them if they are a member. If not, then why not. A little guilt goes a long way. Please give an application to your biggest competitor; it may surprise them. You may learn more about them when they attend the next WAHU meeting, so you both win. Do it today!



Please contact me at 1-800-967-8766 or at deanhoffman@trustmarkins.com for copies of the new membership application or referrals; I will call them for you.

Best regards,

Dean M. Hoffman
Membership Chair

*"Winning is not everything—but making effort to win is."
—Vince Lombardi*

FAX THIS TO AN ASSOCIATE

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.

WISCONSIN ASSOCIATION OF HEALTH UNDERWRITERS

Visit WAHU's Website at <http://nahuregion5.org/WAHU.html>

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 regularly scheduled Quarterly Sales Meetings, 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

BUSINESS

HOME

Name: _____

Address: _____

Address: _____

City: _____ State: _____ Zip: _____

City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____

Phone: _____ Fax: _____

Company: _____

E-Mail Address: _____

Social Security #: _____

Sponsor Name (CT): **Dean Hoffman**

Agent License Number: _____

DUES INFORMATION

NAHU portion of dues	\$ 125	If paying by check, make your check payable to NAHU for total amount of dues.
State portion of dues	\$ 65	
Total amount due	\$ 190	

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, Suite 3000, Madison, WI 53718 or Fax 608-241-7790
Any questions, please contact Dean M. Hoffman at 262-792-1350 or 800-967-8766

Look What's Happening

WAHU needs volunteers for Special Olympics

By Scott Winkel

The Public Relations Committee has been busy the last two months organizing our involvement in Special Olympics. On May 5th we will be in charge of an awards area for the events participants. Our volunteers will hand out ribbons, awards, etc. This particular event will require two shifts of 12 workers, and although we are close to meeting this requirement, we could still use some more help.

If anyone is interested in participating, please contact Deb Peterson at Medical Benefits Administrators - 608-273-1776 x 6365, or me at 262-650-1442. This will be a fast-paced, exciting time with great returns for time spent. Also the PR Committee is committing \$1000 to Special Olympics for this athletics competition. The event will take place at Nicolet High School in Milwaukee.

Also, the PR Committee is looking into a Brewer outing for the WAHU membership. We feel that this could serve as both a fundraiser for our various endeavors, as well as, a fun and entertaining time as Miller Park enters its inaugural season. Look for more information from us in the near future.

Additionally, Public Relations will continue this year to support our existing programs: Toys 4 Tots, Breast Cancer Awareness, and Second Harvest Food Bank.

Don't Miss Out!!