



WISCONSIN ASSOCIATION OF
HEALTH UNDERWRITERS

WAHU news

A QUARTERLY PUBLICATION OF THE WISCONSIN ASSOCIATION OF HEALTH UNDERWRITERS

2008 Robert C. Gilray Award Recipient KATHRYN BEALS

On Thursday, September 18, Katie Beals was awarded the 2008 Robert C. Gilray Award during the Annual Fall Awards Luncheon. Since her term of office, she has not only remained active in WAHU, but has gone on to leadership roles on both the NAHU Region IV Board and the NAHU Board. WAHU thanks Katie for her dedication and time she puts towards our industry and association.



Katie Beals and Mike Derdzinski.

2009 DAY ON THE HILL • February 25 and 26, 2009



Monona Terrace Convention & Community Center • Madison, WI

WAHU's 2009 Day on the Hill provides you the opportunity to come to Madison, and talk with your legislators as a health insurance professional. Think of the impact our association will have coming together as one large group to speak to our state government about our industry! Won't you join us in defending your livelihood?

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Chapter
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Upcoming Events

December 04, 2008

Southeastern Holiday Meeting
Miller Park Milwaukee, WI
2Credits of CE

December 09, 2008

South Central Holiday Meeting
The Madison Club
Madison, WI

January 23, 2009

Fox Valley Winter Chapter Meeting
The 5th Quarter
Little Chute, WI 541404
4 Credits of Ethics

February 11, 2009

Business Day in Madison
Monona Terrace Convention &
Community Center
Madison, WI

February 25 and 26, 2009

2009 Day on the Hill
Monona Terrace Convention &
Community Center
Madison, WI

Thoughts from Your President

By Mike Derdzinski, WAHU President 2008



Dear members, Although you are reading this after the elections, it is being written a week beforehand.

Regardless of the outcome, more changes are inevitable at both the state and federal level as they relate to health benefits... and WAHU is ready to move forward with the programming and political action necessary to promote our industry specific proposals.

This past year saw your trade association move forward with its comprehensive proposal for improving the health benefits marketplace: Sensible Health Solutions. This proposal was used effectively throughout the year as we met with various business and community groups, the media, regulators and legislators. As it is modified to incorporate the threat of Badger Care Plus-Phase III, it will serve as a useful, unifying tool for discussing a positive alternative to government based proposals. This tool was used well during our very successful Day on the Hill; thanks to President-Elect and Program Chair, Al Wearing, for organizing this and our best attended ever Sales Conference at Chula Vista.

The Sensible Health Solutions message is communicated most effectively through many voices—and our membership has grown to almost 600 members strong. If you know colleagues who have not joined WAHU—please invite them to do

so—your industry will thank you. Thanks to Cathy Antonie, our Membership chair, and the outstanding work she has done to grow our membership.

Thanks to the Chapter Presidents and their teams for their grassroots efforts for political action and membership. The quality of our continuing education programs continues to rise; the golf outings were pretty special, too.

Thanks to my fellow board members; mom always said that “many hands make light work” and it is especially true in association work. If anyone is interested in serving on the board at the chapter or state level; please contact a board member.

Thanks, of course, to Schwartzer Management for keeping us on track and task; special thanks to Megan Purtell and Dan Schwartzer for their leadership, insights and hard work.

The only problem with thanking people is the fear that one may have been left out; to those I apologize and thank you.

2008 has gone by quickly—Einstein was right: the older one gets, the more quickly time seems to pass. And now it comes time to pass the gavel to Al Wearing, say goodbye and best wishes for a Happy Holiday season.

Mike

We would like to thank our 2008 Platinum Corporate Sponsors for all their support.



Platinum Sponsors

Gilray Distinguished Service Award

By Mike Derdzinski, 2008 President Wisconsin Association of Health Underwriters



has given of her time and her talent in extraordinary ways without compensation and always without complaint. She has spent considerable effort not only as WAHU President in 2005, but also as a promoter and active member of the WAHU Foundation. Since her term of office, she has not only remained active in WAHU, but has gone on to leadership roles on both the NAHU Region IV Board and the NAHU Board. Moreover, this individual has contributed to all of WAHU's efforts including fundraising for Capitol Hill Club, HUPAC and WAHU Foundation Charities, and her leadership in quality WAHU Programs and Continuing Education. Her generosity, time and talent have been instrumental in the successful emergence of WAHU as a leader of health insurance organizations, and she is recognized by her peers as a true professional.

The Gilray Distinguished Service Award is presented to a member of the Wisconsin Association of Health Underwriters who has distinguished herself with many years of service in the interest of all members and of the industry in which she has chosen to make her career.

This member has set the example for generations of members to come. She

Always available whenever the need presented itself, this member is the fitting 14th recipient of the Robert C. Gilray Distinguished Service award.

We would like to thank our
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Sponsors for all their support.



Gold Sponsors

This award is presented to:

Kathryn A. Beals

On this 18th day of September 2008, on behalf of all members who have gone before and all members who will come after.

Past President Award



**2008 President, Mike Derdzinski,
presents the WAHU Past
President plaque to 2008
Past President, Kent Schroeder.**

By Dan Schwartzer



Election 2008

November's election saw significant change in Wisconsin. Democrats gained control

of the state Assembly (52-46-1) for the first time since 1995, thus putting Wisconsin state government entirely under a Democrat majority. The state Assembly, state Senate (18-15) and Governor's office will all be held by the Democrats.

The change in control will certainly have an impact on our industry in the way of healthcare reform. Healthy Wisconsin, we learned recently, will be brought back up by Senate Democrats early in the next session, although it is highly unlikely to garner much more support than previous proposals. We also expect to see a plethora of mandate proposals that WAHU and others were able to push back last session.

The main point of concern with the democratic majority, and the biggest unknown is with BadgerChoice and the continued expansion of BadgerCare Plus. The key will be in WAHU members talking to their employers about the devastating consequences of state-managed, and state-financed healthcare. It is imperative that WAHU members, including their employers, speak often, through phone calls and e-mails, with their elected officials in the state Assembly and Senate as well as with the Governor's office.

The state is facing a \$5 billion shortfall in this upcoming budget cycle so finding the money to implement sweeping and expensive health insurance reforms will be

difficult. However with BadgerCare Plus, the Governor has started an incremental approach to putting government in the position to act as agent, network, and provider for healthcare decisions made by Wisconsinites.

Now more than ever, it is vital that WAHU members band together to educate employers, legislators, and consumers about sensible healthcare reforms and to work together to stop bad public policy ideas.

New leadership in state government

With the General Election in the books, the state Assembly and Senate held leadership elections and just like Democrats gaining control of both houses, there is change in leadership.

In the Assembly, Mike Sheridan (D-Janesville) was elected to be the Assembly Speaker and Tom Nelson (D-Kaukauna) will take the helm as Majority Leader. Tony Staskunas (D-West Allis) was elected Speaker Pro Tem, while Peter Barca (D-Kenosha) was chosen as Caucus Chair and Barbara Toles (D-Milwaukee) was elected Caucus Vice-Chair.

In the Dem controlled state Senate the top three remain the same. Russ Decker (D-Weston) held on to his place as the Majority Leader, Dave Hansen (D-Green Bay) as Assistant Majority Leader, and Fred Risser (D-Madison) all retained their leadership roles. Pat Kreitlow (D-Eau Claire) will be Speaker Pro Tem, John Lehman (D-Racine) will serve as Caucus Chair and Kathleen Vinehout (D-Alma) becomes Caucus Vice-Chair.

On the Republican side, Jeff Fitzgerald (R-Horicon) will lead as Minority Leader, and Mark Gotlieb

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Silver Sponsors

(R-Port Washington) will be Assistant Minority Leader. Scott Suder (R-Abbottsford) will serve as Caucus Chair while Joel Kleefisch (R-Oconomowoc) will be Caucus Vice-Chair.

Senate Republicans' leadership remains pretty much unchanged with Scott Fitzgerald (R-Juneau) remaining Minority Leader. Assistant Minority Leader and Caucus Chair have switched places with Glenn Grothman (R-West Bend) assuming Assistant Minority Leader duties and Joe Leibham (R-Sheboygan) taking on the Caucus Chair role. Sheila Harsdorf (R-River Falls) will be the Assistant Caucus Chair.

Fox Valley 2008 Charity Golf outing Donation Transforms Harbor House Kitchen

It was Christmas in October for the Harbor House thanks to a generous donation of eight new kitchen appliances from the WAHU-Fox Valley Chapter 2008 Charity Golf Outing. The timing could not be better, as October was Domestic Abuse Awareness Month.

Fox Valley - WAHU Board Member and Network Health Plan employee Jeff DesJardins, leveraged his research and frugal shopping skills to procure excellent pricing and rebates on the appliances. He will use the rebates to purchase new cookware for the shelter residents.

The newly refurbished Harbor House kitchen includes:

- Stainless steel frost-free stand-up freezer
- Stainless steel double oven with glass cooktop, microwave and range hood
- Island style oven/stove with wheelchair accessibility
- Free-standing microwave with wheelchair accessibility
- Food processor/blender
- Coffee maker
- Pizza oven (donated by John Zuleger)
- Bag of various spices for cooking (donated by Jeff DesJardins)
- Cookbooks (donated by Chris Hanson and Jeff DesJardins)

In addition to donating the appliances, WAHU-Fox Valley Chapter hosted a "Cooking with Jeff"

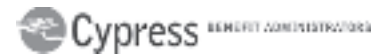


evening, to show women at the shelter how to take common items from their pantry and make a nutritious meal, at a low cost. Jeff's frugality in cooking was the highlight of the event, as he successfully fed 12 women and their children for \$53 with plenty of leftovers. Jeff prepared his own low-cost, nutritious recipes he created during his years of living on a budget with children at home.

Harbor House, (www.harborhouseonline.org), founded in 1984, is committed to fostering community-wide partnerships in the awareness and prevention of domestic violence and abuse and offers safety and support to diverse families and individuals in crisis.

We would like to thank our 2008 Bronze Corporate Sponsors for all their support.

Bronze Sponsors



Legislative Committee Update

By Terri Courtney, WAHU Legislative Chair



Even before the latest election cycle was behind us, your Legislative Committee and Board of

Directors have been crafting the 2009–2010 WAHU Legislative Agenda. This document forms the framework from which we as members need to focus on to keep our industry viable. It is from our Legislative Agenda that the 2009 Day on the Hill documents we hand to our legislators is also formed.

There has never been a more important time for us as an industry to raise our voices and to educate all of our members, clients and elected officials of the important place the agent holds in the health insurance sector. Please encourage any agents and agencies to become members of WAHU, share our legislative agenda and sign them up for Day on the Hill when registration opens.

Please take time to read through our Legislative Agenda below. This document is also posted on our website so that you may access it at any time.

2009–2010 LEGISLATIVE AGENDA

The Wisconsin Association of Health Underwriters, through its members and Legislative Committee, are determined to keep healthcare and healthcare coverage part of the free market system while promoting the value of providing healthcare coverage through the agent delivery system.

Nearly all past and recent healthcare reform proposals have focused on changing the way we finance healthcare, and ignoring the real problem—high healthcare costs. WAHU members are determined to carry out our mission of bringing the cost of healthcare to the forefront of any reform discussion and to keep our healthcare and healthcare financing system in the private sector.

The failure of previous and current reform plans is a failure to address the real problem—the cost of care. While Wisconsin has done a tremendous job in assuring access to insurance, the fact is that true accessibility to healthcare and healthcare coverage is dependent upon whether it is affordable. According to the Centers for Medicaid and Medicare Services (CMS), 88 cents out of every insurance dollar goes directly to the cost of healthcare. Since 2000, healthcare inflation averaged 12% each year, compared to increases in the Consumer Price Index at 2.7% for this same time period and U.S. Household Income increases at 3.7%. Therefore, the problem any reform plan should address is the cost of healthcare. We must review each reform proposal and ask one simple question—how will this reduce healthcare costs?

To meet our stated goal, WAHU offers a private market solution to greater access and coverage for all. Legislation and regulation (existing or proposed) that affects our mission will shape our Public Policy Strategy for the 2009–2010 Legislative Session.

WAHU considers the following items paramount to preserving and strengthening the healthcare and health insurance industry:

Oppose government interference/expansion in the healthcare/health insurance industry

Oppose single payer/universal healthcare/government run healthcare reforms. These schemes remove insurance as a means to finance healthcare costs and instead use tax dollars as a means to finance healthcare. Even if they were successful in reducing administrative costs, such savings are meaningless when provider costs continue to increase at 12%. None of these plans address healthcare costs.

Oppose extended role of government through Medicaid expansion from BadgerCare Plus. These plans have inherent problems (including reimbursement rates). Expanding these programs simply expands the problem.

Oppose mandates which increase premium costs and force consumers to purchase unwanted and unnecessary coverage. Mandates remove the fundamental right of consumers to purchase healthcare benefits in a free market. They put the decision of what coverage people should buy in the hands of government.

Oppose other types of government interference to include Rate Band Compression and Community Rating practices. As previously stated, neither of these “reforms” do a thing to address the actual cost of healthcare, rather they continue to only focus on the financing mechanism.

Support Sensible Healthcare Solutions provisions/reforms

Support return to original intent of insurance—to provide financial

Continued on Page 8

protection against large unexpected medical expenses.

Implement HSA/Consumer Driven Model Plans for public sector employees.

Reform our Medicaid system, particularly BadgerCare Plus, to provide assistance for low-income individuals but allow them to purchase coverage in the private market.

Support “wellness” initiatives in both the public and private sectors to create a financial incentive for consumers to lead healthier lifestyles and lessen need for medical attention.

Expand reach of IRS Section 125 allowing tax incentives to bring more individuals into the ranks of the insured.

Encourage Information Technology advancements to lessen administrative costs, enhance personal records security, and establish a more accurate database of individual medical history.

Work to reduce healthcare costs, encouraging greater transparency throughout the healthcare industry. More information, not less, will

encourage competition in the healthcare industry, create competition, and give consumers the tools they need to make important choices regarding the care they receive.

Raise public awareness of the real costs of healthcare coverage and dangers of government “solutions”

Utilize press conferences/press releases to bring our message of private market solutions and reforms to the public at large.

Activate membership to write editorials/letters to the editor with stated positions and solutions designed to sway opinion toward private market solutions for controlling healthcare costs.

Conduct Sensible Healthcare Solutions presentations to civic and social groups along with government entities around the state. Our message should compare and combat big government takeover reform proposals.

Educate public officials, employers and employees. Bring forth sensible reforms that involve less government interference and support free-market answers to addressing the high cost of healthcare.

We would like to thank our 2008 Laureate Sponsors for all their support.

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Program Committee

By Al Wearing, WAHU President-Elect, Program Chair



Dear Fellow
Colleagues,

First of all,
thank you to all
of you who were
able to attend
the Annual Fall
Conference at

Chula Vista in Wisconsin Dells.

Megan told me that it was one of the best attended events for WAHU, and since this is such a critical time for our industry, it is a welcome sight to see so many producers and carrier staff working together to assist in developing a common sense solution to the attack on our industry.

This is going to be the most challenging year that WAHU has ever seen in terms of evaluating proposals, ideas, and concepts shaping the delivery of healthcare in Wisconsin, and quite frankly throughout the country. As an association, it will be our duty to remain visible and active in order to be a part of the discussions which occur surrounding our industry and our livelihood. It does not help when a recent national study indicated that 41% of the populace believe that health insurers are to blame for the rising costs of healthcare in this country. Does anyone in WAHU believe that this is true? This is precisely why WAHU needs to continue to educate employers, the insured, the media, politicians, and academics on recognizing the true mechanics of a healthcare reimbursement system which encourages raising costs.

I had the distinct pleasure recently of working with the WAHU State and Chapter Boards, to try and identify a strategy for WAHU in 2009. I am

very encouraged by the tenacity and dedication of these volunteer Board members in their attempt to recognize and communicate the true issues of the healthcare dilemma in Wisconsin. During 2009, it will be our goal to continue to mobilize and increase our membership, educate both the public and our industry, and cooperatively work on a bipartisan basis with the Legislature to ensure that we are included in the discussions regarding the future of our industry. In fact, the theme for 2009 will be "with adversity lies opportunity." We need to recognize that we can be a positive influence in this general debate, but we have to make sure that our association is recognized as important in these discussions.

I was talking to Paul Perkins from Group Health Cooperative of South Central Wisconsin the other day about another topic, and Paul reminded me that if you throw a frog into boiling water, the frog can jump out. However, if you place the frog in the water, and then turn up the heat, you cook the frog. Ladies and gentlemen, we are the frog. Healthy Wisconsin was way too hot and the frog was able to jump out of the water, but the expansion of BadgerCare is turning out to be even more problematic, and we (remember we are the frog) are already in the water and the heat has been turned up and I am afraid that we will not be able to jump out. We really need to find some dialogue with DHFS and the Democratic administration in order to avoid being cooked. I hope that I am wrong on this analogy, but there is a lot of work to be done right now and in 2009.

This will be a time of tremendous challenge for WAHU and it may require some different approaches to the solutions and ideas presented in the past, and I trust and hope that the association members will allow me the opportunity to explore more diverse avenues to deliver our message to the legislature this year.

WAHU Foundation Works for Your Community



WAHU Foundation President Ellie Rohrdanz helps collect dollars for JDRF and BCRF with Kent Schroeder.



Announcing the 2009 WAHU Scholarship Program for Technical Colleges.

Thank You to our 2008 Corporate Sponsors:

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BRONZE

Thank You to Our 2008 Annual Exhibitors



Annual Attendees Enjoy the Wisconsin River



Membership Update

By Cathy Antonie, 2008 Membership Chair



Membership is the foundation of any organization. We are currently at 593 members. Our plan in 2009 is to see membership grow to 650

members. As a member you share in exciting new programs and the opportunity to band together with hundreds of the most respected industry associates. The top priorities of Membership are **Recruitment** of

new members and **Retention** of current members. Membership is a **Team** effort. So we ask that every member share in the responsibility to help grow our membership. Without a strong membership our voices will not be heard in Madison and Washington D.C., and our ability to continue earning a living in this great insurance industry will/can be taken away. There is **strength in numbers**. If you are a Broker, ask your "Vendors" to become members. If you are a company rep, ask your "Agents/Brokers" to become

members. WAHU/NAHU is devoted to its members and offers unwavering commitment to the highest ethical standards. Now is the time to get involved in your industry!!

New Members

WELCOME TO NEW WAHU MEMBERS JOINED SINCE AUGUST 1, 2008

Tami Brabant
Principal Financial Group
Milwaukee

Kathy Brunner
OptumHealth Financial Services
Brookfield

Ken Buchholtz
American Community Mutual
Livonia

Casey Bucholz
Dean Health Plan
Madison

John Cashman
Dean Health Plan
Madison

Michael Evert
CUNA Mutual Insurance Society
Madison

Pamela Hying
GHC-SCW
Madison

Michael Konzen
Employers Benefit Group
Eau Claire

Tammy Maes
Green Bay

Heather McDonald
Dean Health Plan
Madison

Betsy Niesen
Dean Health Plan
Madison

Gregory Pickering
ASSURANT
Plymouth

Jesse Rulli
Vision Insurance Plan of America
Milwaukee

Steve Sloan
Higgins Insurance Benefits LLC
Madison

Debra Treinen
Dean Health Plan
Madison

Judd Turner
Eden Prairie

Cindy Van Asten
Mortesen Matzelle Meldrum M3
Madison

Julie Wall
Mortesen Matzelle Meldrum M3
Madison

Why YOU Should Attend



Our industry is one of the most heavily regulated in the country. Healthcare costs are a huge issue for every individual and business, therefore every lawmaker at the Capitol has an idea of how to bring down costs. Many of these ideas would change or take away the free market system that we know works the best. If your legislative representatives are only hearing from the other side—those who favor a government-run single payer system, for example—then that’s the sort of legislation they’ll propose. It’s vital that we visit with them and present ideas that work and that won’t bog down our health insurance delivery system.

WAHU’s and NAHU’s members are the most informed health insurance professionals in the country. Members of the State Assembly & Senate look to us for ideas and feedback. The staffers who advise the members of the Legislature on the issues are often new to the position and need to hear how the system works in the real world. Without the input of our members from every state, our health insurance system would be in a lot of trouble right now.

Day on the Hill is a unique chance to sit down with the people who make the laws that affect our profession and our clients. They respect our opinions. Because WAHU members have been visiting them and sharing good ideas for 17 years, they look forward to sitting down with health insurance legislation experts. Be a part of one of the most exciting events in our industry—come to 2009 Day on the Hill and help us make a difference!

Hotel Accommodations:

WAHU’s 2009 Day on the Hill has a room block at the Hilton Madison Monona Terrace, located just one block from the Capitol and attached to Monona Terrace Convention Center. When making your reservation, let the hotel know you are with WAHU. You will receive the special room rate of only \$145.00. To make reservations, contact them directly at 608-255-5100. The reservation deadline is January 26, 2009.

February 25 and 26, 2009

**Day on the Hill
Monona Terrace Convention
& Community Center
Madison, WI**

**Registration Available
December 15, 2008**

Chapter News

SOUTHEASTERN CHAPTER UPDATE

By Tom Witkowski, Southeastern President



Greetings to all Southeast Chapter members! Just that quickly, summer flew by as did our Annual Fall Sales Conference. I hope that many of you had the opportunity to attend the conference at the Chula Vista Resort in Wisconsin Dells. The array of speakers was outstanding. The social events, and of course the exhibit hall,

were extraordinary. We had three national dignitaries at the conference, two of whom hail from Wisconsin. Dean Hoffman is now the National Membership Chair, Katie Beals is the Region IV Director and Scott Leavitt, our own NAHU President, was there to speak to all of the local chapters. The Town Hall meeting was quite surprising as Laurie Kohls won a “nominated from the floor” election for Vice President.

Looking forward, we have our Southeast Holiday Meeting on Thursday, December 4. Program Chair Sandy Bolz has worked with Megan Purtell to put together a great program

at Miller Park complete with a tour. We'll have two hours of CE, followed by the tour and then cocktails and appetizers in the Gehl Club. Please plan to attend and bring an unwrapped toy for Toys for Tots!

The final tally is in, and our annual golf outing raised \$3,125.11 for Children's Hospital. I had the pleasure of delivering the check to Linda Schieble, Director of Special Events. In her letter to us she stated, “Children come to us for help for simple, easily curable problems like broken bones and stomach aches, to complex and life-changing conditions like cancer, immune system disorders and epilepsy. And we treat them all with a staff of nationally recognized, caring physicians, nurse technicians and child care specialists. Your donation will bring smiles to more faces than you can ever know.”

This will be my last message as your President. Mike Farrell has agreed to step in and take over the post. It's been my pleasure to have served you in 2008. Don't fret; I'll be around to help Mike as his Program Chair. I look forward to seeing many of you at our meeting in December.

Sincerely, Tom Witkowski

SOUTH CENTRAL CHAPTER UPDATE

By Archie Vorwald, South Central President



Greetings to the South Central Chapter!

Change. Don't you just love that word? Change a lot, change a little, big change, small change, bold change, modest change—heck, does anyone have “change” for a dollar?

I'm relieved that I don't have to hear that word in every other sentence anymore, but I must say we all do want (Archie don't say it!) change. Our landscape is challenging for reform, and history tells us over and over again that most reform is painful and in most cases we get it right in the end. It usually just takes a lot longer than anyone would hope.

Much within our industry will be “changing” or morphing and I'm not sure about you, but I intend on having an understood, rational, and educated voice in this process. My family, my employer and my clients depend on that

effort. If you have not engaged in understanding more on how you can make a difference in our industry, please take the steps to do so. Not a lot of time is required. In today's knowledge based economy engagement is required in order to not only survive, but to thrive.

With the state budget discussions on the horizon and the difficulties across the board financially, a great opportunity is in front of us to step up, learn about the issues and solutions and make a difference in all facets of our business.

The Day on the Hill is again a critical time for us to make a difference. Please mark Feb 25 and 26 down on your 2009 calendars. This is a huge step in starting the year off with good knowledge of the issues as well as a strong showing of strength in numbers to our law makers.

Have a wonderful and safe Holiday Season with your families!

Be Well, Archie.

NORTH CENTRAL CHAPTER UPDATE

By Kate Ludwigson, North Central President



Greetings to all in the North Central Chapter!

Another year has flown by and the holidays are just around the corner. It has been an honor and privilege to have served as your President this year. I'd like to thank our Chapter Board for all their efforts in making

2008 a successful year.

We had great representation at Day on the Hill and the Annual Conference. This year we held our chapter meeting in two locations—Eau Claire and Wausau. I'd like to thank all of you for your attendance at the chapter meetings and your recruiting efforts. We've grown

significantly in membership...we'll need every one of your voices for the challenges in 2009.

As a chapter we are very fortunate to have Brian Hedlund as our Chapter President next year. Brian's leadership will be instrumental in the changing tides of our industry. Together all of us can make a difference.

Our first opportunity to make a difference will be Day on the Hill on February 25 and 26. Please mark your calendars and try to attend this important event.

I wish all of you and your families a wonderful Holiday Season and on to 2009!

FOX VALLEY CHAPTER UPDATE

By Chris Hanson, Fox Valley President



President's Message - October 2008

Hard-working Americans don't expect a free lunch. Why would our expectations be different when it comes to healthcare? As we ponder and prepare to vote for our next president and leaders in our state, what are we hoping for? Change

resulting in more free programs? We are foolish to believe anything is really "free."

I've experienced the healthcare crisis as an insurance professional and a small business owner. Every day I see the effects of rising premiums and how much it impacts the bottom line of businesses. And each quarter I am reminded of how much I pay in taxes.

Governor Doyle wants to expand the BadgerCare programs, even though our state's budget is severely in the red. Where exactly is the money going to come from to fund a program that is extremely over-budget? Funding has to come from somewhere; you can only borrow from Peter to pay Paul for so long. We are seeing the effects of money leveraged at the national level with the "bail-out" program. We have overspent as a country and "cooked the books." As WAHU members and citizens of our state, we need to let

our state representatives know subsidizing healthcare does not fix the problem.

Over the years in this industry, I've watched government-run programs (Medicare for example) that have been mismanaged. Now, the government is transferring these programs to the private sector for clean up. If the government couldn't manage Medicare, why would we believe they can do it with private sector health insurance?

Lastly, who at the federal or state level is talking about lifestyle or behaviors as it relates to healthcare? We know the direct correlation of smoking, eating and sedentary lifestyles to health issues and disease. Transferring the control of health insurance to the government is cost shifting and who inevitably pays for it? You and I do.

Other countries may have "free" healthcare, but how many of those people in those countries have the quality of life we do? Take a closer look at those countries to see for yourself.

In January, Mary Chapa of M3 (Mortenson, Matzelle & Meldrum) takes the helm as WAHU-Fox Cities President. She begins her term at a pivotal time in our industry and will help us fight to educate the public and legislators on the real healthcare issues.

Nothing is free! There is a price to pay for everything. Make a smart decision when you vote November 4. If you are as passionate about the healthcare industry as I am, I encourage you to join the WAHU Capitol Hill club to make a difference!



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