



Wisconsin Association of Health Underwriters Quarterly Newsletter

April 2002

“WAHU goes to D.C.”



WAHU members take time out of their schedule for a photo with Secretary Tommy Thompson.

In early February, a delegation of WAHU members went to Washington, D.C. to represent our association and our industry. WAHU members not only were brought up to speed on federal legislative issues affecting us, but also took the time to meet with our Congressmen and Senators to discuss these issues of concern. In addition, WAHU also met with Secretary of Health and Human Services (and former Wisconsin Governor) Tommy Thompson.

Secretary Thompson was the recipient of the NAHU Spirit of Independence Award and WAHU members were there to honor the former Governor for his accomplishments in his newly appointed role.

See photo's on page 10



(Left) Chair of the Legislative Committee, Jacki Severson, provides WAHU's first ever "Insuring Freedom" award to State Representative Gregg Underheim.

“Duty Calls”

By Jeff Klett - WAHU President Elect and Programs Chair

The most important day in the year for Employee Benefit Professionals came and went on Wednesday, February 20, 2002. It is the one-day of the year where our association goes to the capitol to show the commitment, strength and dedication you have to your customers.

The good news is that it was our second best showing ever!

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WAHU

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Technology

Dean Hoffman Chair

WAHU'S Calendar of Events

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 - News from WAHU



Ric Joyner

We are very excited about the changes taking place in your association. Locals are producing new members and positive feedback from "old" members thanking us for making the change to locals.

Region 5 Candidate from Wisconsin

I am very excited to announce that Jim Vogel our past president 2001 is running for the Region V Vice President. What does this mean to the state and to you? Wisconsin has not had a region VP representative for many years and this is a prestigious position for WI with NAHU. It means we are closely attached to NAHU and will have the latest information out of Washington. Many careers in the our business have been made by having the newest and most up to date information which Jim promises to share with us. So with that I invite you to come to the national association convention in Dallas June 23-26. At this meeting those who are delegates can vote to have Jim be our representative. If you are interested in being a delegate and supporting our cause call me or email me.

New News

Media Relations Committee: Larry Pynch of the Wisconsin Broker Magazine has stepped up and created an impressive, several year plan for this committee. Here is a synopsis of what he hopes to accomplish with your help: 1. He wants to create a "speakers bureau" in each of the locals. By having a speaker's bureau WAHU can be in the community promoting what we do for

the consumer. The speakers will bring legislative and consumer issues to those who are the purchasers of insurance. Larry has stated his goal is to raise the level of awareness in WAHU and for WAHU to be the "go to people" for health care information. If you are a member of a community organization such as Rotaries, Lions, Chambers of Commerce etc please call Larry so that we can get speakers lined up and a data base created.

2. He also is seeking your help in locating the media sources in your area to let the media know when issues and events arise and who the contacts are.

3. He is seeking others to step into his knowledgeable shoes in the future. If you would like to work on his committee and learn media relations please call him.

Public Service Committee (formerly known as Public Relations): Scott Winkel is head of the new public service committee, which is putting together a plan for our May 8th board meeting. This is an exciting committee that is involved in your community. PS is working through your local board and through two statewide charities, Breast Cancer Recovery Foundation and Special Olympics. His goal is to "get the word out" about WAHU and we as brokers are giving back to our communities. Scott is looking for local volunteers to assist in serving Special Olympics and the BCRF.

Region 5 Membership Chair

Dean Hoffman is the Region 5 Membership chair and is doing an outstanding job. Some of the accomplishments we have seen since Dean has taken over last year are:

- Region 5 is in the lead to be the number one NAHU chapter in growth.
- Region 5 is #1 in retention.

Dean is very organized and well planned. He also is on the membership committee in WI and continues to participate on that committee.

Corporate Sponsors

Please welcome two new Gold Sponsors: FlexBen and The Flex Company (formerly Benefits 2000). All

of our sponsors are greatly appreciated and please patronize them.

Sales Conference in September:

One of the topics discussed at the sale conference will be the change to our bylaws. The program committee is working on designing a forum at the SC for you to voice your opinion. The by-law committee is working to post the proposed changes to the web site sometime in the summer to give you time to review and come with your questions.

Board Meetings:

For those wishing to attend your state board meetings check the web site at www.ewahu.org for times and dates. You are welcome to attend. At the board meeting in Feb of 2002 we had 6 visitors!

Did you know?

That being a member of WAHU can actually Increase your sales? On our web site at www.eWAHU.org there is an area that consumers seeking insurance can look up agents in a particular area. BUT YOU MUST BE A MEMBER OF WAHU. Don't let your competitors get a jump on you!

Thank you for electing me to serve and your participation in WAHU is appreciated.

God Bless,

Ric Joyner, CFCI
2002 WAHU President

**WAHU Office has
moved to:
4600 American Parkway
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Suite 208
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“Duty Calls”

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Imagine the message that our legislators got when the Senators from Madison had over 10 WAHU representatives in their office. In fact one senator never met with us in the past until this year, because of the number of people in his office he made a point to be there. Thank you to all those professionals that took the time and made a commitment to our industry.

The bad news?

Out of 486 WAHU members, only 107 made a commitment to go to the Capitol. Now imagine the message you sent our legislators when there were three Senators where no one from WAHU even signed up to visit. Was one of those senators yours? Guess where those legislators will stand on the next important issue? How many of you like it when you block off time for a client or customer and they do not show up or even call to let you know?

Well for many of our legislators, that is actually what happened. In my group alone there were four no shows. Each legislator had a list of the people that signed up to visit. On the next important legislative issue, how do you think those legislatures will vote when they remember you stood them up? There are times when personal, family or professional obligations are unavoidable, but 379 no shows?

YOU CAN MAKE A DIFFERENCE! BUT WILL YOU?

Our goal this year was 10 members per Senator, that is 330 WAHU members; we made 21% of our goal. Next year our goal is still 10 members per Senator. Imagine the message we will send to your legislator when that happens. Or, you can wait for someone else to do it and complain about the next bad piece of legislation. We can be an influential group of professionals or we can be the silent majority. The decision is yours; after all it is **your** association. People make the difference, not associations, not corporations, businesses, not even money. **The real power is YOU! Use it or lose it.**

DAY ON THE HILL February 19, 2003, put it on your calendar now, make a difference and be a part of history next year.

WAHU Day at the Hill



Tim Byrne, Dan Schwartzer, Rep. Gregg Underheim



WAHU President Ric Joyner leading the Board of Directors Meeting



Bill Enright, Jon Rauser and Riley Enright



Gary Robards, Rebecca Timmerman, Scott Winkel, Rep. Scott Jensen, Dean Hoffman, Tom Witkowski



Senator Chuck Chvala meeting with constituents



(Right) Jacki Seversen and Katie Beals



Laurie Kohls and Jacki Severson awarding door prizes for WLS



(Left) Diane Elvert, Karen Reynolds, Jan Kohl



NAHU President Bynum Tuttle at WAHU Leadership Training



Leah Mott and Gary Rogers toasting Leah's Retirement



Commissioner of Insurance Connie O'Connell addressing "Day at the Hill" attendees



CE Speaker David Huttleston



President's Panel speakers Jim Riordan, WPS and Tom Hefty of Blue Cross & Blue Shield United of WI

We would like to thank our Platinum 2002 Corporate Sponsors for all of their support.

- Associates for Health Care, Inc.**
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- HealthEOS**
- Humana/Humana Dental**
- Wisconsin Physicians Service**

Message from Madison

By Representative Frank Urban
(R-Brookfield)



Frank Urban

When most people hear the term “March Madness” they immediately think of college basketball. Those of you who visited the Capitol recently during your Day at the Hill probably would agree that the term also applies to recent events here in the Legislature.

Facing a 1.1 billion dollar budget shortfall, a necessary adjustment process for the 2002-03 biennium is ongoing this spring (SSAB 1). Obviously this process has gone from the usual minor tweaking to almost a complete overhaul of what was passed just last fall. Aside from coming up with over a billion dollars in cuts, this is another chance for legislators to add vital legislation and subsequently the proposals offered as amendments to the budget adjustment bill were wide and varied. To help tackle the task in a timely manner, the Assembly Republicans created working groups to scrutinize the specific areas of the budget.

As Chairman of the Assembly Republican Health Care and Insurance Budget Working Group, my committee was responsible for studying the health care and insurance budget provisions passed by the Joint Finance Committee and budget amendments offered by fellow legislators.

Shortly before the Assembly began our deliberations on the budget, we passed AB 876, which is an omnibus small

business health insurance bill. AB 876 passed the Assembly on a bi-partisan 61-38 vote; however with time running short it was unlikely the Senate would have time to examine the bill before the end of session.

1999 Wisconsin Act 16 created the Small Employer Health Insurance Program (SHIP) to allow small employers to cooperatively buy health insurance for their employees through a statewide pool. Unfortunately, technical problems and a lack of funding prevented the Department of Employee Trust Funds from making the program operational.

At the beginning of this legislative session, Assembly Republicans made a commitment to get the SHIP program up and running. AB 876 was the result of this commitment and it was felt that it had met and exceeded our goal.

Therefore, the working group decided that this was an issue that must be included in the Assembly Republican omnibus budget amendment. As passed by the Assembly, in AA 1 to SA 1 to SS AA1 are the following proposals as drafted by the Assembly Republican Caucus Health working group.

- **Funding the Small Business Health Insurance Program:** Provide an \$850,000 loan from the Office of the Commissioner of Insurance (OCI) to the Private Employer Health Coverage Program (often referred to as SHIP) for contracting and initial operating costs. Furthermore, authorize Department of Employee Trust Funds (DETF) to accept and use private dollars to get the program up and running.

- **Defined Contribution plans for state employees:** Require the State’s Group Health Insurance Board to provide non-represented state employees with a defined contribution program once they are made available through private insurers in an effort to spark interest in this type of health care plan. Participating providers would be required to disclose their prices for services to those who are part of a defined contribution program.

- **Small Employer Catastrophic Reinsurance Program:** Require the Office of Commissioner of Insurance (OCI) to establish a reinsurance pool for small employer insurers to help minimize the impact of high health care cost employees but guarantees that the employee can continue to be eligible for employer sponsored health insurance coverage. This would be a five year program for small employers and would be administered by a Small Employer Catastrophic Reinsurance Board that would be attached to the Office of the Commissioner of Insurance.

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Words from the WAHU Office

Please update your records! The WAHU state office is moving on March 25th. Our new address is 4600 American Parkway, Suite 208 Madison, WI 53718. Our phone 608-268-0200 and fax 608-241-7790 will stay the same.

As you may have noticed, we have begun using the wonderful technology of email to get messages out to you. We currently have 432 good email addresses but are missing about 55. If you have not received an email from us in the last month, then we don’t have your email information. Please get that to us and we can update our records. Email info to caryl@ewahu.org. The concept of global emails has worked wonders on getting urgent legislative updates to the membership who can and have made a difference. We also use it to remind you of upcoming events. If you prefer to have your email sent to your home instead of your office, let us know that too. Just give us one email address that you want to use.

Legislative Update

By Dan Schwartz, Executive Vice-President



Dan Schwartz

The 2001-2002 legislative session is coming to a close, and as this article is written, the last remaining days of the session are focused on the Budget Adjustment Bill and how Wisconsin can find an extra billion dollars in our budget. However, this session and even this budget adjustment bill have seen numerous health care and health insurance issues that have kept WAHU very busy.

I'd like to highlight some of those issues we have faced, but before I do, let me explain just what type of a session it has been for our industry. There are many associations that hold a legislative day

“ I asked him (the gentleman from the Grocery Industry) what the number one issue was that they were discussing with their legislators that day”. His response was, “the cost of health insurance”

in Madison so that the membership of that association can discuss their specific industry's concerns to our elected officials. As you will read within this newsletter, WAHU held it's 2002 Day at the Hill for this very reason.

Several weeks after our own legislative day, I was in the Capitol visiting with legislators and as usual, another association was holding their legislative day and their members were going from office to office to discuss industry issues. This particular association represented the grocery industry and I was on the elevator with one of their members. We struck up a polite conversation about their event and the concerns of the grocery industry. I asked him what the number one issue was that they were discussing with their legislators that day. His response was, “the cost of health insurance”.

While I wasn't completely surprised by his answer, it certainly reinforced the need for all of us to be cognizant of the fact that our industry - our profession - is the number one legislative issue for not only other industry trade groups, but for both federal and state legislators. For any insurance agent, I hope that this is a wake up call to either begin to get active legislatively or to remain active. One last editorial comment - While our legislative session is coming to a close, there is another season that is just beginning and the time and effort we spend during this season will have a direct impact on our industry next legislative session. Yes, I am referring to the campaign and election season. I urge you to get active and help those candidates that represent your views, and when members of the legislative committee contact you to donate to WLS, please consider the words of the gentleman on the elevator when I asked what the Grocery industry's number one legislative issue was - “the cost of health insurance”.

MANDATED BENEFITS

Mandated benefits appear each legislative session, and thus, always remains a concern for WAHU. This session, Mental Health Parity once again became a real fight for our industry. It is very likely we will see the same parity language in the Senate version of the budget adjustment bill, which means that Parity is still alive in this legislative session. It will be

important for WAHU members to avoid complacency on this issue, as we will need to work hard in the next few weeks to be sure Parity does not become part of the final budget adjustment bill that will be sent to the Governor.

With bipartisan support, we will continue to see Mental Health Parity come up time and again until we can successfully educate consumers and legislators as to the effect on insurance plans when the government determines what health benefits consumers should purchase.

“ One such improvement would be the development and voluntary use of a uniform employee application.”

SMALL EMPLOYER HEALTH INSURANCE PLAN (SHIP) REFORMS & UNIFORM APPLICATION

In the “Message from Madison” section of this newsletter, Representative Frank Urban describes the health insurance reforms, known as the SHIP package that were adopted by the Assembly and included in their version of the budget adjustment bill. Representative Urban details many of the reforms contained within the package, but I would like to highlight one specific reform that WAHU pushed for inclusion. The reform is a Uniform Employee Application process.

For several years, WAHU has worked for improvements in the small group market place relative to the quoting and underwriting process. One such improvement would be the development and voluntary use of a uniform employee application. The concept would be that employees would complete these applications prior to the employer requesting competitive proposals. This would provide the necessary information for insurance

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Message from Madison

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- **Statewide Drug Purchasing Pool:** Direct the Department of Administration (DOA) to explore opportunities for Wisconsin to develop a statewide drug purchasing pool and to determine the feasibility of entering into a multi-state purchasing consortium. If DOA determines a statewide bulk purchasing pool or a multi-state consortium is feasible, the bill provides the authorization for such action to be taken.
- **Uniform Employee Application forms:** Require OCI, in consultation with the life and disability advisory council, to develop a uniform application that small employer insurers must use when small employers apply for coverage under a group health benefit plan.
- **Uniform Claim Processing Forms:** Require OCI to develop by December 31, 2003, a uniform claims processing form that would be used by all health care providers submitting claims to insurers and by all insurers processing claims, if the federal government has not developed such a form by July 1, 2003. Beginning no later than July 1, 2004, every health care provider and insurer would be required to use the uniform claims processing form.

Additionally, the working group felt that it was imperative that we update the state's Internal Revenue Code to allow for the deduction for Medical Savings Accounts (MSAs) that expired in tax year 2000 and require any future changes to federal medical savings account statutes would automatically be adopted into Wisconsin state statutes.

The final addition the working group made on this issue, was to request the Legislative Council Committee create a Legislative Council Study Committee to study the rising cost of health care. In addition to AB 876, this past session many legislators have proposed several pieces of legislation to address the issue of rising health insurance costs, both at the consumer level and the administrator end. Obviously, there is not a "silver bullet" piece of

legislation that will completely solve the growing problem and we felt a committee comprised of legislators and public members would be the appropriate forum to continue to discuss ways of addressing this problem.

The provisions included in the Assembly Republican budget amendment are a win-win situation for everyone. In many small businesses, the high cost of insurance for one or two employees in a group insurance policy can have a real impact on the total cost for health care coverage. By giving small business insurers the tools they need to manage those cases, we can help the small businesses provide affordable quality care for their employees. And by taking control of their health care, consumers help keep the cost of health care down, which benefits everyone.

However, before these proposals become law they must be agreed to by the Senate, probably in an Assembly/Senate conference report approved by both houses and then signed as part of the budget adjustment bill by the Governor.

The objective in all of this is to make available more affordable health insurance to more people and hopefully be a small step in reigning in ever increasing health care costs.

WAHU Public Service Supports Special Olympics

The Public Relations committee has been renamed "Public Service" as this more closely identifies what we do. Again this year we will be proud supporters of Special Olympics. This year's big event is the track and field competition held at Nicollet High School in Glendale. If you were there last year you know what a huge event this is with hundreds of Special Olympians, lots of media, and literally thousands of spectators. We need volunteers to help with the shot-put, and racewalk awards area which we will be working. This involves handing out ribbons to the participants as well as overseeing the traffic in this area. We need people for both the morning and afternoon shifts. If you would like to participate in this, please give myself or Dale Petretti a call and we will be happy to sign you up! It is truly a rewarding experience.

Also, we are putting together a Brewer outing again for WAHU members. This will be slightly different from last year as we will have a plaza tent right outside the stadium where we will tailgate and have tickets along the first base, left field line. We are finalizing details and we will be getting information out to all shortly.

Scott Winkel
Public Service Chair

**We would like to thank our
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for all of their support.**

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Membership Report

By Karen Reynolds, Membership Chair



Karen Reynolds

WAHU is off to a great start in 2002! As of March 19, 2002, 19 new members have been added since the start of our contest. Our total membership count as of this date is 481. Thank you to each and

everyone one of you for your efforts, not only with adding members to our roster, but in the retention of our existing members. Our Mission Statement will be upheld "to promote and sustain a knowledgeable and professional membership" with your continued efforts. Keep up the great work!

Our spring membership contest will end April 25th. Visit our web site at eWAHU.org for the latest contest results and rules. Keep in mind that if every member sponsors 2 new members this year, we will far exceed our goal. You can download an application and e-mail it to an associate or the company rep, that keeps calling on you. Invite a non-member to the next Chapter Meeting. Have applications available at the Chapter meeting to distribute to non-members in attendance. We are well on our way to becoming the largest AHU chapter in the nation. We need the

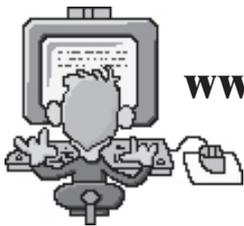
support and efforts of everyone in WAHU to make this happen.

Please contact me with any questions at (262) 785-7812 or by e-mail at karen.reynolds@cobalt-corp.com.

Welcome to New WAHU Members

Robin Schmidt
Patrick Kelly
Daniel Cuskey
Scott Byington
Mike Christensen
Gary Clevers
Rebecca Timmerman
Julie Ausen
Virginia Jesse
Beverly Shine
Kathy Brunner
Pat Phillips
Dave Peterson
Julie Brussow
D. Adam Probst
John Lucas
Tim Bever

Check Out WAHU's Website



www.eWAHU.org

It's All There...

- 2002 State Officers & Board Members
- State President's Message
- Legislative Updates
- New WAHU Chapters
- Membership Information
- Public Service
- Photo Highlights
- WAHU News Publications
- Resources, Links & Technology
- Find An Agent or WAHU Member
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NAHU Capitol Conference



HSS Tommy Thompson addressing Capitol Conference in Washington D.C.



At the conference



Meeting with Congressman Tom Petri



Tim Byrne talks with Congresswoman Tammy Baldwin



Ric Joyner, Jon Rauser, Tom Jacobs, Congressman Kleczka & Tim Byrne



Ric Joyner, Sue Nelson, Dan Schwartz, Jon Rauser, and Jo Anne Burris in-between meetings

Legislative Update

Continued from page 7

carriers to provide a more accurate proposal. Then, once the employer determines which health plan they wish to purchase, the process of enrollment would be simplified, as only the employer application would need to be completed. This improvement would not only help employers by providing them accurate proposals, but would help employees in reducing the burden of completing multiple, complicated insurance forms.

While it was never our association's intent that the Uniform Application be implemented through a legislative proposal, the landscape of this idea changed dramatically in the fall of last year. If you recall, WAHU had been extremely concerned about a proposal that would have compressed the Rate Bands used by insurance carriers. The Senate had already passed a bill that would have compressed the rate band to +/- 10% and the Assembly was considering a similar bill. Legislators made it very clear that unless our industry had other ideas that could help small employers in the purchasing of health insurance, Rate Band Compression was seriously being considered as the solution. With that, WAHU offered the idea of a voluntary uniform application. However, when the concept was adopted in a legislative proposal, the language changed the voluntary use of the application to a mandatory use. The WAHU Legislative Committee and the Board of Directors thoroughly debated our options and determined that we should continue to support the proposal even if the legislative language made it mandatory, as the possible alternative for legislators was Rate Band Compression. Additionally, even prior to this legislation, the OCI was considering regulatory language to address uniform application.

As you know, the language was included in the SHIP package and is now part of the Assembly Budget Adjustment Bill. WAHU is urging the Senate to adopt similar language. Please look for further details as they

develop, and be prepared to respond to your Legislative Committee, as they will most likely be asking for your help in supporting this proposal to legislators.

RATE BAND COMPRESSION

As discussed in previous communications, the Senate passed a bill that included the Compression of Rate Bands, but a similar bill in the Assembly never made it to the floor for a vote prior to the end of the session. We are now watching to see if this language makes its way into the Senate version of the Budget Adjustment bill. Again, please be prepared to respond to your Legislative Committee, as they may be asking you to urge legislators not to adopt this language in the budget.

Regulatory Update

TIMELY PROCESSING OF APPLICATIONS FOR SMALL EMPLOYER HEALTH INSURANCE & UNIFORM APPLICATION

As you may or may not recall, last spring the Governor put together a task force to come up with recommendations to improve the small employer health insurance market. The Governor's Task force was chaired by Commissioner of Insurance Connie O'Connell, and included representatives from all aspects of this marketplace, including insurers, agents, health care providers and small employers. WAHU had a member who served on this task force.

At the end of their project, the task force came up with recommendations to the Governor to improve this marketplace. One such recommendation is a project that WAHU has been working on for several years, which is our Universal Application. Even outside of the legislative efforts to implement a Uniform Application Process, the OCI is looking at a potential regulatory solution. The task force recommended that the OCI explore the feasibility of developing what they called a Uniform Application. In addition, another recommendation to be explored by the

OCI in conjunction with the Uniform Application was the timely processing of applications for small employer health insurance coverage.

With the two recommendations described above, the OCI is developing a proposed rule to comply with the Governor's Task Force Report on Small Employer Health Insurance recommendation to develop a voluntary uniform application for small employers and require insurers to process applications and make offers to small employers applying for health insurance coverage within a specified time period.

Regarding Section Ins 8.49, Wis. Adm. Code, relating to timely processing of applications for small employer health insurance, the OCI has developed a Statement of Scope of a Proposed Rule. You can read the scope by visiting the WAHU website at www.eWAHU.org and clicking on Legislative Update.

There is no indication as to when the OCI will complete this proposed rule, but WAHU will obviously be watching with interest, as these changes could mean huge improvements to the small group marketplace.

CHANGES TO INS 9 - REVISING REQUIREMENTS FOR PPO'S

Another rule that is pending at the OCI is the revision of INS 9. With Wisconsin Act 16, changes were made to the law formerly referred to as Managed Care Plans - Chapter 609 of the Wisconsin State Statutes. The law is now referred to as Defined Network Plans - Chapter 609, and changes were made to how PPO's were defined and regulated. With these changes to Chapter 609, revisions must now be made to INS 9, which regulated these statutory provisions. The industry is anxiously awaiting these changes to INS 9, as the existing rule does not recognize the changes made in the statutes. It is anticipated that a draft of the proposed rule will be provided within the next

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Katie Beals

Greetings South Central Chapter!

South Central Chapter



I recently had the opportunity to participate in two really great events during the month of February. This first was heading to Washington D.C. and attending NAHU's Capitol Conference. Although not my first visit to D. C., it was my first time meeting with our elected leaders and their respective staffers.

I would like to thank Joanne Burris, Tim Byrne, Dean Hoffman and Dan Schwartzer for helping me, and the others in our delegation with our first time jitters. They made it very easy to get our message heard in our congressional and senate offices. The Conference was enlightening in many ways. The first was how much our elected officials depend on their staffers to be their experts. The second was that they really need and want our help in understanding the complex issues that surround the financing of health care. And lastly, everywhere that we went there were lingering visual signs of September 11th. The changes in airport security, the concrete barriers surrounding our national treasures, and the security evident during Secretary Thompson's visit to the convention site, reminded me how the freedoms that we once expected can never be taken for granted again.

The second great event was WAHU's Day on the Hill just recently held in Madison. For those members that attended you know what I am talking about and I thank you for your participation. I think we were as effective as we have ever been on the hill. Could we have improved our voice, you bet! The South Central Chapter has an excellent opportunity to do just that. For those of you that participated, next year please convince at least one more colleague to join you. Not only did we have the opportunity to speak to our legislators, all speakers had terrific presentations. I have heard from many people that the information shared during the Continuing Education program was some of the most current and industry relevant they had ever received - from any source.

The local board and other interested volunteers have been working hard to develop interesting programming at the local level. Besides the upcoming meeting and continuing education opportunity Friday, April 5th we are planning a golf outing in early June.

We are continuing to look for volunteers. If you have interest in helping with the golf outing, legislative efforts, public relations, or community service committees please let us know. It's never too late to make a difference.

Katie
South Central Chapter President



Sue Nelson

North Central Chapter



NCAHU Is Looking For A Few Good Agents!

The northern local is now official - and called the North Central (Wisconsin) Association of Health Underwriters (NCAHU). I recently had the opportunity to attend NAHU's Capital Conference and cannot convey in words what an incredible experience this event is. During our upcoming chapter meeting you will hear much about the current legislative issues both state and federal. Speaking of which....

Our next local Chapter Meeting will be held on April 12th at the Park Inn & Suites in Eau Claire. NCAHU will offer 2 hours of CE credit on "The Managed Care Marketplace and Landscape" along with a formal legislative update. We start promptly at 8:00am and will wrap up by 11:30am. Please join us! You can get the registration form on-line.

Thank you to all who attended our recent Day at the Hill in Madison; the event was well attended by our local members. It is critical that we continue to make our presence known-offer your expertise to local legislators on health care and insurance issues.

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North Central Chapter *Continued from page 12*

Please thank the members who have volunteered to serve as the first-year board and consider what commitments you may be willing to make for 2003! If you have ideas or recommendations, please contact any of the board members or committee chairs- remember this is *your* organization! We are looking for a volunteer to help coordinate a June golf outing.

Remember to check our website, www.ewahu.org, for current information on the legislative front and meeting registration documents. Dean Hoffman has done a fantastic job keeping this site current and full of valuable information-and a few good photos!

Looking forward to seeing you April 12th!

Sue Nelson
North Central Chapter President



Laurie Kohls

Fox Valley Chapter



It's hard to believe that it's March already...before we know it, we'll all be preparing for those January 1 renewals again (let's not go there)! So much has happened with our association since our first local meeting in December and I'm excited to tell you all about it at our meeting on April 10th at the Hilton Garden Inn in Kimberly. I hope to see you all there!

NAHU's Capitol Conference in Washington D.C. was a huge success once again. And the reviews from WAHU's Day on the Hill were phenomenal. Let's keep up the good work everybody...this is just the beginning! Let's all get involved in protecting our industry...our legislators are listening!

As our local Board of Directors are busy planning for our year's activities, we have a few areas where we will be asking for volunteers...can we count on you? Please keep checking www.ewahu.org for updates. And I look forward to seeing everybody in Kimberly in April!

Laurie A. Kohls
Fox Valley Chapter President

One more thought...I'd like to take a moment to thank everyone for their support during my father-in-law's fight with cancer. The words of encouragement and the thought and prayers were greatly appreciated by me and my family. Again, thank you.



Jon Rauser

Southeastern Chapter



SEAHU Needs Your Help

The SouthEast (Wisconsin) Association of Health Underwriters is up and running! Elsewhere on this page is a list of Officers/ Directors and Committee Chairs for 2002. Hats off to these and other members who have responded to our "call to action".

NAHU and WAHU are making waves. The Wisconsin Legislative session just concluded was significantly impacted by our members taking an active role in the process. To those making phone calls, sending emails and attending hearings, our thanks for the effort. To those sitting on the sidelines, letting others do your work, we can only ask why? We (and your clients) need your help!

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Southeastern Chapter

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Start by signing up for our first Chapter Meeting April 11th. We have chosen a convenient location - Best Western Midway, at 251 N. Mayfair Rd. in Wauwatosa - and we expect a great turnout. Prior to the C.E., State Rep. Frank Urban (R-Brookfield) will bring us up to speed on the Legislative session just concluded and tell us what to expect in the near future. We may have dodged a few bullets, but trust me, "they" are reloading!

Next, review the names of the Committee Chairs and call to offer your help. Got an idea for a speaker or a C.E. course? We're open to any suggestions. The whole idea of local chapters was to be more responsive to membership.

And we're going to have a little fun along the way, too! On June 27th, we've scheduled an afternoon of golf at one of our newest, and most challenging courses: Morningstar Golfers Club, near Vernon in Waukesha County. Thanks to Tom Witkowski, we've arranged a great discounted fee of \$50, including cart and range balls. Prior to golf, Rich Robinson is nailing down details for 2 hours of C.E. on "Defined Contribution Health Plans". With a little luck, we'll soon announce a Keynote Speaker you won't want to miss!

As long as you've got your calendars open, mark down the *afternoon* of December 5th for another SEAHU Chapter Meeting. Again, we'll provide 2 hours of C.E., but, cocktails, hors d'oeuvres and Holiday Cheer will be on this meeting's agenda, set for The Wisconsin Club in downtown Milwaukee.

This is just a start. As *you* sign on to help, we can only do better! Better programs. More relevant C.E. Political clout. And Community Service, too. Did you know WAHU was a significant sponsor to the Special Olympics at Nicolet High School last year? And we are reprising that sponsorship in 2002; on May 4th. This industry has been very rewarding to many of us. Here's a way to make a partial repayment. Anyone interested in Special Olympics or Public

Service in general, should contact me.

Space will not permit more. For more information and periodic updates, be sure to visit our website, www.ewahu.org. You would be surprised how much valuable information has already been posted, including registration forms for our April 11 meeting *AND* membership applications.

Get active. Now!

See you on April 11th.

Jon C. Rauser
Southeastern Chapter President

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Membership Application

WI Association of Health Underwriters

Visit WAHU's website at 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
Total Amount Due	\$200.00

**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, 4600 American Parkway, East Park One, Suite 208, Madison, WI 53718 or Fax 608-241-7790

Any questions, please contact Karen Reynolds at 262-785-7812

www.eWAHU.org

Wisconsin Association of
Health Underwriters
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Madison, WI 53718

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Legislative Update

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few weeks. WAHU will continue to monitor this and keep you posted.

Telephone Solicitation

In another law created under Wisconsin Act 16, the legislature adopted Chapter 100.52 of the Wisconsin State Statutes, known as the Telephone Solicitation bill. This law essentially does two things. It creates a “no-call” list of consumers who do not wish to receive telemarketing phone calls. In addition, it creates a process that requires all telemarketers to register with the Department of Agriculture, Trade and Consumer Protection (DATCP). This process also requires an annual fee for all telemarketers and compliance with the “no-call” list.

When this bill was first being debated, WAHU discussed whether agents were considered telemarketers with the author of the bill. The first clarification we

received was that this law does not effect business-to-business solicitations. Therefore, those agents that market to employers would not be considered telemarketers. Our next concern was whether those agents that sell individual health or disability plans would be affected. During our discussions with the author of the bill, we were assured that the typical insurance agent making these phone calls to individuals would not be affected by this bill. However, if an insurance agency hired employees (non-agents) to do nothing but make telemarketing phone calls, that agency would be considered a telemarketer and would have to comply with this law. With those assurances, WAHU maintained a neutral position on this proposed legislative.

As you already know, the legislation did become law, and as the saying goes, “the devil is in the details”. During the rule

making process, the DATCP began drafting the details of compliance with this law, and WAHU began seeing discrepancies with what we were told relative to the intent of the law. In discussions with the department, it became evident that as the regulatory authority for this statute, they didn’t believe agents would be exempt when making telephone calls to individuals. This is obviously contradictory to what we were told from the legislature and we are currently working with the author of the bill to clarify the intent. WAHU will continue to monitor this law and the proposed rules and will alert you to any concerns during our discussions.