



Wisconsin Association of Health Underwriters Quarterly Newsletter

August 2001

Come to the Conference, help build membership

by Jim Vogel, WAHU President

It's coming soon — the WAHU event of the year — the Annual Sales Conference at the La Crosse Convention Center and Radisson Hotel. Mark your calendar and register NOW!!!

This year's conference will be something truly unique. The theme – Insuring Freedom — will characterize the entire event. The daily schedule is changing. After many years of cold and wet early morning golf, the golf outing has been moved to prime time: Thursday afternoon. You're not a golfer? No problem. An alternate event, a river cruise on the *La Crosse Queen* has been scheduled at the same time. And the end of the day will feature the Awards Banquet. Wrapped around these events, starting on Wednesday and ending Friday morning will be numerous speakers, seminars and continuing education opportunities.

The annual business meeting will again feature the election of officers and board members. Interested? Want to get involved? Call me at 715-223-0890 or e-mail me at HBGWI@aol.com. All members are invited to run for office. While the nominations committee has prepared a slate of interested candidates, nominations do not close until the conference, and nominations from the floor are welcome. We need new people involved on the board and committees. It makes our organization stronger.

Make the time to learn more about your industry, renew contacts, make new ones, and see the work your association is doing. Mark your calendar now for September 12-14! While you're at it, invite a new member to attend with you.

Which leads me to membership. We are now closing in on having 500 members, which has been a goal of the association for nearly a decade. We're over 475 members. We're getting close, and you can make the difference. Ask a non-member to join.



WAHU President Bynum Tuttle will probably update WAHU members, not play King Tut, at the Annual Sales Conference, September 13-15, in La Crosse.

In addition to the traditional events, your Board has been working on a number of exciting changes for the organization. Instead of the one December meeting, we will be holding meetings in four locations around the state – to update you on WAHU business and provide continuing education opportunities. We will be making additional announcements at the Annual Conference of changes designed to bring WAHU to you in new and exciting ways, making it easier for you to participate in your

association without the massive commitments of time, expense and travel that were required in the past!

While your association has been very busy, making progress in many areas, challenges remain. Your membership, participation and involvement are more important than ever.

WAHU Team 2001

OFFICERS

President

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

President Elect

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

Vice-President

Jeff Klett
W: 608-365-5551
F: 608-365-1432
jklett@tricornet.com

Secretary

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

Treasurer

Daniel Martin
W: 608-223-2999
F: 608-223-2979
dm@eflexgroup.com

Past President

Dale Petretti
W: 608-877-0505
F: 608-877-0605
DEPetretti@aol.com

WAHU STAFF

Executive Director

Ed Blume
edblume@mailbag.com

Executive Vice President

Dan Schwartzer
dans@gdinet.com

Administrative Assistant

Caryl Spira
caryl@gdinet.com

WAHU OFFICE

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

BOARD MEMBERS

Jackie Severson
W: 608-758-7710
F: 608-752-3751
jseverson@inwave.com

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

Ann Blomquist
W: 262-879-0100.3047
F: 262-879-876
ablomqui@ahcppo.com

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

Leah Mott
W: 920-499-4000
F: 920-499-7119
lmott@warreninsurance.com

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

Kathryn Beals
W: 608-850-4164
F: 608-850-4164
katiebeals@home.com

Jane Herlitz
W: 414-641-2524
F: 414-796-9084
jane.herlitz@seabury.com

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

WEBSITE

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

WAHU 2001 Committees

Awards

Dale Petretti Chair

Communication

Jane Herlitz Chair

Corporate Sponsors

Jim Vogel Chair
Dale Petretti
Ric Joyner

Education

Fred Wilmsen Chair

Legislative

Ann Blomquist (Co-Chair)
Jacki Severson (Co-Chair)

Membership

Dean Hoffman Chair

Nominations

Jim Vogel Chair

Programs

Rick Joyner Chair

Public Relations

Scott Winkel Chair

Technology

Dean Hoffman Chair

WAHU's Calendar of Events

September 12-14, 2001

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

December 5, 2001

Regional Quarterly Sales Meetings
in Eau Claire, Green Bay, Madison
and Racine.

February 20-21, 2002

Legislative Day, Concourse Hotel,
Madison.

Contact the governor to veto community rating

by Ann Blomquist and Jackie Seversen
Legislative Co-chairs

The Wisconsin State Legislature passed the 2001-2003 state budget. Final legislative action came on Thursday night, July 26, 2001. There are several issues that affect WAHU. However, in Wisconsin our governor has line-item veto authority, so any of these issues could be changed with the stroke of the governor's pen. The governor is expected to make his decisions on what he will veto, and he'll sign the bill into law by the end of August.

Community Rating

Insurance companies use several factors when determining premium such as age, gender, health risk, etc. When these factors are limited or removed, this requires a more uniform premium known as community, or modified community rating.

One very important factor is health risk which affects the rate bands carriers use to properly adjust premiums. Wisconsin's law on rate bands allows carriers to reduce or increase premiums by 30% from the carrier's midpoint. In the Senate version of the budget, there was a provision that would compress this rate band from 30% to 0%.

WAHU opposes any form of community rating because it requires the younger, healthier population to have their premiums increased in order to reduce the premiums of those who are older and less healthy. This invariably leads to a higher uninsured population, because those younger, healthier insureds tend to drop their insurance coverage because of higher premiums. This, in effect, moves a carrier's midpoint higher and thus results in higher insurance premiums for everyone. The Joint Committee on Conference compromised on the Senate's version to compress the rate band from 30% down to 10%. WAHU strongly opposes this rate compression. This provision will cause dramatic increases in premium on the

majority of all insureds. We need to take action now! Contact the governor and urge him to veto community rating.

PPOs and Managed Care

The Joint Committee on Conference agreed to accept an Assembly provision that will ensure the continued viability of fully insured PPO products in Wisconsin. Under current law, PPOs were defined as managed care, and thus had to comply with provisions intended for managed care plans. Some of these provisions were impossible for PPO plans to comply with. WAHU, along with other organizations, worked to make changes to this law in order to preserve the PPO market.

In the budget provision provided by the Assembly, language was included to replace all current statutory references to "managed care" with references to "defined network plans." The definition of preferred provider plan has been changed to specify that a preferred provider plan provides coverage without referral, regardless of whether the health-care services are performed by participating or nonparticipating providers. The rules relating to preferred provider and defined network plans recognize the differences between preferred provider plans and other types of defined network plans. This rule will take into account the fact that preferred provider plans provide coverage for the services of nonparticipating providers and be appropriate to the type of plan to which the rules apply. WAHU fully supports this provision and hopes that the governor will include this provision in the budget he signs.

Point-of-Service Mandate

Under current law, which has just recently gone into effect, employers who offer HMO or PPO plans would be required to offer their employees a point-of-service plan. Not only does WAHU believe this is wrong, there are some legal issues as to whether the state can even require employers to offer such coverage.

Because of this, many groups, including WAHU, urged the Assembly to include in their version of the budget, a provision that would repeal this mandate. Unfortunately, the Conference Committee striped out this provision in the final version of the budget that is now before the governor.

Look for WAHU, along with other groups, to attempt to repeal this provision in the upcoming legislative session set for October.

Contraceptive Mandate

In the Senate version of the budget, there was a provision that would require every health-insurance policy, including managed-care plans, to provide coverage for contraceptive articles and services if the policy or plan covers outpatient health-care services, preventive treatments and services or prescription drugs and devices. Coverage would be required for all contraceptive articles, medical services, including counseling and physical exams for the prescription or use of a contraceptive article or of a procedure to prevent pregnancy and medical procedures performed to prevent a pregnancy.

WAHU has been steadfast in our opposition to any mandate, because it takes away the buying decision from the consumer and puts it in the hands of the government. We believe consumers should be free to purchase the types of coverages they want, rather than being forced to purchase a benefit that the "state" believes is in the best interest of the consumer. We are happy to report that the Conference Committee stripped this contraceptive mandate from the budget. However, we fully expect it will be reintroduced as a bill in the upcoming legislative session.

WAHU has more information regarding the above issues, as well as a link to find your legislator and their phone number on our Web site at www.nahuregion5.org/wahu.html.

New privacy regs impact agents, agencies and carriers

by Diane Wilkinson,
Vice President Client Services
Mortenson, Matzelle & Meldrum, Inc.

If you are like many of us in this business, your head is spinning over all you have heard about privacy. No doubt it will be quite some time until we feel the full impact of the new privacy laws. Over time we can determine how these changes will affect our industry and our customers.

Right now these changes might affect us in subtle ways. An example of this would be something that happened to one of our service representatives last week. A claims examiner at one of our insurance carriers recently told us that they were not allowed to discuss a customer's claim problem. This was despite the fact that we had been assisting this customer for several weeks already. In fact, we had provided information directly to the carrier to help move the process along more quickly. Prior to this conversation we had full knowledge of all dates of service and the claim status up until July 1, 2001. We were merely making a follow up call to see if a grievance had been reviewed. Fortunately this carrier had made provisions for this type of situation and promptly faxed us an authorization form. The customer signed the form and eventually the examiner was able to provide us with the information needed to help our customer. Was the carrier being difficult? I don't think so; they were just doing their best to comply with the regulations that have been imposed on them. The point I am trying to make is that we will all have to adjust to some changes in the way we do business. Hopefully agents and carriers have formed good partnerships and will work together to effectively help our joint customers.

Until we have more details regarding privacy, my suggestion is to seek

information and education on this topic whenever possible. Assess your business operations, identify who sees private information about your customers and determine how you are handling and sharing that information. Advise your customers to do the same, especially your self-funded clients. Have someone at your company be the "expert" or work with business partners that can help you and your customers with these issues. There are excellent resources available on the Internet, many in a question-and-answer format or in summary form for easier reading.

**A claims examiner at
one of our insurance
carriers recently told us that
they were not allowed to
discuss a customer s claim
problem.**

As background to keep in mind, there are two privacy laws. The first is Title V of the federal Gramm-Leach-Bliley Act ("GLB"), also referred to as the "financial modernization act". The GLB was effective July 1, 2001. The second is the privacy provisions of the federal Health Insurance Portability and Accountability Act of 1996 (HIPAA) that is effective April 14, 2001, with a compliance date of April 14, 2003 (April 14, 2004, for small health plans).

The purpose of the GLB law is to have financial institutions (which include insurance firms) protect non-public personal information about individuals who obtain financial products or services for personal, family or household purposes. Refer to an

important bulletin on the OCI website for guidance (<http://badger.state.wi.us/agencies/oci/>). The bulletin addresses your obligation (if any) to have provided your customers with a privacy notice by July 1, 2001. You should also do a thorough review of other states where you do business; each state could have slightly different requirements. NAHU has a guide on their website that will assist you in learning more about your obligations nationally (<http://www.nahu.org/>).

The HIPAA privacy rules cover health plans, health care clearinghouses, and those health care providers who conduct certain financial and administrative transactions electronically. The rule is meant to create national standards to protect individuals' medical records and other personal health information. The proposed privacy regulations (November 1999) and the final rule (December 2000) were so complex that the Department of Health and Human Services (HHS) received more than 52,000 communications from the public. On July 6, 2001, HHS issued guidance on a number of points based on the comments that were received. This is another good resource to review (<http://www.hhs.gov/ocr/hipaa/finalmaster.html>).

WAHU is planning to help you better understand these laws by having continuing education at 10:45 a.m. on Friday, September 14, 2001, during our Annual Sales Conference. Brian L. Anderson of Dewitt Ross & Stevens will discuss this topic from a practical point of view, providing information that will enable us to more confidently discuss this important topic with our customers and run our businesses in the most effective manner.

“Infinite boundaries” heals emotions after cancer

by Carol Dawes



Carol Dawes pilots a pontoon past Madeline Island during the annual retreat of the Breast Cancer Recovery Foundation.

I'm Carol Dawes, a two and a half year survivor of Stage II metastatic breast cancer. My cancer journey started in December 1998 with biopsies and surgery followed by 6 months of chemotherapy. These medical interventions cured my body, but I still needed to mend my mind and my emotions after this life-changing trauma.

During the late summer of 1999 I had the opportunity to go to Madeline Island, Wisconsin (Lake Superior Apostle Island National Lake) for a breast cancer recovery retreat. The four-day retreat named “infinite boundaries” was a wonderful healing experience for me. I would like to share some of my experiences with you since your association, WAHU, supports infinite boundaries with scholarship money.

The infinite boundaries combines learning and sharing sessions with physical and art activities. The goal of these activities was meant to expand my horizons, rebuild my self-confidence and reaffirm my positive physical image. The learning sessions dealt with

emotions of the disease, the process of healing mind, body, and spirit, sexuality after surgery, and the vital and very meaningful discussions, “What if,” or “When Cancer Returns”. The facilitators for each session shared their knowledge, but encouraged each retreat member to participate and share their stories, feelings, fears, and challenges.

The BCRF (Breast Cancer Recovery Foundation) provided excellent resources for the retreat to ensure it would be a quality experience in all respects. The art activities included making prayer flags, beading, and birch bark basket making which women from the Red Cliff Indian Reservation directed. A lady naturalist guided hiking and nature study on the island. A woman who leads kayak adventures around the world taught kayaking, and the “Wading Women” of Minnesota taught fly-fishing.

Four days of being pampered while learning, sharing, creating, and exploring left me exhilarated and prepared to attack life again after my assault by cancer. My children said, “Gee, mom went to camp and came home so happy.” The healing

Barely 100 shopping days ‘til Christmas

While the Annual Sales Conference helps BCRF and Second Harvest Food Bank, you can start shopping for Toys for Tots and bring your contributions to WAHU’s regional meetings.

The U.S. Marine Corps Reserve Toys for tots Program is the Marine Corps premier community action program and the only charitable endeavor within the Department of Defense which resides outside the military establishment to give something back to the communities from which the nation draws the young men and women who wear the uniforms of the armed services of the United States.

Over the past 53 years, the U.S. Marines have distributed over 272,000,000 to

that occurred at infinite boundaries is ongoing. My Madeline Island friends and I stay in touch and plan our own mini retreats throughout the year. Since we hail from all four corners of the state, we travel to a mutually agreed upon site and share, explore and support each other as we did when we became friends at infinite boundaries.

I am so grateful for what the infinite boundaries retreat program has done for me that I am now a volunteer for BCRF and will be a facilitator on Madeline Island again this summer. Participants pay on a sliding scale based on family income. Registration money cannot fully cover the cost of food, lodging, activities and incidentals, so fundraisers, such as WAHU’s, and tax-deductible contributions support the infinite boundaries programs. I would like to personally thank you for your support.

For more information contact www.BCRF.org. Questions about programming or to be on the BCRF mailing list, call 608-821-1140 or write to Box 5070, Madison, WI 53705-5070.

133,000,000 needy children throughout the nation.

The 2000 Toys for tots campaign was the most successful campaign in the 53 year history of the program. Local campaigns were conducted in 350 communities covering all 50 states, the District of Columbia and Puerto Rico. This was the most extensive coverage ever. Local Toys for tots coordinators distributed 15.8 million toys to 6.3 million needy children (2 million more toys and 400,000 more children than the best previous campaign).

Last Christmas, the WAHU membership generously donated almost 200 toys and nearly \$1,000 in cash.

Probing to see whether there's interest in locals

By Ric Joyner, CFCI,
President-Elect, Wisconsin AHU

Locals verses a state association. Hmmm what the heck are you talking about and what does it mean to me?

First, did you know that the National AHU requests that all state AHUs have locals? We will get into the why later.

Second, did you know that we are one of a few states besides Minnesota that does not have locals?

Third, did you know that Minnesota is watching us very closely to see what we do about this issue because they are under intense pressure from the "hinterlands" and Minneapolis/St. Paul to create local chapters?

Brief history. Most state associations within NAHU have locals and began their existence through local chapters. A great example is the North Carolina association which is now just creating a state organization to support the locals. This is the typical life cycle in a state, from locals to a state organization. For your information, we were at the National Conference in Minneapolis and the state with the most awards from NAHU was North Carolina, and they are a comparable state to us in size. So what makes them so special? We will see shortly.

History of our state chapter. The Minnesota and Wisconsin state associations began life exactly the reverse of North Carolina. We have a state chapter and no locals. As North Carolina discovered and the reason they are implementing a state association to serve and assist the locals, we are discovering that in reverse our customers are not being served in the "hinterlands" and there are agencies that cannot or will not send their staff overnight with the associated cost to four quarterly meetings held for 3 days.

What Jim Vogel, President of Wisconsin AHU, and I have heard in our travels around Wisconsin is that some agencies want locals to be created for a variety of reasons some of which are included here:

– They belong to other associations that have locals so that they can get some information once per month *even though the association deals with products other than what our agencies sell!* Now if that is not meeting customers' needs what is?

– They want local associations created so that they can be active in our organization but not have to travel or have the added expense. And more of their staff can join and be involved because it is at the local level.

– They want to work in the local association and publicize that on business cards and the like. This gives credibility and tells customers that they are actively involved in an organization that is looking out for their insurance freedom.

The list could go on but this seems to cover the reasons for locals. But here is a personal observation; I have been involved in this organization for nearly ten years and the same folks seem to appear at the quarterly meetings with few fresh faces. So if the same folks are coming to each meeting and there is rarely new blood, how do we keep the old and new members interested and active? I am an agent as well as a vendor and seeing the same faces at the meetings is a real concern for us. Could the answer be local chapters throughout the state?

There is a proposal to create local chapters in the state, but we as a board need to hear from our members and corporate sponsors.

Would you please help by filling out the enclosed survey and faxing back to WAHU or my office as soon as you receive this? This will help shape the debate. If you would like more information on this topic, please go to <http://nahu.org/chapters/Index.htm>. At this site is a wealth of information on this issue.

Fax the survey on the next page to WAHU at 608.241.7790 or 608.245.9342

Thanking you in advance for your response.

Thank your corporate and laureate sponsors who underwrite WAHU:

Platinum:

Associates for Health Care, Inc.
Blue Cross & Blue Shield United of Wisconsin
Delta Dental Plan of Wisconsin
Humana/Humana Dental
MultiPlan/WPPN
Wisconsin Physicians Service

Gold:

eflexgroup.com
Employee Benefits Cooperative
Health Care Network of Wisconsin

Silver:

Wausau Benefits

Bronze:

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

Laureate:

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

WAHU wants your opinion on locals

by Ric Joyner,
WAHU President-elect

As the incoming president, I am asking for your assistance. The Executive Committee of your association has been discussing whether or not we have been meeting the needs of our membership.

To that end, we recently concluded an informal survey of various members throughout Wisconsin. This informal survey enlightened us in two areas.

1. While our quarterly meetings throughout the state have proven to be very successful, there are members who feel they do not have the time to attend a two-day meeting, let alone take the time to drive to an inconvenient geographic area of the state.

2. With the geographic size of our state, some members feel disconnected with

our state chapter and, therefore, don't attend the quarterly meetings we do have.

In response to these concerns raised by membership, we have developed the following proposal and would like to formally survey our members to find out their support or opposition to it.

WAHU would district our state into four geographic regions: Southeast (Milwaukee area), Northeast (Fox Valley and Green Bay), Northwest (Wausau, Eau Claire, La Crosse area), and Southwest (Madison area). Within each district, half-day meetings would be held three or four times per year. These meetings would consist of breakfast, a one to two hour CE course, legislative update, and discussions about, or on, regional issues. Additionally, these regions would develop their own board (smaller version of the WAHU state board), with some of the board positions automatically having

representation on the state board. WAHU would promote these "regional" meetings, as well as help arrange such meetings, and the meetings would be open to all WAHU members.

WAHU would then limit the number of quarterly meetings to the most important state meetings we hold: our Annual Sales Conference and our Day at the Hill. These two meetings are extremely vital to the success of our association, and we must be able to increase attendance at each of these meetings. Within this newsletter, you will find the above referenced survey and we ask you, and urge you, to please complete the survey and send it back to us with your feedback and comments. You can remain anonymous, or let us know who you are. Either way, we look to get as much feedback from membership in order to provide you with the programs and services you desire; after all, this is your association. Thank you for your cooperation in this process.

Member Survey

As referenced on the previous page, this survey is to determine your support or opposition to WAHU Regional Chapters. Please complete the following survey and mail to: WAHU, 2810 Crossroads Dr., Suite 3000, Madison, WI 53965, or fax the survey back to WAHU at 608-241-7790.

_____ Yes, I support this proposal. Here's why: _____

_____ No, I do not support this proposal. Here's why: _____

_____ I would be willing to sit on a regional board. _____ I would be willing to sit on the state board.

_____ I would be willing to sit on a State Committee.

If you checked yes to a willingness to serve on any of the above, please indicate your name, address and phone number.

Name: _____ Phone: _____

Address: _____

Please let us know what you think about the CE courses that WAHU has sponsored.

_____ I like the CE courses WAHU has sponsored in the past.

_____ I have not been interested in the CE courses WAHU has sponsored in the past.

The following are suggested topics for CE courses that I would like to see in the future:

1. _____

2. _____

Overall, I believe

_____ WAHU has met my needs as a member.

_____ WAHU has not met my needs as a member, and here's why: _____

You can make a difference in membership!

by Dean Hoffman,
Membership Chair



Dean Hoffman

A few years ago when I volunteered to join the WAHU Board of Directors, the first thing I considered was its Bylaws. It was the WAHU mission statement that caught my attention. Since that time and whenever issues are raised at the Board, I look to it to see if my vote is in line with that of our mission:

The mission of the Wisconsin Association of Health Underwriters is to promote and sustain a knowledgeable and professional membership and successful business environment for those engaged in disability and health risk management; to further the enhancement of their professional skills and services which will foster a greater financial security and independence of the consuming public.

Being a member of WAHU does make a difference to your industry and to you personally. It is important that this professional organization have steady membership growth. Everyone in WAHU has done an outstanding job of recruiting new members this past year; we are nearly 500 members strong. We need to continue this effort and let other professionals know the true worth of WAHU membership.

As you review your WAHU web site (<http://nahuregion5.org/wahu.html>), you will notice that it too has grown over the

last year, becoming an excellent resource for members and a great recruitment tool for potential members. There are many new sections on the site to include *Weekly Insurance News*, *Industry Job Postings*, and *Industry Links*. The *Legislative Updates* section keeps you current on state and federal issues that can affect your customers and your business. It also includes direct links to NAHU's *Operation Shout*, an electronic portal to your state and federal legislators. You will also find direct links to *corporate sponsors*, a section on *Public Relations*, and a complete copy of the *Bylaws* for potential members to consider. You can even renew your membership on-line. The *Meeting Highlights* section is a must see! It is a collection of photos taken at recent WAHU or NAHU meetings. The next time you see someone with a camera,

smile, the photo may show up in this section.

There are many challenges yet to come and we need to be prepared for the continuing battles between maintaining the private marketplace and the incremental takeover by the public sector.

Make a difference by sponsoring a new member. Direct them to the web site to learn more about WAHU and show your new member a membership application. [You can make a difference!](#)

Please contact me at 1-800-967-8766 or at deanhoffman@trustmarkins.com for copies of the new membership application or for referrals.

Lobbyists need politically active people

by State Rep. Greg Underheim

The traits or qualities of an effective lobbyist often are not fully understood. I would like to shine a little light on my opinion of a good lobbyist.

First, the lobbyist must act as an honest provider of information. Legislators are generalists. They know a little about a lot but not a lot about much. Legislators need good information in order to make decisions. A good lobbyist develops credibility over the long haul by being honest and complete in his or her work. Not only does he or she provide good information, he or she does not hide information that is important to the legislator, such as information that has the potential to create political difficulties. Lobbyists that develop a good quality reputation can usually get into a legislator's office and as a result have the potential to affect the course of legislation.

Additionally, lobbyists must work with regulators. These people are not generalists. They understand the deep details of policy issues. High-ranking regulators usually have been working in an issue area for years. They know the issues and the people. Their job is to act in the best interest of the public. It is the job of the lobbyist to be well versed
Continued on page 10



Rep Gregg Vanderheim (in white shirt) chairs a meeting of the Assembly Committee on Health.

The mission is...

WHY JOIN ?

**WISCONSIN
ASSOCIATION OF
HEALTH UNDERWRITERS**

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.

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.

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.

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

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____

Company: _____

Social Security #: _____

Agent License Number: _____

HOME

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____

E-Mail Address: _____

Sponsor Name: Dean M. Hoffman

Method of Payment: Check MasterCard Visa

Card#: _____ Exp. _____

Signature _____

Dues Information

NAHU portion of dues \$ 125.00

State portion of dues \$ 65.00

Total Amount Due \$ 190.00

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

Underheim

Continued from page 8

in all aspects of the issue at hand and to convince the regulator that his or her client's position is in the best interest of the public. Failing that, the lobbyist's job is to convince a legislator that the regulator has erred and needs to be reigned in. This is possible and sometimes very true.

Last, but of equal importance, a good lobbyist must be politically active. Occasionally lobbyists must convince legislators to do politically unpopular things that are in fact the right thing. When a legislator acts in that fashion he or she expects that a lobbyist will be helpful in campaigns by doing such things as organizing people to work or by fund raising. That is why the support of an organization is so important to a lobbyist and why a lobbyist will not be successful as a solo act. One lobbyist walking the halls of the Capitol by him or herself may do some good. But a lobbyist, who provides good information, does not lead a legislator down the primrose path, who knows how to be politically active and who has people power behind him or her can be a positive, effective force in the capitol.

PR Committee offers Brewers game and golf fun at Annual Sales Conference

By Scott Winkel, PR Chair

After lending our support to Special Olympics, your Public Relations Committee has begun focusing its attention towards the Breast Cancer Recovery Foundation (BCRF) and Second Harvest Food Bank.

BCRF has an annual symposium in November. This event is titled "Sharing the Knowledge, Recent Advances in the Diagnosis and Management of Breast Cancer". WAHU will be providing 500 pocket folders to hold material for all the participants attending. Also, we will be making a financial donation to BCRF. Look for us at the golf tourney in September. You will have an opportunity to support WAHU's involvement with BCRF. Sue Abitz, BCRF Executive Vice President, will be there as well as breast cancer survivors from the La Crosse area. They will be happy to chat or just thank you for your support and participation.

Also coinciding with the September meeting will be our food drive for

Second Harvest Food Bank. We will have opportunities for all attending to make a donation individually or corporately. As an example, Midwest Security will be gathering food at their home office. WAHU will coordinate the transportation of the collected items to local food banks. Want to get your agency or company involved? Please let me or any member of the PR Committee know, and we will help you get something organized!

WAHU's donation of food and money at this meeting is very important for the area food banks. Our involvement helps so many needy families. This year our focus will be on helping people in the La Crosse area as well as southeast Minnesota through Channel One food bank. Every year 145 member agencies order food from Channel One. They report that more and more it is the elderly and families with young children who need help in simply finding enough food to eat. Consider that for every dollar
Continued on page 11

May meeting featured fish and facts



WAHU's Quarterly Sales Conference at the Hiedel House in May combined a continuing education session on Internet sales by Mike Dolan, Vice-president Sales, WPS in the photo on the right and a successful fishing trip on Green Lake for (left to right) Dale Petretti, Greg Kamps, Roger Green, Dick Tillmar, and Dean Hoffman. Debra Peterson (not shown) brought in some big ones, too.

Get privacy guidance from NAHU

NAHU's Education Foundation just published the only guide written specifically for health insurance producers. The guide provides a complete overview of the new requirements, state-by-state compliance advice, sample disclosure notices and sample opt out/opt in forms.

The *NAHU Financial Privacy Requirement Compliance Guide* will be an indispensable tool, especially for multi-state producers, since it's the only guide with specific state-by-state compliance advice.

Agents can access the guide electronically at <http://www.nahu.org/publications/privacy/index.htm>. It's free for NAHU members; non-members just pay \$125. A printed copy can be ordered for \$25 for members and \$150 for non-members.

For specific questions about the guide's content, contact either Jessica Waltman at 703.276.3817, jwaltman@nahu.org, or Janet Trautwein at 703.276.3806, jtrautwein@nahu.org.

WAHU helps shape NAHU

While we are all members of the Wisconsin Association of Health Underwriters, we are each also members of the National Association of Health Underwriters (NAHU). In fact, financially speaking, \$125 of your \$190 membership dues goes directly to NAHU. With that in mind, the operation of NAHU is of utmost importance to each and every one of us.

Just as WAHU's Annual Conference determines the operation of our association each year, NAHU's Annual Convention determines many aspects of your association and it is extremely important that our voice AND VOTE are registered with NAHU during this annual meeting.

This last June, dozens of WAHU members trekked up to Minneapolis to attend NAHU's Annual Convention. During this conference, Wisconsin members were able to obtain continuing education credits, attend one of the largest trade shows for our industry, listen to the inner workings of our association and vote on the very issues that run and affect our national association.

It is the policy of our association to help with the reimbursement of expenses for our members to attend the NAHU convention, further highlighting the value we place on getting our members to attend. However, even with the reimbursement of some of the expenses incurred, each of the members that attended gave up very valuable time

PR Committee

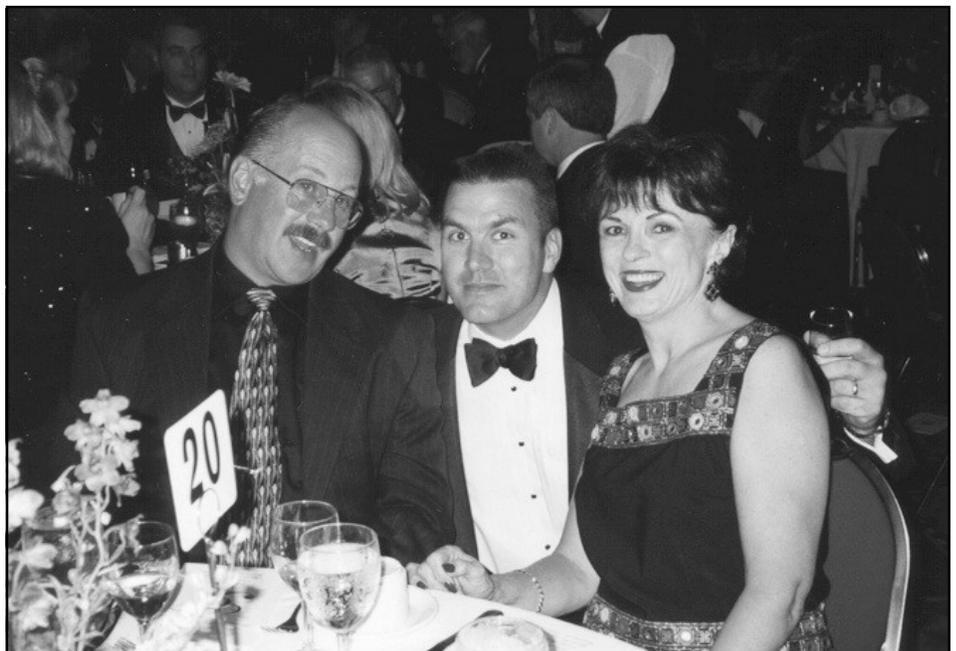
Continued from page 10

donated five meals are provided, and that \$25.00 provides ten meals for a family of four. Most of us are blessed with abundance, and this is a great opportunity to help those in need. Please bring non-perishable food items or come prepared to make a cash donation to this worthy cause.

On August 26th, WAHU is going to the Brewers game! We have two luxurious party suites stocked with a full buffet dinner, soft drinks and beer. We will be cheering on the Brew crew as they take on the Colorado Rockies in new Miller Park. Want to get in on this fun time? Just contact anyone from PR. Better hurry; only seven of 50 tickets remain.

(personal and business) to represent themselves and you, our members, at this very important event.

NAHU holds next year's Annual Convention and Exhibition at the Fairmont Hotel, Dallas, Texas from June 23 - June 26, 2002.



Current WAHU President Jim Vogel (left) and past presidents Dan Schwartzer (middle) and Jo Anne Burris (right) represented WAHU at the national convention of the National Association of Health Underwriters in Minneapolis in June.

Wisconsin Association of
Health Underwriters
2810 Crossroads Dr., Ste. 3000
Madison, WI 53718

First-Class Mail
U.S. Postage
PAID
Madison, WI
Permit No. 616

Annual Sales Conference HQ at Radisson La Crosse

The Radisson Hotel La Crosse, the primary hotel for the Annual Sales Conference, offers the best of both worlds. On one side flows the scenic Mississippi. On the other, vibrant downtown La Crosse lies just across the street.

The hotel's 169 deluxe guest rooms feature a spectacular view of the river or the historic downtown area. Riverside Park is just outside and the skywalk connects to the Annual Sales Conference activities.

If you feel like some recreation, the Radisson lets you enjoy a refreshing dip in the indoor pool or relaxation in the whirlpool. The exercise room gives the more energetic a chance to sweat.

For great food, scenery and people watching, the Boat Works Restaurant has a magnificent view of the river. Open for

breakfast, lunch and dinner, the Boat Works is one of La Crosse's most popular eateries.

Other dining options include the Haberdashery Restaurant which features live entertainment, comedy, sports action, hearty pub food and good old

fashioned fun. For casual outdoor dining, there's the open-air Front Street Cafe.

Reserve your room at the Radisson by calling Radisson's worldwide reservation center (888.333.3333) or the Radisson La Crosse (608.784.6680).

