



Wisconsin Association of Health Underwriters
2006 Annual Fall Sales Conference
The Pfister Hotel
Milwaukee, Wisconsin
September 13–15, 2006



Mark Your Calendar!

Exhibitor registration will be available by the end of April 2006. Attendee registration will be available by the end of July 2006. Please note the Annual Charity Golf Outing will kick off the conference on Wednesday, September 13, at the Brown Deer Golf Course.

2006 DAY ON THE HILL

Over 130 attendees “stormed” the Capitol once again! With position papers in hand, WAHU members met with their state representatives discussing Mandate Benefits, HSAs, List Bill and Healthcare Transparency. This year’s speakers included Congressman Paul Ryan, State Senator Mark Miller, NFIB Executive Director Bill Smith



2006 Insuring Freedom recipient, Senator Dan Kapanke and 2006 Legislative Chair, Greg Horstman.

and NAHU-HUPAC Chair Jesse Patton. Vicki McKenna, host of WIBA radio show, moderated this year’s legislative panel, and drew this year’s highest praise of all our speakers.

Please plan on joining WAHU March 7 and 8, 2007, at the Concourse Hotel—let your voice be heard!

Another Successful Year!

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Chapter Meetings

February | 2006

Please circle the events you will be attending.

Wednesday, April 5
 SE - Milwaukee

Member	Non-Member
Meeting only \$30	Meeting only \$40
Mtg w/ 2 CE \$60	Mtg. w/2 CE \$80

Wednesday, April 5
 NC - Eau Claire

Member	Non-Member
Meeting only \$30	Meeting only \$40
Mtg w/ 2 CE \$60	Mtg. w/ 2 CE \$80

Thursday, April 6
 SC - Madison

Member	Non-Member
Meeting only \$30	Meeting only \$40
Mtg w/ 3 CE \$75	Mtg. w/ 3 CE \$100

Tuesday, April 11
 FV - Little Chute

Member	Non-Member
Meeting only \$30	Meeting only \$40
Mtg. w/ 3 CE \$75	Mtg. w/ 3 CE \$100

For more information, please contact WAHU at (608) 268-0200, by email: wahu@ewahu.org, or visit our website www.ewahu.org regarding WAHU and our meetings.

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Wisconsin Association of Health Underwriters

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UPCOMING EVENTS

WEDNESDAY, APRIL 5, 2006

North Central Chapter Meeting

8:00–11:50 a.m.
Eau Claire, WI
Registration available week of Feb 27!

WEDNESDAY, APRIL 05, 2006

Southeastern Chapter Meeting

8:00 a.m.–12:10 p.m.
Clarion Hotel, Milwaukee, WI
Registration available week of Feb 27!

THURSDAY, APRIL 06, 2006

South Central Chapter Meeting

8:00–11:40 a.m.
The Sheraton Hotel, Madison, WI
Registration available week of Feb 27!

TUESDAY, APRIL 11, 2006

Fox Valley Chapter Meeting

Noon–3:35 p.m.
The 5th Quarter, Little Chute, WI
Registration available week of Feb 27!

WAHU 2006 Local Chapter Spring Meetings

Spring is in the air and it is time to get together as a local chapter for a spring WAHU meeting! The chapter presidents have put together meetings that give you time to network, hear what is going on in your chapter during the business meeting, followed by speakers on timely industry topics and engaging continuing education classes. Come see what WAHU has to offer and say “thank you” to all of the volunteers who give their time to make local chapters work. Local chapters make it possible to meet in your geographical area to keep you networked and updated on the industry, without taking a lot of time out of your schedule. Refer to the agendas and topics and join us for one or more of these meetings. Bring an associate along and introduce them to WAHU. If you need a membership application, print one off of our website at www.ewahu.org by clicking on Membership Information.

Southeastern Chapter Meeting WEDNESDAY, APRIL 5, 2006

Clarion Hotel
5311 S. Howell Ave. • Milwaukee, WI 53207
(414) 481-2400

Agenda:

8:00–8:15 a.m.	<i>Registration / Continental Breakfast</i>
8:30–9:15 a.m.	<i>Welcome / Chapter Business</i>
9:30–10:20 a.m.	<i>Legislative Speakers</i> Sen. Ted Kanacvas, Rep. Mark Honadel, County Exec. Scott Walker
10:30 a.m.–12:10 p.m.	Long Term Care <i>2 Credits CE</i> Peter Krahn, UNUM Provident

North Central Chapter Meeting WEDNESDAY, APRIL 5, 2006

Sweetwaters
1104 W. Clairemont Ave. • Eau Claire, WI 54701
(715) 834-5777

Agenda:

8:30–9:00 a.m.	<i>Registration</i>
9:00–10:00 a.m.	<i>Chapter Business Meeting</i> <i>Legislative Speaker</i>
10:00–11:50 a.m.	Healthcare Costs <i>2 Credits CE</i> Dr. Ted Loftness, Medical Director, Medica

South Central Chapter Meeting THURSDAY, APRIL 6, 2006

The Sheraton
706 John Nolen Dr. • Madison, WI 53713
(608) 251-2300

Agenda:

8:00–8:15 a.m.	<i>Registration / Continental Breakfast</i>
8:15–8:30 a.m.	<i>Welcome / Chapter Business</i>
8:30–9:00 a.m.	<i>The HEART of Selling</i> Jacqui Sakowski, President Sakowski Consulting, LLC
9:00–9:50 a.m.	Group DI—Underwriting Risk Analysis <i>1 Credit CE</i> Moses Bedrossian, Principal Financial Group
10:00–11:40 a.m.	HSA and HRAs <i>2 Credit CE</i> Destiny Health

Fox Valley Chapter TUESDAY, APRIL 11, 2006

The 5th Quarter
2101 American Dr. • Little Chute, WI 54140
(920) 687-9751
Sponsored by Delta Dental of WI

Agenda:

12:00–12:30 p.m.	<i>Registration</i>
12:30–1:00 p.m.	<i>Chapter Business</i> <i>Rep. Terri McCormick</i>
1:00–1:50 p.m.	How to Work and Design HRAs <i>1 Credit CE</i> John Wicker, Employee Benefits Corporation
1:55–3:35 p.m.	The HIPAA Security Rule: A Practical Approach <i>2 Credits CE</i> John Barlament, Attorney, Michael Best & Friedrich LLP



WISCONSIN ASSOCIATION OF
HEALTH UNDERWRITERS

Membership Report

By Cathy Antonie, Membership Chair

Membership is at 544 members. An increase of 14 members since the last quarterly newsletter. **THANK YOU ALL!** Our goal for 2006 was 570, but with this growth we need to extend our commitment to 580.

Membership recruiting and maintenance is the lifeblood of our association because it makes us who we are: a respected, influential voice in Washington and Madison. The impact of membership cannot be overemphasized. As our membership increases, our voices get louder. WE need your continued help to grow and we challenge each of you to recruit one new member. With local chapter spring meetings in April and golf outings in June, we all have an opportunity to invite guests. Please commit to inviting one person. We are sure they will gain great information, enjoy the camaraderie and have a fun time.

If anyone would like to “test drive” membership, there are free three-month trial memberships available. One is with Blue Cross (www.nahu.org/bcbs-WI.htm) and another with Delta Dental (www.nahu.org/deltadental.htm).

Some may ask the value of membership and “what’s in it for me?” Please become familiar with NAHU’s mission and vision statements.

MISSION STATEMENT

NAHU will improve its members’ ability to meet the health, financial and retirement security needs of all Americans through education, advocacy and professional development.

VISION STATEMENT

Every American will have access to private sector solutions for health, financial and retirement security and the services of insurance professionals.

Theodore Roosevelt said it best. *Every man owes a part of his time and money to the business or the industry in which he is engaged. No man has a moral right to withhold his support from an organization that is striving to improve conditions within his sphere.*

Thoughts from Your President

View from My Chair...

“YOU’RE ALL ON DOUBLE SECRET PROBATION!”

—Dean Vernon Wormer, Animal House, 1975

In many ways friends, I long for a time several years ago when I worked (only) my day job. The one that pays! Why? In the past several years, as my commitment to WAHU/NAHU has grown, I have been more closely exposed to the political forces that will shape our industry for decades to come. And I don’t like what I see. Our clients continue to complain about health insurance premiums and legislators are listening. Plans for a state-run health plan are incubating in Madison and no less than 30 other states nationwide. Democrats and Republicans alike claim we have failed to insure 43 million Americans. And, they say, the premiums we charge for the 100 million who do have private insurance are too high! Also, we are guilty of excessive profiteering and administrative inefficiencies. All our efforts—in particular, Consumer Driven Health Plans—are just smoke and mirrors designed to preserve the status quo.



Jon C. Rauser

the work? Or, that the problem is just so big that someone else will have to solve it? (Oh, don’t worry, they will!) Past President Jeff Klett passed on a quote from Martin Luther King that seems very apropos to these thoughts: **“In the end, we will remember not the words of our enemies, but the silence of our friends.”** Pause a moment and think about that—then read on.

The notion we are simply protecting the status quo is insulting. We all know how much more we do today for our clients than just a few years ago. Modern healthcare can deliver miracles at a price most people can afford thanks to the financing vehicle we should always be proud to sell! Surely we would like to continue in this honorable profession but our fight with legislative solutions ought to be even more fundamental than that. This aging boomer body of mine will one day (not too soon, I hope) start falling apart. The (somewhat flawed but fixable) system I represent today gives me—as an **individual**—the opportunity to make decisions about my healthcare. Once the financing of healthcare is centralized, we will be on a path to ceding those decisions to someone else. Therefore, in this case, I believe self-interest is also for the collective good.

Thus, at its core, I think the healthcare debate is about personal

Corporate Sponsor Report

By Tom Williams and Mark Mason, Corporate Sponsor Co-Chairs

A Summary of the Corporate Sponsor Program:

2003	23 Corporate Sponsors	5 Laureate (Agency) Sponsors
2004	27 Corporate Sponsors	10 Laureate Sponsors
2005	31 Corporate Sponsors	12 Laureate Sponsors
2006	28 Corporate Sponsors	13 Laureate Sponsors

WAHU is a partnership of agents, brokers and vendors. WAHU continues to see growth in the Corporate Sponsor program among both vendors and agencies. In 2005, Corporate and Laureate Sponsors made up 38 percent of WAHU’s 2005 total income or \$120,537.

For 2006, we will welcome Cyganiak Planning as a new Laureate Sponsor. Unfortunately, WAHU says thank you to three 2005 Corporate Sponsors in 2006 and looks to these sponsors to stay involved as WAHU members in

2006. The Corporate Sponsor Committee and the State Board will continue looking to get both new vendors and agencies involved as a Corporate Sponsor in 2006.

There is one more number to be aware of and that is the number of brokers and agents that are coming to local chapter and state meetings. As a vendor, we would all like to see this number be larger. Another responsibility of being a Corporate Sponsor is asking the broker or agent you are working with if they are coming to the next local chapter or

state meeting. Start talking now about getting together over dinner September 13 and 14 in Milwaukee during the Annual Sales Conference.

If you are an agency or a vendor that is not involved as a Corporate or Laureate Sponsor and want to learn about sponsorship levels, sponsorship responsibilities, and sponsorship benefits, please contact either Mark Mason, Tom Williams or the WAHU office at 608-268-0200 or wahu@ewahu.org.

Platinum Sponsors

We would like to thank our 2006 Platinum Corporate Sponsors for all their support.

responsibility. To those of you already working with the WAHU team, you have shown your colors. You have our heartfelt thanks. To those who are not, the silence is deafening! I would suggest time is running short for you to step forward. (See Greg Horstman’s Legislative Report.) Elsewhere in this newsletter are references to the state/local committees where the heavy lifting is being done. The Board and Chairs eagerly await your help.

By Dan Schwartzer, WAHU Executive Vice President



As the last few days of the legislative session are literally winding down, the volume of activity is at its proverbial peak. This is the norm. This is how, unfortunately, government works. All of the ideas that never made it to drafting are getting bill numbers. All of the bills that never received a committee hearing are getting committee hearings. All of the bills that were never scheduled for a floor vote are getting put on the calendars. Like the saying goes, it's like watching someone make sausage.

Wrapped up in all of this chaos are ideas, bills, committee hearings and floor votes that are crucial to our membership. This is obviously a dangerous time, as with so much volume, bad ideas can slip through the cracks. One such example of this chaos is the new Chiropractic bill. Just a couple of weeks ago, a draft of a bill to expand the chiropractic mandate was floating around. Our legislative friends in the Capitol called us to find out what concerns we might have with the bill and asked if we supported or opposed the legislation. We stated our opposition and asked that they not co-sponsor bill. We then lobbied to oppose the scheduling of a public hearing (an important step for a bill to move forward). As was told to us, the fight was over and the Chiro bill was dead. Just days after that statement, we found out the other side continued to yield pressure on the legislators and another watered down version of the bill was back in play. The bill received a hearing and we, along with many other groups, testified against it. We

lobbied committee members and leadership and were assured the bill was now officially dead. In the last few days of session, you learn that "it ain't over till it's over". Just days later, we now find out legislators are trying to take one small piece of the original bill to potentially vote on in committee. While we have more tools available to kill this bill in committee and before it would hit the floor, this is just an example of how crazy and uncertain things can be in the last few weeks of session. And, this is just one example of a bill we are fighting.

OTHER EXAMPLES INCLUDE: MEDICAL MALPRACTICE

The Wisconsin Legislature passed legislation that capped non-economic damages for medical malpractice claims at \$450,000. This was a result of the State Supreme Court overturning caps that existed for the 10 years prior. The governor vetoed that legislation and the legislature once again is making an attempt to bring about caps for Wisconsin Assembly Bill 1073, which sets the caps at \$750,000, passed the Assembly Committee on Insurance by a vote of 11-3 on Tuesday, February 28 of this week and was voted on by the full Assembly late last night. The bill passed in bi-partisan fashion 74-22. The Senate is likely to take up the bill on Tuesday, March 7 of next week. While the governor is keeping his cards close to the vest on this one, it is anticipated he will support the \$750,000 caps.

LIST BILL

The State Senate passed Senate Bill 420, otherwise known as List Bill on Tuesday, February 28 of this week. This legislation would allow small employers who do not offer group insurance coverage the ability to

We would like to thank our 2006 Gold Corporate Sponsors for all their support.

Gold Sponsors



better help their employees obtain individual health insurance through the convenience of payroll deduction. WAHU has supported this bill and testified at the Senate Insurance Committee hearing, where it passed out of committee by a vote of 5-0. The bill ended up passing the Senate on a party line vote of 19-14. WAHU is urging the Assembly to schedule the bill for a floor vote before session ends on March 9. This bill passed the legislature last session, but was opposed to by the OCI and ultimately vetoed by the Governor. Their rationale for objection was that it would "fracture" the small group market. WAHU has argued this is an absurd premise as small employers need to compete for employees and as long as they can afford to contribute to a group insurance plan, they will not drop their insurance just because List Bill exists. Early indication by the Administration is that they will veto the bill once again.

...Continued on next page

FOX VALLEY CHAPTER UPDATE

By Laurie A. Kohls, Fox Valley President



We are well in to 2006, and it's hard to believe just how fast time flies by! I hope that 2006 is proving to be a very successful year for all of us.

Our 2006 Day on the Hill has just passed and I thought it was the best one yet. I think I end up saying that every year, but its true! In addition to great topics, excellent speakers, and wonderful interaction, I believe what made it the best was that our membership showed up and got involved! We proved to our legislators that we care about our industry and we want it to be around for a very long time. I appreciate each and every one of you taking time out of your busy calendars to spend a day with us protecting our livelihoods.

Our Fox Valley Board and committees are busy planning a great 2006 for you! Our local chapter meeting will be held on April 11, at the 5th Quarter in Little Chute. We have the agenda planned, and hopefully it will prove beneficial to all. We will have details on our golf outing (tentatively scheduled for June) coming very shortly. Last year we had an EXCELLENT turnout, and we expect the same this year.

If you have something specific you want to see at a local chapter meeting, please contact one of your board members. We are looking for your input to make these meetings as beneficial as possible.

Until next time!

SOUTHEASTERN CHAPTER UPDATE

By Bob Adams, Southeastern President



Greetings fellow SE AHU members. Spring will be coming soon and so is our first meeting for 2006. April 5 will be our kickoff. We are opening with a legislative agenda that will be held at the Clarion Hotel near the airport. The agenda will be available soon. This meeting will come shortly after the Cap Conference in Washington D.C. which Bill Enright

and I will both be attending for the first time and look forward to debriefing with you as to which way the wind is blowing politically for our great industry.

Please save the date of June 8, 2006, for the SE Chapter Charity Golf Outing. This year's venue will be held at the exclusive New Berlin Hills Golf Club. Its rolling hills and

undulating greens will set the tone for a relaxing reception afterward.

Thanks to all who participated at this year's Day on the Hill. Some of our members brought clients along to meet with the legislators. Please think about doing this for the next Day on the Hill. It shows that we are fighting for their cause and will build solid relationships. It would be nice to see more of the over 240 SE Chapter members attend this important event in future years.

In closing, there has been some interest in focusing on long-term care as an arm of the SE Chapter. If you have an interest in starting a focus group on LTC or any other topic, please e-mail me at bob.adams@wpsic.com.

See you in April!

NORTH CENTRAL CHAPTER UPDATE

By Chris Lokken, North Central President



I hope that everyone is well underway in helping your clients to *insure healthy futures* for their clients in 2006. On behalf of your North Central Chapter Board, I would like to thank those of you who joined us at Day on the Hill last month. Those of you who were there, it was an outstanding meeting. Those of you who were not missed a great opportunity to become better

aware of what is happening, and I would say that next year your attendance is NOT optional. We are at a crossroads in the honorable way we earn our livelihood,

and events such as the Day on the Hill make sure that WE are at the table when “reform” is being discussed.

Your board is currently in the process of determining what you want to see from your chapter in the coming year. Some of you may have received a phone call asking for input. We are in the process of going through those responses and working to develop an exciting slate of meetings for 2006. If you have any ideas that you wish to share, feel free to drop me an e-mail at cllokken@johnsonins.com.

Be on the lookout for the exciting details of our spring meeting!

SOUTH CENTRAL CHAPTER UPDATE

By Eric Marlow, South Central President



As always, it was great seeing so many of you in January at our annual Day on the Hill event. This event is truly the most important gathering of the year for us and the state program committee provided excellent content. Even though in our area of the state it can sometimes be hard to find allies at the Capitol, our presence and concern for the issues are still felt. If you did not attend this year, please make sure to attend next year.

Your board is working on providing an excellent source of continuing education and networking opportunities for our spring meeting. The meeting will be held on Thursday, April 6, at the Sheraton in Madison. Be watching for registration materials for this breakfast meeting.

Warmer weather is coming and so is our annual charity golf event, this year to be held on Tuesday, June 13. A final decision will be made shortly on the event's location and schedule, so keep your eyes open!

CO-OP CARE CLARIFICATION

Last session, Wisconsin passed Co-Op Care legislation that allowed un-natural groups to form for the purpose of purchasing insurance. The authors' concept of the bill was to offer small employers the same market place advantages that large groups realize when purchasing health insurance. Since the passage of that legislation, however, the OCI has determined that these cooperatives would still be required to follow the same small group reforms the bill intended to avoid. Therefore, the original author of the bill, Representative Curt Gielow, introduced clarifying legislation (Assembly Bill 926) that more specifically dictates to the department how these groups should be treated. The OCI lobbied against this bill, but the bill passed both houses with huge bipartisan support. The governor has indicated he would sign this legislation. WAHU took no position on the original legislation last session and therefore, took no position on AB926.

INSURANCE RULE PARTIALLY SUSPENDED

An insurance regulation that attempted to implement consumer protections for PPO plans failed to recognize how these plans worked and would have potentially created an unlevel playing field in the

market. That result would have meant less consumer protections, not more. WAHU lobbied against portions of this rule, as being harmful to the market and possibly reducing choice for consumers. WAHU fully supports all plan designs and regulation shouldn't pit one plan against another. On Wednesday, the Joint Committee for Review of Administrative Rules voted to suspend those portions of the rule that would have caused both harm and marketplace disruption. The suspension of these portions of the rule will remain in effect until sometime in 2008. The legislature has the task of determining whether the suspension should be permanent and will likely make that decision next session.

Beyond WAHU's responsibility for legislation that could get passed as described above, we are also watching out for ideas that might be future legislation. One example of this would be the Wisconsin Health Plan. WAHU has been working on this issue almost since the inception of the plan two years ago. We have worked diligently behind the scenes to protect our members and our industry. We will continue to work long after this session closes to keep bad ideas from becoming law and to help incubate those ideas that will improve our industry.

We would like to thank our 2006 Silver Corporate Sponsors for all their support.



Silver Sponsors

IS YOUR EFFORT COMPLETE?

By Greg Horstman, WAHU Legislative Chair



So it is a new year... is WAHU and affecting our legislative process part of your 2006 resolution?

You didn't attend Day on the Hill? SHAME ON YOU! Did you think someone else is going to protect your profession and the clients you serve?

You are one of the 68 members of WAHU's Capitol Hill Club. Congratulations and thanks for being willing to "put your money where your mouth is." Since the first of the year, Bob Adams, Christine Makhholm, Jon Plamann, Brian Smith, Deb Thomsen, Dick Tillmar, and Dave Westlake have committed to "walking the financial walk." Twelve percent of WAHU members are participants in the Capitol Hill Club. That means 88 percent can still help. WILL YOU?

Did you take the "three minutes" necessary to act on the February Operation Shout regarding SB 420—the "List Bill? Yes—thanks! No—why not?

2006 is an election year. All US Congressional and State Assembly seats will be up for election. One-third of the US Senate and one-half of the State Senate will face the voters...and we will be voting on the governor's race. Many of the seeds for our future will be planted in the next eight months. We reap what we sow. NOW is the time to get engaged and involved!

Remember this quote from Teddy Roosevelt?
"Every man (or woman) owes a part of his (or her) time and money to the business or industry in which he/she is engaged. No man (or woman) has the moral right to withhold his (or her) support from an organization that is striving to improve the conditions within his (or her) sphere."

Are YOU meeting your "obligation"? You are not COMPLETE until you do!

A REVIEW OF RECENT LEGISLATIVE HAPPENINGS

Medical Malpractice Caps— Legislative Republicans advanced a new proposal for a \$750,000 cap on non-economic damages. It is a solid proposal that answers the Supreme Court's concerns, is actuarially sound and is fair. Remember, none of this limits awards that are for loss of income (current or future), medical care costs (including future care) or the like. In the last few months, we have been the feature of two *Wall Street Journal* articles. Impressive—except the headlines were "Alabama North" and "Eat Paint, Get Rich." Look for an opportunity to use your voice with a future Operation Shout on this critical issue.

Wisconsin Health Plan—This Gielow (R)/Richards (D) idea still is in play. With a mandatory level of benefits for all employees and the accompanying payroll tax on all employers—it has all the makings of a wolf dressed up as a sheep. Health Savings Accounts—Did you know that HSA customers have accumulated \$150 million in their savings accounts (and that is only after two years since Congress made HSA's available to all Americans). Premiums for high deductible plans are down, almost half of HSA customers were previously uninsured and a large portion is low-income individuals. I bet that we will have another chance to tell the governor that "consumerism" and HSA's are a plan for the future.

...Continued on page 7

Could we be one year closer to that "universal healthcare" plan that the critics of your profession keep trying to make happen?

You think... "Hillary Care" didn't happen last time and, besides, it can't happen in the future. Be careful of what "you think can't happen."

But—we do a good job of providing health insurance here in Wisconsin—correct? YES, we do. Wisconsinites enjoy many strong, private sector health insurance options. Congratulations for helping make that happen.

So lawmakers here aren't trying to mess with our success? WRONG! There are several pending legislation bills and proposals that will create new public sector healthcare initiatives, unnecessary mandates and encumbrances to our free market insurance system—more on that later.

So you attended the Day on the Hill with over 130 of your industry colleagues. You walked over to the Capitol and met your Assembly and Senate Representatives. You provided valuable expertise on healthcare financing. You applauded Senator Dan Kapanke as he was named the 2006 WAHU "Insuring Freedom Award" recipient. Congrats and thank you.

WAHU Insuring Health Futures— Are You Encouraging Others to Join Us?



2005 new WAHU member Carol Turkow of HealthEOS, Greg Berth of Destiny Health, 2005 new WAHU member Alisa Allen of Build Wisconsin Insurance Services and Chris Hanson of Hanson Benefits meet and greet with Representative Terri McCormick.



Jon Plamann of Symphony Group, Christi Quigley of Green Bay Insurance Center and Randy Barrett of Bayland Benefit Group, LLC, greet Representative Judy Krawczyk to discuss the day's events.



JoAnne Burris of Maritime Insurance Group and Sue Kosmer of the McClone Agency, enjoy the Day on the Hill reception.

We would like to thank our 2006 Laureate Sponsors for all their support.

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- Johnson Insurance Services
- Mortenson, Matzelle & Meldrum
- Schroeder & Associates
- Schwartz & Shea Insurance
- The Rauser Agency



Eric Marlow of Mortensen, Matzelle, and Meldrum, and Pam Hoyheim of BlueCross BlueShield of WI, welcome 2005 new WAHU members, Irene Bojar of Willis, Wisconsin, and Ken Petersen of BENISTAR.

Pictures by Dean M. Hoffman, Diversified Insurance Services, Inc.

CHAIRMAN'S REPORT



Kent Schroeder

We had another very successful Day on the Hill. If you made it, you are aware of this and if you didn't make it, I am sure there must have been an extraordinary circumstance that prohibited you from attending. One hundred forty-seven of our members showed up for both days of this event and after reading the surveys, satisfaction was high at all levels. Radio personality Vicki McKenna performed well, moderating the panelists and received the highest marks on the survey for this event. Representative Gielow was unable to attend the legislative panel at the last minute and WAHU's close friend, Bill Smith from NFIB sat in and did an excellent job. Senator Mark Miller did a great job by just showing up since he touts Universal Health Care as a solution to what he considers a broken system. He even brought a chart to make his points. Jesse Patton came from Iowa and gave up his time to let

us all know the level of attention healthcare and its financing is getting at the federal level. We certainly needed more time for him but the agenda was tight. Steve Bablitch, recently appointed by Governor Doyle to the Department of Administration, was well received at the noon luncheon. I hope that all who visited their legislators and took the time to educate them on legislative matters affecting our industry were pleased with the process. WAHU continues to grow and be recognized by all who contribute to this special day. It doesn't just happen. It takes a lot of volunteer work and effort by the Schwartz Management Team, the WAHU Program committee, and board members.

The next big state event is the Annual Sales Conference, September 13-15, 2006. We are changing the format to make it easier for all who plan on attending. As you know, it will be held at The Pfister in downtown Milwaukee. The golf outing will be on Wednesday at Brown Deer Country Club and the conference will be on Thursday at The Pfister

Hotel. Following the golf outing, we are planning on having a speaker who all of you will know. Confirmation of this will hopefully happen soon.

The sales conference will once again have all of the ingredients to make for a successful partnership among agents and company representatives. More on this will be forthcoming over the next few months.

Please try to get involved as the year goes fast and so does the commitment that you might make. WAHU needs you and we hope that you will find the time to give back to an industry that works so very hard to preserve the marketplace that we have known. Without your involvement, the answers to legislators become moot, and so do our careers. Being involved is fun and exciting. Don't hesitate—just do it.

Kent Schroeder
President Elect
Program Chair 2006



Check it out! www.eWAHU.org

The legislative section is packed with information on what is happening on Capitol Hill! All upcoming events are posted. Registration will be available online for all WAHU programs and events! Questions and comments are very much welcomed—please contact the WAHU office at 608-268-0200 or by email at wahu@ewahu.org.

Senate Joint Resolution 54—This proposed constitutional amendment, presented to the 2005 legislature on first consideration, provides that the right of the residents of Wisconsin to adequate, accessible, and affordable healthcare shall be ensured by the state as one of its necessary duties, and the legislature shall provide by law for the provision of such healthcare. *President Rauser recently, sarcastically and correctly suggested that maybe this should be expanded to food, housing and comfortable transportation.* Sounds far fetched—unfortunately not.

AB 834 and SB 416—These companion bills require that “by January 1, 2008, the Legislature shall pass a bill that: 1) assures that at least 98 percent of Wisconsin residents have healthcare coverage within two years after enactment of the bill into law, and 2) reduces the costs of healthcare by 15 percent.” More political posturing that lacks substance and solutions.



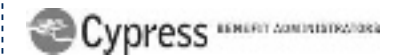
SB 128—Another new mandate that will raise healthcare insurance costs. This bill mandates all fully insured employers to dramatically increase the coverage limits for treatment of nervous and mental disorders and for alcohol and other drug abuse problems. It has already unanimously passed the Senate Insurance Committee. If it hits the floor, PLEASE act on our Operation Shout. OK—you get the point? We (our industry and the clients that we represent) are under attack. Making it happen OR letting it happen—which outcome do you think that you prefer?

Recently, I took a little vacation to Mexico to relax, get some sun and escape from all goofy ideas to reform (a.k.a destroy) our healthcare delivery system. But the reform movement followed me as I saw this picture while shopping in town—

*There is “Strength in numbers.”
You are that strength.
Together, we control our collective success...
individually, we surrender control of our destiny.*

We would like to thank our 2006 Bronze Corporate Sponsors for all their support.

Bronze Sponsors





2006 WAHU Board hosts their first meeting of the year.



Chris Hanson, Barbara VanGorp-Rettler and Sue Kosmer prepare to meet with their legislators.



Laurna Landphier, Chief of Agent Licensing Section, OCI, discusses the latest from the OCI on agent licensing changes.



Day on the Hill attendees make their way to the Capitol.



Paulette Ruminski and Jan MacGillis meet in front of the BlueCross BlueShield of Wisconsin booth.



Vicki McKenna listens as Dan Schwartzer, Senator Mark Miller and Bill Smith, of NFIB discuss the latest healthcare legislative issues.



Congressman Paul Ryan speaks to the WAHU Day on the Hill attendees.



Jesse Patton, NAHU HUPAC Chair, updates attendees on the national front.



Secretary Bablitch addresses the crowd in the Community Terrace of Monona Terrace.



Photos by Dean M. Hoffman and Harry Bortel