



**WISCONSIN ASSOCIATION OF HEALTH UNDERWRITERS**

**WAHU**  
 news

A QUARTERLY PUBLICATION OF THE WISCONSIN ASSOCIATION OF HEALTH UNDERWRITERS

## 2006 Robert C. Gilray Award Recipient **ALAN CAMPBELL**



*Kent Schroeder congratulates Alan Campbell, 2006 recipient of the Robert C. Gilray Distinguished Service Award at the 2006 Annual Fall Sales Conference.*

On Thursday, September 14, 2006, Al Campbell was awarded the 2006 Robert C. Gilray Award during the Annual Fall Sales Conference Awards Luncheon. Al has a unique leadership style, which for that particular time in WAHU history, was exactly what the association needed. WAHU thanks Al for the vision he had and what it has meant to the association's future.

## Wisconsin Association of Health Underwriters *Day on the Hill*

The Concourse Hotel • Madison, WI

# March 7–8, 2007



When coming together as one large group to speak to our state government about our industry, think of the impact! **Won't you join us in defending your livelihood?** Mark your calendars! Don't miss your chance to head to the hill! WAHU's *Day on the Hill* provides you and your clients the opportunity to talk with your legislators and to give your opinion on the health care cost crisis and proposed solutions. At the Town Forum, the goal is to prepare all attendees on WAHU's positions. When it is time to walk to the Capitol, all attendees will feel comfortable in discussing the positions with their representatives. Are you prepared for the impact that remaining silent might have on your family's security? WAHU is encouraging all members to contact their clients and bring them to *Day on the Hill!* We have a special rate for clients! *A block of rooms are being held at the Madison Concourse Hotel at a rate of \$99.00 for the concourse level and \$129.00 for the Governor's Club level. Please call the hotel directly at 800-356-8293 to make reservations.*

## Save the Dates!

### 2007 ANNUAL FALL SALES CONFERENCE

**September 12–14, 2007**  
**The Osthoff Resort • Elkhart Lake, WI**



Go to [www.eWAHU.org](http://www.eWAHU.org) for the latest information on upcoming meetings!

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Chapter News

# Wisconsin Association of Health Underwriters

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## WAHU Committee Chairs

### Awards

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### Capitol Club, WLS & HUPAC

Laurie Kohls

### Chapter Development

Kent Schroeder

### Corporate Sponsors

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Tim Byrne

### Membership

Cathy Antonie

### Nominations

Jon Rauser

### Programs

Kent Schroeder

### Public Service

Katie Beals

### Technology

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## UPCOMING EVENTS

**TUESDAY, DECEMBER 5, 2006**  
**Southeastern Chapter Fall Meeting**  
1:30 p.m.–7:00 p.m.  
Sheraton Hotel, Brookfield, WI  
3 Credits of CE and President's Panel

**THURSDAY, DECEMBER 14, 2006**  
**South Central Chapter Meeting**  
1:00 p.m.–7:00 p.m.  
The Madison Club, Madison, WI  
3 Credits of CE

**THURSDAY, DECEMBER 14, 2006**  
**WAHU State Board Meeting**  
10:00 a.m.–1:00 p.m.  
The Madison Club, Madison, WI

**TUESDAY, JANUARY 16, 2007**  
**North Central Winter Symposium**  
Quality Inn  
809 W. Clairemont Avenue  
Eau Claire, WI  
4 Credits of CE and SHRM credit TBA

**FRIDAY, JANUARY 19, 2007**  
**Fox Valley Winter Meeting**  
12:30 p.m.–4:00 p.m.  
5th Quarter, Little Chute, WI  
3 Credits of CE

## Wisconsin Association of Health Underwriters 2006–2007 Local Chapter Fall and Winter Meetings

For More information, Please Contact WAHU (608-268-0200), by fax @ 608-241-7790, an email (wahu@ewahu.org) or visit our Web site (www.ewahu.org) regarding WAHU and our Meetings.

Please circle events you are going to be attending.

### Tuesday, December 5 SE–Brookfield

#### Member

Meeting only \$40  
Mtg. w/ 3 CE \$85

#### Non-Member

Meeting only \$50  
Mtg. w/ 3 CE \$110

### Thursday, December 14 SC–Madison

#### Member

Meeting only \$40  
Mtg. w/ 3 CE \$85

#### Non-Member

Meeting only \$50  
Mtg. w/ 3 CE \$110

### Tuesday, January 16 NC Symposium–Eau Claire

#### Member

1/2 Day Meeting \$45  
Full Day Meeting \$90

#### Non-Member

1/2 Day Meeting \$65  
Full Day Meeting \$110

### Friday, January 19, 2007 FV–Little Chute

#### Member

Meeting only \$40  
Mtg. w/ 4 CE \$100

#### Non-Member

Meeting only \$50  
Mtg. w/ 4 CE \$130

Name (print) \_\_\_\_\_

E-Mail \_\_\_\_\_

Agent License number (required for CE credit) \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

Zip \_\_\_\_\_

Phone \_\_\_\_\_

Fax \_\_\_\_\_

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\_\_\_\_\_ VISA

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Exp Date \_\_\_\_\_

Name on Card \_\_\_\_\_

Signature \_\_\_\_\_

Make checks payable to and return to: WAHU, 4600 American Parkway, Suite 208, Madison, WI 53718.

### Cancellation Policy:

*A registrant may cancel for a full refund up to 72 hrs. Prior to a CE program.*

*After 72 hours prior to the date of the program, there will be no refund granted unless the program is cancelled by WAHU.*



## Wisconsin Association of Health Underwriters 2006–2007 Local Chapter Fall and Winter Meetings

### TUESDAY, DECEMBER 5, 2006 - Southeastern Chapter

Sheraton Milwaukee Brookfield Hotel  
375 South Moorland Road • Brookfield, WI 53005

Please bring an unwrapped toy for Toys for Tots!

**AGENDA:** 3 Credits of CE

1:15–2:15 pm Registration

1:30–3:10 pm Implementing a Health & Wellness Plan:  
What is your ROI & How to Make it Succeed!  
2 Credits CE applied for  
Annette Grosz-Ringdahl, Health Solutions

3:15–4:05 pm The Legalities of Wellness Plans, Controlling  
Health Care Costs, Addressing HIPAA, and  
other issues  
1 Credit of CE  
John Barlament, Michael Best & Friedrich LLP

4:10–4:30 pm Chapter Business / Legislative Update

4:30–5:40 pm **President's Panel**  
James Riordan, President & CEO, WPS  
Insurance Corp., Steve Martenet, President,  
Anthem BlueCross & BlueShield (WI), Larry  
Rambo, CEO, Wisconsin & Michigan Markets,  
Humana, Inc., Jay Fulkerson, President &  
CEO UnitedHealthcare of Wisconsin

5:40–7:00 pm Holiday Reception with cash bar

### TUESDAY, JANUARY 16, 2007 - North Central Symposium

Quality Inn  
809 W. Clairemont Ave • Eau Claire, WI 54701

**AGENDA:** 4 Credits of CE

8:00–8:30 am Registration

8:30–10:20 am **Your Health Matters**  
2 Credits of CE  
Greg Datillo, CEO of Dattilo Consulting, Inc

10:30–11:20 am **Consumerism**  
1 Credit of CE  
Jim Nelson, Anthem Wisconsin/Anthem Missouri

11:30–12:20 pm **Limited Benefit Medical**  
1 Credit of CE  
Ken Ciak, Transamerica Worksite Marketing

12:30–1:30 pm Lunch Break

1:30–2:00 pm Chapter Business Meeting

2:00–3:00 pm TBA • SHRM credit

3:00–4:00 pm TBA • SHRM credit

### THURSDAY, DECEMBER 14, 2006 - South Central Chapter

The Madison Club  
5 E Wilson St • Madison, WI 53703

**Agenda:** 3 Credits of CE

12:45–1:10 pm Registration

1:10–2:00 pm The Legalities of Wellness Plans, Controlling  
Health Care Costs, Addressing HIPAA,  
and other issues  
1 Credit of CE  
John Barlament, Michael Best & Friedrich LLP

2:05–4:00 pm Implementing a Health & Wellness Plan:  
What is your ROI & How to Make it Succeed!  
2 Credits of CE applied for  
Annette Grosz-Ringdahl, Health Solutions

4:10–4:30 pm Chapter Business Meeting

4:30–6:00 pm Holiday Reception w/ cash bar  
Sponsored by Physician's Plus

### FRIDAY, JANUARY 19, 2007 - Fox Valley Chapter

The 5th Quarter  
2101 American Dr  
Little Chute, WI 54140

**AGENDA:** 4 Credits of CE

12:30–1:00 pm Registration

1:00–4:30 pm Ethics Course  
4 Credits of CE  
Chris Ralston, WPS Health Insurance

4:30–4:40 pm Chapter Business Meeting

4:40–6:00 pm Post - Holiday Reception w/ cash bar

## Thoughts from Your President



Jon C. Rauser

### INSURING HEALTHY FUTURES

As I write this message, election day 2006 is exactly two weeks away. No matter

which candidates in Washington and Madison win, the next two years are going to be a *great* time to be in the health insurance business. That is because—in the words of a recent *Wall Street Journal* lead editorial (10/2/06)—“the window for saving private health care from government encroachment is closing.” Think of the next 24 months in the same way Brett Favre relishes the challenge of coming from behind in a two minute drill. Only, *we're* not down by just one touchdown!

Businesses and workers alike are feeling the pinch from rising health care costs. *This is our task.* We must find a way to insure more than the 254 million Americans who have coverage today. We will accomplish that using affordable high deductible health plans, which have the added advantage of partially removing the disconnect between consumers and providers. The evidence is clear this has an affect on markets. It is not a coincidence that we now have organizations like the Wisconsin Collaborative for Health Care Quality; or the Wisconsin Hospital Association's posting of costs on their website; or the Wisconsin Health Information Organization; or a new focus on wellness, and many, many, *many* more initiatives originating *within the private sector.*

Our task is complicated by some politicians and policy wonks who have no faith in the private sector; who think it is a fair trade to sacrifice quality (rationing) for “universal coverage.” It will be important for us to know well the shortcomings of Canadian-style health systems and keep our elected representatives apprised of the advantages of our own improving system. The Wisconsin Association of Health Underwriters (WAHU) along with our national association, provides us with volumes of accurate and practical information, but I think it is our day-to-day interaction with groups of employees that gives us an enviable advantage. Make no mistake (or apologies), we know this business better than anyone!



Just a few days ago, incoming President Kent Schroeder hosted WAHU's annual planning meeting. Thirty-plus dedicated volunteers took nearly a full day to lay out a strategy for the first half of our “two minute drill”: 2007. Past NAHU President Bynum Tuttle even flew in for the day to assist. (See photo above.) “The Plan” for saving private health care will be greatly enhanced with *your* ideas and help! You cannot afford to sit this one out!

If you like a challenge, you'll *love* the next two years.

Jon C. Rauser

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

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P.S. It was at the annual fall sales conference in La Crosse just two days after 9/11 that I agreed to serve as president of the newly formed SE chapter. Thanks a lot, Dean. I've been meaning to talk to you about that for a long time! May I add a very *serious* thank you to Megan, Dan, Julie, and Cari Lee for all your help, and patience. Thanks as well to the board and committee chairs who served with me, and especially to Kent Schroeder for his tireless work making this year's programs so successful.

By Jon Rauser, 2006 President Wisconsin Association of Health Underwriters



**His generosity, time and talent have been instrumental in the successful emergence of WAHU as a leader in health insurance organizations, and he is recognized by his peers as a true professional.**

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

This member has set the example for generations of members to come. He has given of his time and his talent in extraordinary ways without compensation and always without complaint. Serving as president in 1995, this individual was responsible for many innovations within WAHU

that still exist today and that have strengthened our organization for years to come. He developed not only our existing corporate sponsorship program, which has helped WAHU grow, but is also responsible for the very award which he is about to be presented. This individual saw the need to recognize those leaders who have given of themselves and who have been responsible for moving WAHU forward throughout the years. In 1995, this individual presented the first Gilray award to the person it was named after, Robert C. Gilray. His generosity, time and talent

have been instrumental in the successful emergence of WAHU as a leader in health insurance organizations, and he is recognized by his peers as a true professional.

Always available whenever the need presented itself, this member is the fitting twelfth recipient of the Robert C. Gilray Distinguished Service Award. This award is presented to **Alan Campbell**

on the fourteenth day of September, 2006, on behalf of all members who have gone before and all members who will come after.

Signed Jon Rauser  
2006 President Wisconsin  
Association of Health Underwriters



## PAST ROBERT C. GILRAY AWARD RECIPIENTS AT THE 2006 AWARD LUNCHEON

*Gary Rogers, 2005; JoAnne Burris, 2001; Sue Kosmer, 1997; Robert C. Gilray, 1995; Ellie Rohrdanz, 1999.*

## WAHU Legislative Service and WAHU PAC

### THE CONDUIT FOR THE WISCONSIN ASSOCIATION OF HEALTH UNDERWRITERS

*What would happen if the state took away your ability to earn a living in the health insurance industry?*

*What is it worth to you to protect your business?*

WAHU works every day to protect your right to earn a living in this industry. We represent you in Washington, D.C. and right here in Madison at the Capitol. But it takes more than just our representation from our Lobbyists. Like anything worth fighting for, it takes you.

The *Capitol Hill Club* combines our WAHU Legislative Service (which is our conduit called WLS) and our WAHUPAC (which is our Political Action Committee). **Have you joined yet?**

WLS and WAHUPAC collect and distributes contributions to state and federal candidates and elected officials. Both of these accounts are legal entities that receive contributions from individuals, like you, and deposit them in a bank account which then transfers contributions to a candidate or political committee. WLS (our conduit) allows you to select where you want the contributions to go. WAHUPAC (our PAC) uses a Committee to determine where contributions are best spent.

### WHY CONTRIBUTE?

Because with enough clout, we want to help shape the future of our industry. It is this industry that has provided a fantastic career and us all with good paying jobs. We need to make sure this industry is preserved for the benefit of all.

### WOULD YOU LIKE TO PARTICIPATE ON THE NATIONAL LEVEL?

There is also a vehicle to make contributions to federal candidates. That vehicle is our national PAC called HUPAC. Please consider joining NAHU's HUPAC \$10 x 12 program. This \$120 commitment (\$10 per month) will support our national effort to advance our industry and is a qualification for the NAHU Triple Crown Award.

**Take this opportunity to do something to protect your business.**

Don't wait until it's too late. Sign up for the *Capitol Hill Club* TODAY!  
Contact Cari Lee in the WAHU office with any questions, at 608-268-0200 or cari@ewahu.org.



By Ellie Rohrdanz, President

## How generous and kind you are!

At our WAHU annual meeting in Milwaukee, WAHU members contributed over \$19,250 for our charitable and educational goals. Local chapter meetings this year added another \$10,890 for their chosen charities, totaling over \$30,000 from WAHU members. Our foundation corporate sponsors contributed another \$6,850, providing a total of almost \$37,000 for 2006!

### A special THANK YOU to all who gave so generously.

Remember that NOW is the time to get applications in for the James S. Vogel scholarship. The scholarships are \$1,000 for each winner and applications are due by November 10.

## WAHU Foundation 2006 Charity Golf Outing



Jon Rauser, 2006 WAHU President, Tom Harte, President, Landmark Benefits and 2006 Annual Conference Speaker, Kent Schroeder, 2006 President-Elect, and Mike Derdzinski, 2006 Vice President.



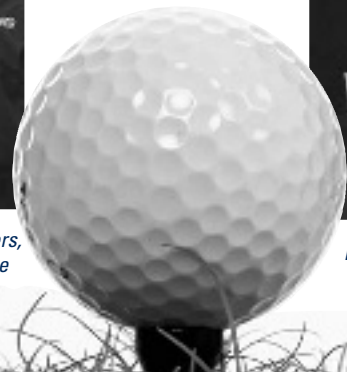
Chris McArdle, Jessica Daun, Andrew Wadsworth, and Tom Jambois



Greg Horstman, WI Rx; Dan Schwartz, WAHU; Gary Rogers, Delta Dental and Greg Pavlic, Midwest Security Insurance



Dan Lynch, Rob Gilmore, Ken Peterson, and Bob Weir



By Dan Schwartz, WAHU Executive Vice-President



**T**uesday night's election saw many changes both nationally and here at home in Wisconsin. From a national perspective, with both houses now controlled by Democrats, health care reform measures coming from Washington are likely to have more government intervention than private market solutions. Our work is certainly cut out for us, but our lobbyists at NAHU are already working on educating the new leadership in both houses and the very good relationship the health underwriters have with the White House will be used to the full extent to hopefully obtain vetoes where and when they are needed. Many pundits have written that the shift from Republicans to Democrats has less to do with the war and health care than it does to the recent scandals that have taken place among Republican leadership in D.C. In any event, it creates a new landscape for us and requires us to readjust our strategy heading into the upcoming legislative session.

Closer to home, Wisconsin also felt the anti-republican tsunami where the state Senate saw four seats switch from R's to D's giving the Democrats a 18-15 majority (a reverse of a 19-14 Republican majority). The Assembly also saw Republicans lose seats, however, they remain in control with a much slimmer majority than what they had going into Tuesday's election. Two races in the Assembly were so close that recounts are

possible in both. The exact majority will not officially be known for a few weeks, but it will likely end up at 53 to 46 (down from a 60 to 39 margin). From the Republicans' perspective, another big surprise was the Governor's race. It was long anticipated (by both Democrats and Republicans) that if Candidate Mark Green could get at least 940,000 votes he would upset Jim Doyle. Mark exceeded that number by 30,000+ votes. However, the anti-republican sentiment and large voter turnout took away what was to be a likely upset by the former congressman. What most pundits also believe is that the election showed simply an anti-republican sentiment, rather than a snapshot of whether the state is made up of liberals versus conservatives. That was evidenced by the large margin of victory both the marriage ban and death penalty amendments realized. It is also evidenced in the victory Republican JB VanHollen had over Democrat Kathleen Falk for Attorney General.

### What does this mean to WAHU and our industry?

Any time there are split houses, it leads to both gridlock and compromise. The \$64,000 question is which bucket our issues end up in. Senate Democrats all last session pushed for more extreme health care reform measures, and they will no doubt attempt to pass those measures now that they are in control of the Senate. However, any bill that comes out of the Senate must concur in the Assembly and there is little appetite by Assembly Republicans for extreme health care reforms. In addition, while the Doyle administration has presented reforms that have more

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government control than what we would like, none are the radical and extreme measures such as universal health care. The big unknown from the Doyle Administration is whether they support measures such as the Wisconsin Health Plan.

What the results of the election really means is that you and our association will need to be more active than we have ever been before. This is 1993 all over again. This is truly a wake up call and will require you to get involved if we are to preserve not only our industry, but the ability for us all to continue to purchase health insurance in the private market. The fact is health care reform measures will be discussed and debated starting January of 2007, and many of the more extreme health care reform

ideas will likely be passed by the Senate. More than ever, if you wish to preserve your job, you will need to be involved. Involved by attending Day on the Hill and meeting with your elected officials; involved by calling and emailing your elected officials when asked by a legislative alert; involved by participating financially in our PAC and conduit; involved by getting your colleagues and coworkers to join WAHU and getting them involved; involved by finding opportunities for WAHU to speak to civic groups to help educate all consumers what is wrong with health care and how to solve it; involved by helping WAHU stop radical health care reform measures that will eliminate your jobs.

## GLIMPSE OF THE RACE

### Assembly

By narrow margins, Democrat Ann Hraychuck defeated incumbent Republican Mark Pettis in the 28th, Democrat Phil Garthwaite defeated incumbent Republican Gabe Loeffelholz in the 48th, Democrat Jim Soletski defeated incumbent Republican Judy Krawczyk in the 88th, Democrat Jeff Smith defeated incumbent Republican Rob Kreibich in the 93rd (a potential recount), and incumbent Republican Debi Towns defeated Democrat Kim Hixon in the 43rd (a likely recount with only six votes separating them). By much wider margins, Democrat Andy Jorgensen defeated Republican Greg Gasper in the 37th (which was a seat vacated by Dave Ward who did not seek re-election), Democrat Steve Hilgenberg defeated incumbent Republican Steve Freese in the 51st (where Freese was the Speaker Pro

Tempore), and Gordon Hintz defeated Republican Julie Pung Leschke in the 54th (which was a seat vacated by Greg Underheim who did not seek re-election).

### Senate

Also by narrow margins, Democrat Jim Sullivan defeated incumbent Republican Tom Reynolds in the 5th, and Democrat Pat Kreitlow defeated Republican incumbent, Dave Zien, in the 23rd. By more comfortable margins, Democratic State Representative John Lehman defeated Republican Bill McReynolds in the 21st (vacated by former Republican Senator Cathy Stepp) and Democrat Kathleen Vinehout defeated Republican incumbent Ron Brown in the 31st.

### Referendum Questions

While the two statewide referendums won by large margins, there were six county-wide referendums on health care that won by even larger margins. Dane, Eau Claire, LaCrosse, Wood, Dunn, and Jackson Counties all had referendums asking if the legislature should pass a bill by 2008 that would lower health care costs by 15% and insure all Wisconsin residents. Five cities had this same referendum. As you can imagine with absolutely no detail in how to reduce costs by 15%, these referendums passed handily (all by margins of around 80% or higher in favor). This language was the exact language of a bill that now Senate Majority Leader Judy Robson introduced last session. The problem for the Democratic Senate is when the bill to accomplish the task is exposed; its details will likely not have the same widespread support.

### Here's a Look at the New Leadership in the Senate

Members of both parties in the State Senate met recently in their respective caucuses to determine leadership for the 2007–2008 Session. Decisions about Committee Chairs and Committee membership will be made over the upcoming weeks as the majority party decides what the Committee structure will look like for the next session.

Assembly leadership decisions will be made next week Tuesday when both parties caucus. The Assembly is waiting the final canvas in the 43rd Assembly District.

### Majority Leadership (Democrats)

**Majority Leader** - Senator Judy Robson (Beloit)

**Senate President** - Senator Fred Risser (Madison)

**President Pro Tem** - Senator Tim Carpenter (Milwaukee)

### Minority Leadership (Republicans)

**Minority Leader** - Senator Scott Fitzgerald (Juneau)

**Assistant Minority Leader** - Senator Joe Leibham (Sheboygan)

**Caucus Chair** - Senator Glenn Grothman (West Bend)

## FOX VALLEY CHAPTER UPDATE

By Laurie A. Kohls, Fox Valley President



As this is my last article as Fox Valley president, I want to take this moment to thank all my local chapter members for their support during this past year. We are indeed growing as an organization, and I am very proud to have served as your president. Please give a warm welcome to Chris Hanson, your new Fox Valley Chapter president, as I know she is going to do a fantastic job.

We look forward to seeing you at our winter meeting in January at the 5th Quarter in Kimberly. I also hope that we have all been reenergized from the annual sales conference to get as many people as we can to the Day on the Hill. Our Day on the Hill is THE most important WAHU meeting of the year, and I encourage you all to attend.

## SOUTHEASTERN CHAPTER UPDATE

By Bob Adams, Southeastern President



Greetings to all. It is unbelievable that the fall conference is behind us and 2006 is coming to a close. I am sure all who attended agree that this year's annual conference was unique in venue in downtown Milwaukee and packed full of eventful memories. From golfing at Brown Deer to Barry Alvarez to Tommy Thompson, it was top notch.

Thanks to President Jon Rauser, Kent Schroeder and the WAHU staff for making it happen.

I was pleased with our SE constituent turnout. Thanks to those who were able to attend the chapter meeting and the overwhelming show of individuals willing to step up to the plate to bring new blood to our local chapter's board.

WAHU is a great organization—we are doing awesome things—and we are getting noticed. I encourage each of you to get as involved as you can. It doesn't have to be a seat on the Board of Directors—it can be attending the local and state chapter meetings, it can be reading your WAHU eNews, replying to an Operation Shout, or being a committee member for a specific function, such as the golf outing. We need your help! WAHU is not an organization run by one person—we are all in this together, and together we can make great things happen.

**Again, thank you for allowing me to be your president for 2006. Please enjoy your holidays safely, and I wish you all a successful 2007!**

The election of officers went very smoothly and President Elect Bill Enright will have a great 2007. At our chapter's final event of 2006, the holiday party on December 5 (note location change to Brookfield), we will install our new board.

This brings the end of my era. **It has been an honor and privilege to serve you for the past two years as president.** Thanks to my current board, that without you would have made for challenging times and made for some great memories. Most of all, thanks to you WAHU members for your support.

**See you in December!**



# Chapter News

## NORTH CENTRAL CHAPTER UPDATE

By Chris Lokken, North Central President



Hello to all in the North Central Chapter. I hope that your fall (and sometimes, early winter) are going well. I wish you all well in helping your clients to find that private market solution to their health care financing in this season of renewals.

We are wrapping up an exciting year here in the North Central Chapter. We have had some very successful meetings, we are growing in membership, we have a good leadership team in development and we are poised for a great 2007.

The first event of our year is on January 16, when we will be having our symposium in Eau Claire. At this time, we

are still working on some speakers and topics, so you will have to stay tuned. Please also let me know if there is a topic or speaker that you would like to see on the program as we still have some spots available.

Also, while we are growing, we are always looking for more folks to become involved in some way. You may have a passion for legislative affairs, membership, education, media relations or meeting planning. We need those skills to have the kind of chapter of which you want to be a member. So please, let me know how you would like to help. The more that you get involved, it is amazing how much more successful you become.

**I wish all of you and your families the best this holiday season and we will see you in Eau Claire on January 16.**

## SOUTH CENTRAL CHAPTER UPDATE

By Fred Coan, South Central President



**Wow! This year's fall sales conference was one for the record books!** Our speakers were fantastic, the location was excellent, and the interaction with our peers was wonderful. It was great to see so many of our South Central Chapter members present and enjoying the experience. For those of you who were unable to attend, you really

missed out on an outstanding event! Please mark your calendars for September 12–14, 2007 for next year's conference at Osthoff Resort. You will not want to miss this event.

I hope you will take a moment to thank the company sponsors, Jon Rauser, Kent Schroeder, Megan Purtell and the rest of the individuals involved in the planning and implementation of such a wonderful conference. They truly deserve our thanks for all the time and effort they put into the conference.

At the September chapter meeting held at the conference, we elected the 2007 officers and committee chairs. They are: President–Fred Coan, Vice President–Archie Vorwald, Secretary/Treasurer–Susan Brins, Education Chair/Board Member–Sean LaBorde, Membership Chair/Board Member–Steve LeRoy, Legislative Chair–Heather Boylan and Member Retention

Chair–Colleen Gransee. I want to thank all of these individuals for giving of their time and talents to the leadership team of the South Central Chapter.

At the September chapter meeting, I also challenged all our members to become more involved in the committees and help raise our voices. Several members volunteered to participate in our legislation and education committees, but we still have openings on both committees. So please give of your time and talents and contact either the committee chairperson or me to volunteer to help in our mission. The more people we have helping, the lighter the work—and don't forget, we also have fun.

Please remember our upcoming chapter meeting on Thursday, December 14 at the Madison Club and the Madison "Day on the Hill" at The Concourse Hotel, March 7–8, 2007. Please mark your calendars for these very important events and get involved!

**I look forward to seeing all of you at the December chapter meeting and at the March Day on the Hill when we unite our voices for our industry.**

Best Regards,  
Fred Coan  
South Central Chapter President

# WAHU Legislative Committee

By Greg Horstman, WAHU Legislative Chair



**T**he people have spoken ... How many times have you heard that since Election Day? Did you like what they had to say?

Besides all of the campaign hype and negative ads, it certainly appears that the electorate wants change. Do you think "our industry is safe?"

Read Dan Schwartz's lobbyist update to drill down on the exact results, to evaluate the change in legislative leadership, and what to expect. However, suffice it to say that the private sector approach to health care delivery (and your role in it) will be challenged in an ever-more aggressive manner. Health care reform WILL be on the Legislative Agenda.

Should we hunker down and hide? Should we look for a different career? Should we just accept the misguided attempts to radically add more government intervention into health care financing and distribution? NO ... NO ... NO!!!

So what can "you" do?

It starts with committing to join your colleagues at the 2007 Day on the Hill. That's right—COMMITTING. If you don't already have March 7 on your calendar, put it on now. If you want to educate, motivate, and influence your lawmakers in Madison, it starts at the WAHU Day on the Hill. If only a small fraction of our 600 member organization shows up, we are clearly telling our legislators that they can change our industry and we apathetically don't care. Let's tell them something much stronger—we

are the insurance professionals and we have solutions to the challenges that the system faces.

I have written before about our active State Legislative Committee and I thank them for their involvement and leadership. The next generation of this initiative is to make the grassroots more robust and engaged. As a former Speaker of the US House of Representatives once said, "All politics are local." To achieve that, **WE NEED YOU**. There are many things to accomplish and the Legislative Committee needs your help. Call them and volunteer your ideas, your commitment, and your help. (The Committee listing can be found on the website or contact the WAHU office.)

Finally, it is time to start recharging our financial arsenal. This is best accomplished through ongoing participation in our Capital Hill Club (WAHU PAC and Conduit combined) and HUPAC. If just half of our membership commits just a dollar a day—we will collectively have over \$220,000 to dedicate to the next election cycle.

**Get COMMITTED and get ENGAGED!**

**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 Silver Corporate Sponsors for all their support.

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## CHAIRMAN'S REPORT



Kent Schroeder

**W**ith a very successful annual fall sales conference behind us, we now eagerly look forward to the Day on the Hill

in Madison as a statewide association. This is the one time we have to collectively approach our elected representatives to work with us and support what we and our clients want. With elections held November 7, many things changed and hopefully we will have positioned ourselves to work with the winners of all contested races.

**Commit to attend the end-of-year meetings** with your chapters this year and follow up on your commitment to be at the Day on the Hill in Madison, which is at The Concourse Hotel, March 7–8, 2007. Take time out to also say “Thank You” to your current volunteers for all of the time they have given to represent you and make the programs what they are.

2007 will be a year filled with ongoing challenges. Each and every agent and industry leader will be put to the test on how to keep what we have alive and make it better. Both state and congressional leaders will be under a tremendous amount of pressure to “do something” even though it may not be the right thing or the right time to change a health care system that may need a lot of “stitching” as opposed to an entire “transplant.” **Start making the [www.ewahu.org](http://www.ewahu.org) webpage a frequently visited site in your daily work routine.** This will keep you in the loop of our activities. See you at the next chapter meeting and also at the next Day on the Hill.

*Kent Schroeder  
President Elect  
Program Chair 2006*

**Each and every agent and industry leader will be put to the test on how to keep what we have alive and make it better.**

Your elected WAHU board members and committee members will have outlined what they feel best presents where we should be heading as an association by the time you read this. A meeting to plan and organize 2007 activities was held at The Olympia Resort in Oconomowoc on October 17. Bynum Tuttle, an independent agent from North Carolina, has given his time to fly here and present to your state and chapter board and committee members his thoughts on leadership. He has co-authored a book titled Leadership in Voluntary Groups. This, followed by several hours of “planning sessions,” lays down the format for next year’s success.

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

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## Why YOU Should Attend

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

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

Day on the Hill is a unique chance to sit down with the people who make the laws that affect our profession and our clients. They respect our opinions. Because WAHU members have been visiting them and sharing good ideas for 15 years, they look forward to sitting down with health insurance legislation experts. Be a part of one of the most exciting events in our industry—come to 2007 Day on the Hill and help us make a difference!

**MARCH 7–8, 2007  
DAY ON THE HILL**

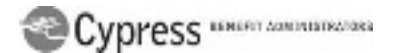
**THE MADISON CONCOURSE HOTEL  
MADISON, WI**

Registration Available by  
January 20, 2007

A block of rooms are being held at the Madison Concourse Hotel at a rate of \$99.00 for the concourse level and \$129.00 for the Governor’s Club Level. Please call the hotel directly at 800-356-8293.

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

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# 2006 Annual Fall Sales Conference Speakers



Delta Dental, sponsor of speaker Barry Alvarez, greet the coach. Sue Roseliep, Tim Krull, Jerry Wirth, Jerry Ratajczak, Tom Williams, and Gary Rogers



Kent Schroeder, 2006 Program Chair and President-Elect and Jon Rauser, 2006 WAHU President greet Barry Alvarez, Wednesday, September 14, 2006  
Keynote Speaker.



Jim Riordan, CEO of WPS, greets Coach Alvarez with Randy Barrett, Rich Birrenkott, Dave Grunke, and Bob Adams



Jon Rauser greets 2006 Annual Speakers, Kellyanne Conway, President & CEO of the polling company/Woman Trends, and Tom Harte, President of Landmark Benefits and former Chairman of the NAHU Legislative Council. Kellyanne kicked off the first full day of the conference with "Predicting Election Outcomes & How to Manage Public Opinion on Health Care." Tom followed with "A Broker's Role in Changing America" for one CE credit.



John Shier, thatnurseguy, speaks to the 2006 Annual Fall Sales Conference about "To Live Long & Die Healthy."



Mike Gray, NAHU Region IV Executive Vice President greets Tommy Thompson at the 2006 Annual Conference, Friday, September 15, 2006.



Congressman Mark Green, 2006 GOP Gubernatorial Candidate, spoke at the 2006 Annual Fall Sales Conference about his candidacy.

# Membership Report

By Cathy Antonie, Membership Chair

As we near the end of 2006, membership thus far has had a moderately good year. To date there are 558 members. We have 101 new members (outstanding), but there have been 70 members who have lapsed. Our membership goal for 2006 is 580, which means we only need 22 new members. This goal can easily be accomplished, but only with every member's help. As we have said over and over again, we NEED each current member to recruit just one new member! We need to talk up what WAHU has done and is doing to keep our careers alive and well. Could you afford to start a new career? The cost of "career insurance" is approximately 75 cents a day. There are agents/brokers who have not yet seen the value of WAHU membership.

Now, every one of these individuals has an opportunity to experience membership at no cost. Anthem Blue Cross and Blue Shield (Wisconsin) and Delta Dental both offer a three month free trial membership. (Access is from the eWAHU.org website, under membership.)

In December, all the local chapters will be hosting their holiday meetings. Please think of one or two people who are not members and invite them to attend. This is a great time to introduce someone to WAHU.

Please join me in welcoming and thanking Jane Kohl from The Guardian who has accepted the challenge of becoming WAHU membership co-chair.

Our membership goal for 2007 is 620. This will be a great challenge, but if we continue to be a unified membership "team," there is not a doubt we will exceed this goal.

This is a wonderful time of year (and I'm not speaking of January renewals). We have so much to be **thankful** for and much of this stems from the successes in our professional life. Let's ensure that our profession remains intact and that those who follow our lead can say the same in years to come. There is strength in numbers.

## WELCOME TO THE NEW WAHU MEMBERS SINCE JULY 31, 2006

|                   |                                     |                 |                             |
|-------------------|-------------------------------------|-----------------|-----------------------------|
| Tami Brabant      | Principal Financial Group           | Aimee Ouimette  | Wisconsin Benefit Planning  |
| Darick Bradford   | American Republic Insurance Company | Kathy Schmitz   | Ritter Insurance Agency     |
| Jan Breitsprecher | Dean Health Plan                    | Scott Schultz   | Burkwald & Associates, Inc. |
| Shari Franchek    | Midwest Security Administrators     | David Scurek    | Associated Financial Group  |
| Lauri Joyce       | Unity Health Insurance              | Scott Tanke     | 3PAdministrators            |
| Cheryl Lauretic   | Wisconsin Benefit Planning          | Michael Turnock | The Turnock Companies       |
|                   |                                     | Rich Zenisek    | Wisconsin Benefit Planning  |

## WAHU Website News ...

It has been a good year for your website at WAHU. The website was **recognized as The Best Website in the Country for 2006**. There were a number of upgrades to the site, but most of the work was done to the platform of the site. Now, as an organization, we are able to update and post information to the site very quickly.

The site address is [www.ewahu.org](http://www.ewahu.org) and there are plans for some more upgrades this coming year. You will be able to see who your officers are because we are going to attach pictures next to the names of your representatives in WAHU. There is a great deal of information on the site currently, so I hope you are taking advantage of this resource. We are always looking for more ideas, too.

# Thank You 2006 WAHU Corporate Sponsors

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The Alliance