



4th Quarter 2010

## A MESSAGE FROM YOUR STATE PRESIDENT

Merry Christmas, Seasons Greetings, Happy Kwanzaa, Happy Hanukkah, Happy New Year and *Kull 'ām wa 'antum bikhair* (Arabic for "May every year find you in good health").

What - Did I hear a bah-humbug? With PPACA and January 2011 here I am sure that many of us have had a similar thought in one fashion or another during the course of 2010. No doubt about it, as we turned the corner into 2011 many of us are stressing about what this year will bring.

Because of this, I would like to share a few words (below) of wisdom that I found from Jennifer Springer-Crippen. Jennifer has personally overcome anxiety, hypoglycemia, and adrenal fatigue that paralyzed her life for over a year and a half. To learn about the surprising root causes of anxiety and how she recovered using a natural approach, visit her blog at <http://www.NaturalAnxietyTherapy.com>.



*"Stress and anxiety is compounded by an out of control schedule and lack of self care. Work schedules, family commitments, and domestic duties will rule our lives and wear us down unless self-care priorities are set in place. It feels like one day, out of the blue anxiety symptoms set in and we are completely paralyzed in overwhelm. The reality is, years (or even decades) of self-neglect is how we arrive to that space of breaking down."*

To gain control of your life again, start with simple steps. This will allow for easy lifestyle changes that will be permanent and increase your quality of life.

Here are 5 simple tips to stay SANE during stressful times:

1. Sleep. Be sure to rest 8 hours every night. No staying up late to clean the bathroom, fold laundry, or answer emails!
2. Diet. Yes, goodies and alcohol are very tempting when under stress; they are feel good comfort foods. Unfortunately sugar, fast foods, and alcohol compound greatly to the breakdown of an already worn out body. Healthy foods are needed for their stress combating nutrients. A simple philosophy to start with is if you eat a goody, eat an equal portion of a vegetable like cucumber, spinach, steamed broccoli, etc. Another angle to take is if you'd like an alcoholic drink, skip the starch on the dinner plate (rice, potato, etc) and dessert. Only have one treat per meal, so choose between dessert, alcohol, or starch.
3. Personal Time! Since there's a lot of pressure on us to get keep homes in tip top shape, make a living, schedule the family time, and maintain normal daily tasks. Take time out to exercise, get a massage, or have a night out of play with friends. It's more important for maintaining your sanity than you think.
4. Super Foods. When running around in super busy mode, ramp up with super nutrition. When the body is running in overdrive, the demand for stress handling nutrients skyrockets. To support your stress handling adrenals, consume high quality protein (lean meats), berries

*continued - see President on page4*



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**COLORADO STATE ASSOCIATION OF HEALTH UNDERWRITERS**

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President - continued from page 1

(blueberries, strawberries, raspberries, and wolfberries), celery, zucchini, oranges, and green leafy vegetables.

- 5. Stay Present. Sounds weird right? We can get so wrapped up with all the things we have to do we forget to savor the moment. When feeling a bit overwhelmed, stop what you're doing and take a deep breath. Get up and stretch. Adding therapeutic grade essential oil singles and blends to breath work can instantly release stress and reduce anxiety."

In closing, I would like to thank each and every one of you for your support during 2010, especially those of you who stepped up to the plate to give of your precious time as a leader or volunteer of your state or local chapters. I know all of our member's thank you too.

I hope your Holidays were filled with joy, love, relaxation and good health. We hope to see all of you at the CSAHU Day at the Capitol on January 19, 2011.

Steve Dodder, CLU  
CSAHU President

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## 2010 LEGISLATIVE WRAP UP

My first 5 and ½ months as Legislative Chair have been quite eventful, even with a month to go before the legislature begins its session. As expected, the two biggest area of concern have been and will continue to be the formation of the Colorado Health Insurance Exchange with an active role for brokers, and our fight to make broker commissions a 'pass through' expense as far as MLRs (Minimum Loss Ratios) are concerned.

CSAHU has been well represented at all the public consumer advocacy Exchange meetings throughout the state (except Alamosa). Our main focus in these meetings has been advocating for our ability to sell products in the exchange while showing that broker's are true consumer advocates who deliver value for employers and families. These meetings have ended and now at least one bill, and probably two bills are being prepared for the legislative session. We are actively working to influence the writing of these bills, and expect to be at the state house testifying frequently on the issue. We believe that, due to the Republicans taking control of the house chamber, a bipartisan bill is likely to get to the governor's office. Jim Sugden has been leading the charge for us in this arena.

If you work in the individual market, you've already gotten the letters explaining that 1<sup>st</sup> year commissions will be cut 50%-60% (depending on the carrier) starting January 1<sup>st</sup> due to broker commissions being included as an administrative expense in the MLRs. Each of our chapter presidents as well as CSAHU's president, Steve Dodder, and myself have mailed requests to our interim Insurance Commissioner requesting that he seek a waiver from HHS to the MRL regulations. Our letters explained the effects cut commissions will have to destabilize the market by reducing the ability of consumers to obtain advice from a dwindling number of brokers, particularly because those of us remaining in the market will be forced to increase volume at the expense of service, and because consumers will need help understanding how mandatory maternity coverage, unisex rates, and federal legislation will change their coverage and premiums. Not knowing the power of the interim commissioner, our lobbyists are seeking meetings with him, with Governor Hickenlooper's people, and eventually with the new commissioner to forcefully advocate for our members.

CSAHU's Day On The Hill will be Wednesday January 19<sup>th</sup> at the Baptist Church across from the capital. I urge you all to make this event a priority on your schedule. While last year was a tough year for every one of us, and we're up against the ropes right now, we cannot give up the fight. I believe 2011 will be a crucial year for brokers. Now is not the time to give half efforts. I look forward to seeing a huge turnout of determined survivors at our Day On The Hill.

Joel Rosenblum, CSAHU Legislative Chair

# HELP SUPPORT OUR INDUSTRY!

Get someone you know to  
join CSAHU Today



Colorado State Association of Health Underwriters  
Presents:

**2011 "Day at the Capitol"**

Presenting Sponsor:



Wednesday, January 19, 2011

10:00 AM to 3:00 PM

First Baptist Church

1373 Grant St.

Denver, CO 80203

4 CE's applied for

[Click here to Register](#)

9:30 am - Registration

10:00 - 10:45 am - State Legislative Update

10:50 - 11:35 am - National Legislative Update

11:45 am - 12:15 pm - Keynote

12:30 - 1:30 pm - Lunch with Presentations by Sponsors

1:40 - 3:00 pm - Panel: Carriers and Brokers

[Click here for the agenda](#)

Please join us for a discussion of the impact of Legislation on health insurance including State and National legislation updates.

Cost is \$40 for Members, \$50 for Non-Members

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# CSAHU 2011 Symposium

Friday, April 1, 2011

at

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\*[Click here to Print out a copy of the Exhibitor Package](#)

6 CE Credit's Applied for

There will be two hours of federal and state legislative updates  
A full Day of Education and Networking with Industry Exhibitors and Sponsors

Keynote and Breakout Sessions to be announced

[Click here to register](#)





**Membership Application**  
**National Association of Health Underwriters,**  
**Colorado State Association of Health Underwriters and**  
**Affiliated State Chapters**



Name: \_\_\_\_\_ Designation: \_\_\_\_\_

Company: \_\_\_\_\_

Home Address: \_\_\_\_\_  
 (For legislative purposes only)

Business Address: \_\_\_\_\_

Work E-mail: \_\_\_\_\_ Home E-mail: \_\_\_\_\_

Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_

Referred by: \_\_\_\_\_

**Membership Dues:**

Please choose one or more affiliated chapters. Please designate your primary chapter if more than one is selected.

<b>Metro Denver</b> (MDAHU - \$30.00) - <b>\$390.00</b> _____	<b>Front Range</b> (FRAHU - \$25.00) - <b>\$385.00</b> _____
<b>Northern Colorado</b> (NCAHU - \$20.00) - <b>\$380.00</b> _____	<b>Southern Colorado</b> (SCAHU - \$20.00) - <b>\$380.00</b> _____
<b>Western Rockies</b> (WRAHU - \$30.00) - <b>\$390.00</b> _____	<b>Total</b> (Primary chapter + each additional local chapter dues) <b>\$</b> _____

**NAHU (\$270.00) and CSAHU (\$90.00) dues are included in the total price.**

*(According to the IRS Regulations, 80% of the \$270.00 paid to NAHU and 76% of the \$90.00 paid to CSAHU are deductible as a normal business expenses)*

**Payment Options:**

<b>Bank Draft</b> (drafted 12 x's annually) <i>Method of Withdrawal</i> - <b>Checking Account</b> (voided check) _____	<b>Credit / Debit Card</b> _____
<b>VISA</b> _____	<b>MasterCard</b> _____
<b>American Express</b> _____	<b>Discover</b> _____
<b>Check - made payable to NAHU</b> (a separate check is needed for each chapter joined) _____	

I (we) hereby authorize NAHU to initiate debit entries to my (out) account as indicated:

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 Name as it appears on check, credit or debit card Authorized signature

\_\_\_\_\_  
 Account number Expiration date

\*By becoming a member of CSAHU, you give permission for the CSAHU office to fax or E-mail pertinent educational and legislative membership information to CSAHU and the affiliated chapters. I understand that I have the option to be removed from E-mails and faxes as I receive them and will notify the CSAHU office if I choose this option.

**Please indicate your area(s) of practice:**

<b>Individual</b> _____	<b>Small Group</b> _____	<b>Large Group</b> _____	<b>Carrier Rep</b> _____	<b>Dental</b> _____
<b>Managed Care</b> _____	<b>Fully Insured</b> _____	<b>Self-Funded</b> _____	<b>TPA</b> _____	<b>Life</b> _____
<b>Disability</b> _____	<b>Long Term Care</b> _____	<b>Medicare Supp</b> _____	<b>Worksite Mktg.</b> _____	<b>Retirement</b> _____

\_\_\_\_\_ **Yes, I would be interested in someone contacting me about getting involved with my local chapter!**

The Colorado State Association of Health Underwriters (CSAHU)  
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**Membership Renewal Application**  
**National Association of Health Underwriters,**  
**Colorado State Association of Health Underwriters and**  
**Affiliated State Chapters**



**Name:** \_\_\_\_\_ **Designation:** \_\_\_\_\_

**Company:** \_\_\_\_\_

**Home Address:** \_\_\_\_\_  
 (For legislative purposes only)

**Business Address:** \_\_\_\_\_

**Work E-mail:** \_\_\_\_\_ **Home E-mail:** \_\_\_\_\_

**Telephone:** \_\_\_\_\_ **Fax:** \_\_\_\_\_

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**Membership Dues:**

Please choose one or more affiliated chapters. Please designate your primary chapter if more than one is selected.

<b>Metro Denver</b> (MDAHU - \$30.00) - <b>\$390.00</b>	_____	<b>Front Range</b> (FRAHU - \$25.00) - <b>\$385.00</b>	_____
<b>Northern Colorado</b> (NCAHU - \$20.00) - <b>\$380.00</b>	_____	<b>Southern Colorado</b> (SCAHU - \$20.00) - <b>\$380.00</b>	_____
<b>Western Rockies</b> (WRAHU - \$30.00) - <b>\$390.00</b>	_____	<b>Total</b> (Primary chapter + each additional local chapter dues)	<b>\$</b> _____

**NAHU (\$270.00) and CSAHU (\$90.00) dues are included in the total price.**

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**Please indicate your area(s) of practice:**

<b>Individual</b> _____	<b>Small Group</b> _____	<b>Large Group</b> _____	<b>Carrier Rep</b> _____	<b>Dental</b> _____
<b>Managed Care</b> _____	<b>Fully Insured</b> _____	<b>Self-Funded</b> _____	<b>TPA</b> _____	<b>Life</b> _____
<b>Disability</b> _____	<b>Long Term Care</b> _____	<b>Medicare Supp</b> _____	<b>Worksite Mktg.</b> _____	<b>Retirement</b> _____

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 E-mail - [membership@nahu.org](mailto:membership@nahu.org) [www.nahu.org](http://www.nahu.org)



## Lose Weight With LPRT

As the end of the year approaches there is still time to get out in the fresh air and HUSTLE some new business and qualify for the Leading Producers Round Table award. Park that car and walk or jog to your next appointment.....well maybe not. But you may only be one new sale away from qualifying for the award. You deserve to be recognized for your hard work and be included with the top producers of NAHU.

Questions about the award? Call Randy Pifer (970)241-5542 or e-mail [rpifer@employeebenefits.cc](mailto:rpifer@employeebenefits.cc)

**The 2011 LPRT application deadline is Thursday, March 31.**

- [2011 Producers and Management LPRT Application and Certification Form \(Print Version\)](#)
- [Producers and Management Point Calculation Work Sheet](#)
- [Producers and Management Certification Form](#)
  
- [2011 Carrier and General Agent LPRT Application and Certification Form \(Print Version\)](#)
- [Carrier and General Agent Point Calculation Work Sheet](#)
- [Carrier and General Agent Certification Form](#)

\* Please [see application](#) for full qualification guidelines





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## CHAPTER NEWS

### FRAHU

#### The Front Range Association of Health Underwriters

TBA

###

Interested in joining the Front Range Chapter?

Please contact Matt Benchich, Membership Chair at 303-379 3346 or [Matthew.Benchich@hartfordlife.com](mailto:Matthew.Benchich@hartfordlife.com)

### MDAHU

#### Metro Denver Association of Health Underwriters

Event Calendar

#### January 12th: What you need to know!

#### Discrimination testing under healthcare reform.

Join MDAHU and attorney Mark W. Major P.C. on January 12th to exam the new healthcare reform discrimination testing rules.

[Click here for more information](#)

February 9th: Charity Fashion Show (tentative)

March 9th: Business Practices Part 3 of 4

April 13th: No meeting/CSAHU symposium

May 11th: Business Practices Part 4 of 4

June 8th: Legislative Wrap Up

See [www.metrodenverahu.org](http://www.metrodenverahu.org) for more information

### NCAHU

#### Northern Colorado Association of Health Underwriters

Upcoming Events

January 19th - Day on the Hill-NCAHU would like all members to attend this event in Denver

February - CE Day, date and topics to be determined

March 15th - Medicare and/or Social Security Updates

April - CSAHU Symposium

May 17 - Legislative updates

June - Annual Fundraiser Golf Tournament, date to be determined

###

Interested in joining the Northern Colorado Chapter?

Please contact Jane Davis, Membership Chair at 970-506-3271 or [jane.davis@fpinsurance.com](mailto:jane.davis@fpinsurance.com)

### SCAHU

#### Southern Colorado Association of Health Underwriters

Navigating the New Era

SCAHU Professional Development Day

January 26, 2011

Mr. Biggs

5825 Mark Dabbling Blvd.

Registration & Breakfast 7:30-8:00-Ending at 4:00

6 CEs Pending

See [page 16](#) for more information

Visit [www.socoahu.org](http://www.socoahu.org) for more information

### WRAHU

#### Western Region Association of Health Underwriters

WRAHU Education Day 2011

Friday, February 4th

We are looking forward to your participation in this once-a-year event. Oh yes, and did I mention.....

We will have a Grand Prize Drawing for an iPad..... You must visit all our booth sponsors and be present to win.

See [page 14-15](#) for more information

###

Interested in joining the Western Rockies Chapter?

Please contact Shauntrel Ormsbee, 970-257-7700 or [sormsbee@9westoffice.net](mailto:sormsbee@9westoffice.net)





**WRAHU Annual Education Day** (6 hours of CE Credits)  
 Western Rockies Association of Health Underwriters - WRAHU ("Ra-Hoo")  
**Mark Your Calendars – Friday, February 4<sup>th</sup>**



## Who Are You Really, Charlie Brown?

- Where: Hotel Colorado – Glenwood Springs
- When: Friday, February 4th
- Time: 7:30 am to 4:00 pm
- Cost: **SPECIAL RATE - \$55 for Members & \$65 for Member's Guests!**  
**\$75 for Non-Members** (includes continental breakfast & lunch)
- Registration: **\*Pre-Registration Required (by Tuesday, 2/2/11)**
  - Fax or Email your registration to WRAHU at:
  - Fax: 970-384-1901 / e-mail: info@ins-well.com

### Morning Session:

- 7:30 – 8:00 am: Registration, Networking and Continental Breakfast
- 8:00 – 8:30 am: Welcome and Business Meeting with CSAHU Presidential Updates
- 8:45 to 11:45 am: Morning Educational Sessions

**Colorado Exchanges** – How will they work? Jim Sugden, CSAHU Legislative Chair  
**Preparing Your Agency for Reform** – Speaker to be announced



### Lunch:

11:45 – 1:15: Surprise Lunch Speaker - WRAHU Sponsor Introductions, Door Prize Drawings and Networking

### Afternoon Sessions: (Choose one)

- 1:15 – 4:00 pm: **3-Hour Ethics Course** – Joseph Quijano, Eagle Education
- 1:15 – 4:00 pm: Health Care Reform – Implementation Time Table & Discussion  
 What our clients really need to know – Jim Sjerven

### **NEW!** Pre-Conference Social Hour:

- 7:00 – 9:00 pm: Cash Bar Reception at the Hotel Colorado – Mingle & Mix with friends!

### Chair Massage: Available Conference Day

\$10 for 10 minutes –  
 Free to new members who join WRAHU on Education Day

**Fabulous Prize Drawing** at the end of the Day –  
 (To qualify participants must have visited every booth and be present to win!)

Grand Prize is an **iPad**

See Hotel Discounts on Registration Page (next page)



## WRAHU Registration Form

       **Yes, Sign me up** for the WRAHU Education Session. Please check one of the following:  
**\$55 Members (last year was \$75!) & \$65 for Member Guests – All others \$75**  
 (Includes: continental breakfast, lunch, and 6 hours of CE Credits)

**Choose One Afternoon Session:**        Ethics or        Healthcare Reform and (to be announced)

**Company Name:** \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

\_\_\_\_\_

**First Attendee Name:** \_\_\_\_\_

Check one:        Member (\$55)        Member Guest (\$65)        Other (\$75)

Email: \_\_\_\_\_ Insurance License #: \_\_\_\_\_

**Second Attendee Name:** \_\_\_\_\_

Check one:        Member (\$55)        Member Guest (\$65)        Other (\$75)

Email: \_\_\_\_\_ Insurance License #: \_\_\_\_\_

**Third Attendee Name:** \_\_\_\_\_

Check one:        Member (\$55)        Member Guest (\$65)        Other (\$75)

Email: \_\_\_\_\_ Insurance License #: \_\_\_\_\_

**Method of Payment** (please circle one)                      **Total \$** \_\_\_\_\_

**Visa / MC #** \_\_\_\_\_                      **Check** (payable to WRAHU) enclosed

Expiration Date: \_\_\_\_\_ Name on the Card: \_\_\_\_\_

3-Digit Code: \_\_\_\_\_ Cardholder Signature: \_\_\_\_\_

*Note: Credit card payments will be processed through Insurance & Wellness in the Rockies*

**Fax to:** WRAHU fax # 970-384-1901

**Mail to:** WRAHU, c/o Liza Fulton, WRAHU Education Co-Chair  
 Insurance and Wellness in the Rockies, Inc.  
 PO Box 1047, Glenwood Springs, CO 81602

Note: Registrations must be cancelled by Wednesday, February 2nd, or you will be billed for the cost of the meeting.  
 Any CASHU Chapter member statewide will receive the member discounted rates.  
 Please contact me about membership:        WRAHU  
 Yes, you can still join before February 4th and receive the discounted member rates.

**Discount Lodging** is available at the Hotel Colorado for \$119 per night, room only. Call: 800-544-3998 to reserve a room. Nearby is the Hot Springs Lodge & Pool – Special rates are \$125 per night for up to 4 people per room (includes Continental breakfast and Hot Springs pools passes for all guests) Call 800-537-7946 or go on-line to [www.hotspingspool.com](http://www.hotspingspool.com) to “Book a Room,” “Groups” then GR # 5334 - Password 37001888. Discounted room rates include Thursday, Friday & Saturday nights – bring your family for a great get-away!



## Navigating the New Era SCAHU Professional Development Day



**January 26, 2011**

Mr. Biggs

5825 Mark Dabbling Blvd.

Registration & Breakfast 7:30-8:00-Ending at 4:00

**6 CEs Pending**



Early Bird Special if registered and paid by January 7th.

\$60members / \$80 non-members

After January 5th \$75 members / \$95 non-members

Early Bird Discounts Will be Automatically Applied

**Members [click here](#) to purchase and RSVP.**

**Non-Members [click here](#) to purchase and RSVP.**

Or go to [www.socoahu.org](http://www.socoahu.org)

### What Has NAHU Done For You Lately?

2 CEs Pending

Brooke Bell is a Director of State Affairs with the National Association of Health Underwriters (NAHU). She works closely with NAHU's Rocky Mountain, Northeastern, and Midwestern chapters and their lobbyists on policy and legislative matters. She has been with NAHU since May 2010.

Prior to working for NAHU, Brooke was a Manager of Government Relations at OhioHealth and spent three years working for Governor Ted Strickland in the State of Ohio's federal policy office.

Brooke has a bachelor's degree in political science from Ohio University. In her spare time, Brooke is an active member in the Ohio Society of Washington, D.C.

### “Stick to it...No Matter What”

Kris Hart

“Up until age 7, I was a healthy, happy little kid. Always running around outside, barefoot in summer, skipping, jumping, climbing—all the things kids are supposed to do. Overnight, my world—and my family's world—turned upside down and would never be the same . . . It was Halloween night, 1971, in Fargo, North Dakota.”

1 CE Pending

### “Technology, Employee Benefits and Online Service Solutions”



Jed Sweeny

MetLife

1CE Approved

### “Take the Blinders Off”

Panel Discussion Featuring: John Kurath, Nicole Nance, Steve Dodder, Jeff Ahrendsen

2 CEs Pending



# Make leaving on time your Friday focus



Doing a lot of paperwork will increase your hours, not necessarily your profits. Kaiser Permanente keeps administering benefits simple, so you (and your clients) can concentrate on keeping business growing instead of pushing paper. And now with our expanding product line, you and your groups can streamline benefits management even more by looking to us as a single health care coverage solution. Start your weekend off right by getting out of the office on time.



For more information, log on to [brokers.kp.org](http://brokers.kp.org) or call 303-338-3700 to speak with a Kaiser Permanente representative today.

Click on the NAHU logo to go to the NAHU Website and get the latest updates on all sorts of information on broker compensation, legislation, HSA's and more!



## CSAHU and The CSAHU Management Group

would like to thank all of our sponsors for making this newsletter possible:

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**Warner Pacific**

CSAHU is excited about our "RegOnline" System which makes registering for all CSAHU and MDAHU events much easier.

Check out [www.regonline.com](http://www.regonline.com) for information on this system and how it can help your company with any seminars you are producing for your clients!

**Advertisers! If you would like to advertise contact the CSAHU Office at phone 720-733-8000, fax 720-733-8999 or e-mail at [csahu@rmecllc.com](mailto:csahu@rmecllc.com)**

Please contact our office via fax 720-733-8999 or email to: [csahu@rmecllc.com](mailto:csahu@rmecllc.com) with any address, phone, fax or email changes. We need this to update our member files.



CSAHU Management Group

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State website: [www.csahu.org](http://www.csahu.org)

National website: [www.nahu.org](http://www.nahu.org)

Be sure to visit: [www.vote-smart.org](http://www.vote-smart.org)

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