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## Continuing Education



# You're Invited!

NM State Association of Health Underwriters  
**and**  
 Rio Grande Association of Health Underwriters  
**and**  
 Northern New Mexico Association of Health Underwriters  
**and**  
 NM Association of Insurance and Financial Advisors

Are sponsoring the first joint "DAY ON THE HILL"

**Date:** February 14<sup>th</sup>, 2003 – Valentine's Day  
**Where:** Hotel Santa Fe  
 1500 Paseo de Peralta  
 Santa Fe, NM  
 Phone: 982-1200

**When:** 7:30 AM – 10:00 AM  
**Why:** This is a great opportunity to network with your legislators and learn about the issues pertaining to our industry this legislative session. There is a great line-up of speakers including:

**Good News Page**

Eric Serna, Superintendent of Insurance keynote speaker  
Sen. Sue Wilson-Beffort, Republican  
Sen. Timothy Jennings, Democrat  
Sen. Carroll Leavell, Republican  
Rep. Daniel Foley, Republican  
You will also meet our lobbyist, Ray Davenport, at this function.

**Price:** \$20.00 at the door

The fee goes toward the cost of the fabulous breakfast served

**Invite:** YOUR LEGISLATOR(S) We want many legislators present at this function so that they can learn about our organizations and our legislative goals and objectives. Get legislator's phone numbers from the web:  
[www.legis.state.nm.us](http://www.legis.state.nm.us)

**RSVP:** Deadline is 2/10/03  
Marcie Abeyta's email address: [mabeyta@talbotcorp.com](mailto:mabeyta@talbotcorp.com)  
Please email to Marcie your RSVP as well as the legislator that you invited and who accepted the invitation.

**Thank You!**

Anne Sperling, President, NMSAHU

## EDUCATION COMMITTEE REPORT

By Julia Moore

The Education Committee consists of Angela Romero, Heddy Long, and Julia Moore. The Education Committee meets the last Friday of every month from 11:00 a.m. to 12:00 p.m. at 2929 Carlisle (behind Langel's Art Supply).

Please mark your calendars now for Continuing Education that will be offered in the upcoming months:

**February 14, 2003** Day on the Hill in Santa Fe, 7:30 a.m. at the Hotel Santa Fe.  
More detailed information will be published in RGAHU's monthly newsletter.

**March 13 & 14, 2003** NMSAHU will sponsor a Joint Spring Continuing Education Seminar with The Independent Insurance Agents of NM (IIANM) at the Albuquerque Hilton. Twenty-four different classes plus Ethics (15 hours of CE) taught by 20 instructors are being offered during the two days for P & C, L & H and Financial Service agents/brokers. Thursday, March 13, Sue Bisbee, COBRA Compliance, will present 4 hours CE on HIPAA Updates 2003 on March 13 from 8:00 -12:00 a.m. Thursday afternoon, Anne Sperling, Daniels Insurance, will present 3 hours CE on the New Mexico Legislative Environment for Group Insurance. On Friday, March 14, Alberta Priest, AMP Consultants, will present a 3 hour CE on the Cafeteria Plan (Section 125) from

1:00 p.m. to 4:00 p.m. Health Underwriter members may register under the IIANM member cost. Information booklets were distributed at the January Symposium and can be obtained from Julia Moore.

**March 14, 2003** RGAHU Breakfast meeting, 7:30 a.m., Sheraton Hotel. Speaker: Robert Simmons, VP of Provider & Medical Affairs for Health Care Horizons. "Healthcare Cost Increases - Everyone is a Villain"- 2 hours CE.

**April 11, 2003** RGAHU Breakfast meeting, Sheraton Hotel. 2 hr. CE - Summary of Capitol Conference Legislative Issues that affect our industry.

**May 9, 2003** RGAHU All Day Symposium - Details will follow at a later date

**June 13, 2003** Open Election of Officers

**July 11, 2003** Open Installation of Officers

**August 15, 2003** Open

As you can see, Continuing Education is extremely important for our association members! No one should be lacking the necessary 15 hours of CE required by the State when the end of September rolls around. Please feel free to contact Julia Moore at 890-1539 or Angela Romero at 821-9330 to share ideas, suggestions or input on future Continuing Education speakers or topics. Even better...become a committee member and take an active role in the education process to make a difference!

## Treasury Report

By Peggy Chavez

Checking Acct. Balance as of today: \$5041.68;  
Savings Acct. Balance is \$11,123.50

## Media/Communications Report

By Alberta Priest,  
NMSAHU Media Relations Chair

The following information was presented to our committee members at our last Media Relations meeting by Joan Punt. At first glance you might wonder why I wanted to put it in the newsletter. As representatives of NAHU, you are often the first contact someone will have with the Organization.

You may also be the first to become aware of a situation or occasion where we could participate in a community affair and ultimately bring our message to other agents and the general public. Please contact us if you become aware of an upcoming

event in which we could participate or share our knowledge and experience and further NAHU.

**NAHU COMMUNICATIONS COMMITTEE  
TOP TEN TIPS  
FOR  
INCREASING PRESS ATTENDANCE OR  
AWARENESS**

1. Create an email list of media contacts with interest in RGAHU issues.
2. Call local reports and build a relationship and some trust.
3. Provide press kits at the beginning of the meeting on our chapter
4. Do not provide press kits in advance – they will use that material and not show up.
5. Be concise and current – don't comment on "old news" that's been reported already
6. Have a media event – invite contacts
  - A. Have a relevant topic that ties into current news.
  - B. Plan date carefully; don't want to compete with another "big news" event
  - C. Schedule early in the day
  - D. Work on locations that fit the reporter's area of coverage
  - E. Schedule speakers that will attract reporters attention
  - F. Make event short and concise
  - G. Provide FOOD
7. Shop your event to reporters in advance; see if they would likely attend. (It might be a "been done" event and no longer news-worthy.)
8. Cultivate stories in the trade press vs. local daily newspaper. Then show local paper your "published" piece.
9. Attempt a partnership for an event with local health carrier or community with a current topical issue; prescriptions for Seniors (AARP), local Health Fair, Governor-elect's transition team.
10. Invite press to any event that helps the needy and underprivileged; our silent auction for Rachel's Courtyard, etc.

Our next meeting will be on February 11. Please call 243-2601 if you would like to attend or want more information.

**Rio Grande Association of Health  
Underwriters President's Message  
by P. J. Sugg, RHU**

The January Symposium was a great success! Keep in mind, these meetings are planned for all of us to get together and share ideas as well as obtaining our necessary continuing education hours. Thanks to all who planned the event.

Just a reminder....."The Day on the Hill" is February 14th. So many people have worked hard to put this together. I hope to see many of you there. This event is very important for all of us in the Industry. We have an excellent line-up of speakers. See you there.

**Northern NM Association of Health  
Underwriters President's Report  
by Anne Sperling**

No Report

**Membership Report, Rio Grande  
Association by Cyndi Garcia  
State Association by Terry LeVois,**

The State's current membership is 154 members. The Northern Association has 11 members; Rio Grande has 142 members and we have 1 at large State Association member.

In the months of December and January we added five new members. Congratulations to Judy Anderson with the Benefits Group; Rosemary Koffman with Manual Lujan Insurance; Kim Polyard with Strategic Employee Benefits; Joe Caraway with Dental Source and Howard M. Shaver with the Shaver Group. Welcome to our new member. All new members to RGAHU will receive their first breakfast meeting free. Again, remember you receive NAHU Bucks for sponsoring a new member.

On January 16, several members from the Association held a Membership Blitz at P.J. Sugg's office. Calls were made to brokers and agents in the State to invite them to join the New Mexico Association of Health Underwriters. Many contacts were made and next month's report will give final numbers on new members as a result of this blitz. Thank You to Anne Sperling, Julia Moore, P.J. Sugg, Alberta Priest and Genia Chambellan for all of the calls they made. Terry handled faxing and mailing applications as requested and will be tracking the results.

Reminder to everyone about the new payment options available for NAHU membership. This was a very good selling point when the Membership Blitz took place. You now have the option to have the membership fee drafted on a monthly basis from a bank account, or have it billed to a credit card account each month. There is no additional fee or increased membership fee for this. It is a service being offered by NAHU so you don't have to come up with the entire annual fee at once.

Check out the NAHU website, [www.nahu.org](http://www.nahu.org). If you need assistance using the NAHU website or just have general questions regarding membership, please feel free to contact Terry LeVois at (505) 923-8177 or e-mail [tlevois@phs.org](mailto:tlevois@phs.org) or Cyndi Garcia at (505) 923-8176 or e-mail [cmgarcia@phs.org](mailto:cmgarcia@phs.org).

### NM State Association of Health Underwriters President's Message by Anne Sperling

The January symposium was a great success. The attendance was at an all time high with over 100 participants. The food was great – fresh veggies and dip for the afternoon snack – how novel! The speakers were well prepared and delivered their material in an organized and entertaining manner. The HIPAA privacy material was vast and complex, but extremely vital in importance to what we do everyday. Any member who did not attend this class on HIPAA privacy really missed out because we got an earful from the carriers we write with everyday...Blue Cross, Cimarron, Delta Dental, Lovelace, and Presbyterian. If you did miss the class, there is a great article in the January HIU magazine about HIPAA compliance – check it out.

I thank all those who attended the symposium for making it a great success. I thank all the contributors including our speakers: Thom Turbett from the Independent Agents Association, Gerry Katz from Florida, Gail Davalos and her consortium of speakers on HIPAA. I also thank the volunteers who arranged for the room and food and CE's – Alberta Priest and Julia Moore. Terry LeVois and Peggy Chavez did their wonderful job of tending the door and preparing the CE certificates. Genia Chambellan, Bernadette Mares, and many from the Rio Grande Board helped with passing out the sign-in boards and collecting questions from the audience. Teamwork is what it's all about!

On the national level, Kevin Corcoran, NAHU Executive VP, informed me that NAHU will be doing another member needs assessment survey. Several thousand randomly selected members will be asked questions addressing all aspects of NAHU's operations. The Board of Trustees will use these

results in its strategic planning. Please be on the lookout for the survey and be prompt in completing it and returning it to NAHU.

Capitol Conference is coming up quickly in March. Three members from the state board will be attending including yours truly, Alberta Priest and Julia Moore. In April, I will be teaching a class on what we learned in DC for your benefit. The class will be repeated in Santa Fe this year.

Remember, February is **DAY ON THE HILL** month. There will be no CE given on **February 14<sup>th</sup>** because the state of NM Insurance Department does not recognize legislative endeavors as continuing education material. Please plan on attending and part RSVP to Marcie Abeyta at [mabeyta@talbotcorp.com](mailto:mabeyta@talbotcorp.com). Please look at your invitation, which was sent to you via email last week for details. See you in Santa Fe!

The President's call was overwhelmed with discussion regarding membership. **Our region is DEAD LAST** in recruiting new members. New Mexico is behind in its membership goals as are the rest of the states with the exception of Colorado. I encourage our members to talk to your colleagues who are not members and encourage them to join. With each new member you enroll, you receive \$5.00 as NAHU bucks that can purchase any of the NAHU endorsed products. Please contact Terry LeVois or Cyndi Garcia for more details. Our membership blitz that occurred this month went very well and at last count I believe we enrolled 10 new members with a potential of 10 more. Thank you to all those who joined and all those who aided in the process of asking members to join.

### Legislative Report by: Anne Sperling

**February 14, 2003 is DAY ON THE HILL.** The invitation is made part of this newsletter. Please RSVP to Marcie Abeyta at [mabeyta@talbotcorp.com](mailto:mabeyta@talbotcorp.com). The morning promises to be filled with pertinent legislative information, good food and good company. After the meeting, you are invited to attend the Capitol for a tour and to stop in and visit with your legislator. You can't be shy with our legislators. They need to know who we are and our purpose. We will have talking point brochures for you to hand to your legislator and we'll give you some training at the meeting in the morning. The invitation will be distributed to all the legislators; however, if you know a legislator personally, please invite him or her. The Associations will buy the breakfast of the legislator.

### Legislative Web Site

[www.legis.state.nm.us](http://www.legis.state.nm.us) is the New Mexico Legislature web site. We also have a lobbyist, Ray Davenport. Ray will be taking direction from Judy Anderson, Legislative Chair and me on which bills to watch. Ray will post the tracking of the bills on his web site: [www.rwdnet.com](http://www.rwdnet.com). If you have any comments or would like to give Ray commentary on the bills listed on the web site, please do so by email to either Judy Anderson or me. My email is [asperling@dii-biz.com](mailto:asperling@dii-biz.com) and Judy's is [jeander@aol.com](mailto:jeander@aol.com).

### Operation Shout

It is anticipated that there will be over 750 healthcare bills this session. Both houses have already introduced close to 200 bills each. We have identified a few bills already that are not good for the industry including one that mandates infertility testing in all health policies. The others are not as dramatic. A summary of the bills and their impact on the industry will be appearing on Ray Davenport's web site on a regular basis. If we need you to help out by writing letters and phoning, the alert will come from Judy Anderson by **OPERATION SHOUT**.

### Chamber Legislative Night

The legislative dinner sponsored by the Chambers of Commerce from around the state was very well

attended. I met with many of our representatives and senators and told them to think of us when needing help in deliberating health care bills.

### Regionally Speaking

NM is far ahead of our sister states in the region. Arizona is just now looking to start up an uninsurable pool and is getting opposition. They are also trying to get agent education as a prerequisite to licensing and finding that opposition rules on this issue as well. Colorado is trying to get small group rating reform. Colorado is also fighting MEWA's. They have a bill before their legislature that will allow self-insured MEWA's. Utah is trying to get a law to regulate association plans. NM has addressed all of these areas and we have some of the best language compared to the other states. Health insurance premiums continue to rise in NM, however. Solutions need to be rendered otherwise government health care will prevail in our state.

### Nationally Speaking

The 108<sup>th</sup> Congress convened on January 7, 2003. Senator Bill Frist (R-TN), the Senate's sole physician, is now the Senate majority leader. The NAHU staff expect great things from Sen. Frist. Congress is addressing such topics as expansion of state children's programs to adults, reform of Medicare, tax credits, medical liability and prescription drugs. Be watching the NAHU web site for details: [www.NAHU.org](http://www.NAHU.org).



# 01/10/03 SYMPOSIUM EVALUATION REPORT

TOPIC: ETHICS-"BIGGER THAN ENRON"

SPEAKER: THOM TURBETT

Number of completed evaluation forms: 52

QUESTION	1	2	3	4	5
Topic relevancy to NM healthcare needs	0	4	7	27	14
Presentation format	0	1	7	26	18
Speaker's knowledge of topic	0	1	6	28	17
Speaker's ability to answer questions concisely and accurately	0	1	9	23	19
Usefulness of information presented	0	1	9	27	15

Comments: This is very important for us to be aware, I liked the fact that the speaker used a video and tied in his presentation with things that are actually happening in our country today, excellent presentation—great, informative film, good frontline video, very interesting topic to think about, very informative and comprehensive, very interesting presentation, could have had more discussion of ethics as it deals with the insurance industry.

TOPIC: DISABILITY INSURANCE CLAIMS

SPEAKER: GERRY KATZ

Number of completed evaluation forms: 49

QUESTION	1	2	3	4	5
Topic relevancy to NM healthcare needs	1	4	7	22	15
Presentation format	0	5	5	20	19
Speaker's knowledge of topic	1	0	1	14	33
Speaker's ability to answer questions concisely and accurately	0	3	8	13	25
Usefulness of information presented	2	3	10	14	20

Comments: I learned a lot about disability claims; good, thorough & humorous; excellent and very informative; very informative & helpful; awesome!; good speaker-easy to listen to; speaker very knowledgeable, easy to listen to, uses "everyday" examples; Great presentation! Very informative!; Shorter presentation or take a break; Too long; The speaker kept referring to a 60 Minutes TV episode which only about 25% of the audience had seen-he should have explained (briefly) what the show was about. Also he spoke as if the majority of the room were actively pursuing/selling this line of business; needs to explain some of the terminology to make it easier to keep up with him.

TOPIC: HIPAA PRIVACY COMPLIANCE

SPEAKER: PANEL DISCUSSION

Number of completed evaluation forms: 44

QUESTION	1	2	3	4	5
Topic relevancy to NM healthcare needs	0	0	0	4	40
Presentation format	0	0	0	16	28
Speaker's knowledge of topic	0	0	1	7	36
Speaker's ability to answer questions concisely and accurately	0	0	2	9	33
Usefulness of information presented	0	0	2	8	34

Comments: Very good information provided; Very good!; Great presentation!; This was great—it's why I belong to NAHU; All speakers did well; This was a good format to tackle a difficult topic—Thanks for all your hard work!; Excellent in everything; Made me very aware of where our problem areas are; All speakers were knowledgeable and spoke clearly; Great information; Good material for future reference; The Q & A portion of the meeting seemed to lead more to less understanding but the overall presentation was very well organized and presented (kudos to Gail!); The topic should have been an AM session—sitting so long for the afternoon was difficult. The information, however, was necessary. Thank you for bringing this info to our attention;

# February Calendar of Events

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
2	3	4	5	6	7	8
		Regional Legislative Conf. Call 9:00am	National Membership Conf. Call 1pm	NMSAHU Board Meeting 8:30am		
9	10	11	12	13	14	15
					RGAHU Day on the Hill 7:30am <b>RSVP</b> to Catherine @ <b>262-3016</b>	
16	17	18	19	20	21	22
	President's Conf. Call					
23	24	25	26	27	28	1
	RGAHU Newsletter input due					

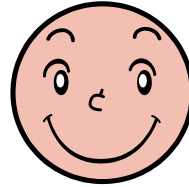
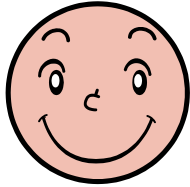
## NM State Board of Directors 2002 - 2003

Title	Name	Phone	E-Mail
President	Anne Sperling	982-4302	<a href="mailto:Asperling@dii-biz.com">Asperling@dii-biz.com</a>
Past President	Julia Moore	890-1539	<a href="mailto:Jtm7105@aol.com">Jtm7105@aol.com</a>
President-Elect	Vacant		
Secretary	Bernadette Mares		
Treasurer	Laura Steen	923-8304	<a href="mailto:Lsteen@phs.org">Lsteen@phs.org</a>
Membership	Terry LeVois	923-8177	<a href="mailto:Tlevois@comcast.net">Tlevois@comcast.net</a>
Communications	Alberta Priest	243-2601	<a href="mailto:Ampcinc@aol.com">Ampcinc@aol.com</a>
Awards	Genia Chambellan	883-4777	<a href="mailto:Geniac@deltadentalnm.com">Geniac@deltadentalnm.com</a>
Legislative	Judy Anderson	888-7909	<a href="mailto:Jeander@aol.com">Jeander@aol.com</a>
National President	Eva Fomalont	855-7111	<a href="mailto:Evaf@deltadentalnm.com">Evaf@deltadentalnm.com</a>
RGAHU President	PJ Sugg	883-6850	<a href="mailto:Pjsugg@qwest.net">Pjsugg@qwest.net</a>
NNMAHU President	Anne Sperling	982-4302	<a href="mailto:Asperling@dii-biz.com">Asperling@dii-biz.com</a>
Regional Vice President	Scott Leavitt	208-377-1428	

## RGAHU BOARD MEMBERS FOR 2002 - 2003

Title	Name	Phone Number	E-Mail
President	PJ Sugg	883-6850	<a href="mailto:Pjsugg@qwest.net">Pjsugg@qwest.net</a>
Past President	Melissa Sherrard	798-4545	<a href="mailto:Msherrard@hchorizons.com">Msherrard@hchorizons.com</a>
President-Elect	Cynthia Tapia	855-7127	<a href="mailto:Cynthiat@deltadentalnm.com">Cynthiat@deltadentalnm.com</a>
Secretary	Kim Sauter	923-8169	<a href="mailto:Ksauter@phs.org">Ksauter@phs.org</a>
Treasurer	Peggy Chavez	923-5242	<a href="mailto:Pechavez@phs.org">Pechavez@phs.org</a>
Membership	Cyndi Garcia	923-8176	<a href="mailto:Cmgarcia@phs.org">Cmgarcia@phs.org</a>
Communications	Robert Long	883-0007	<a href="mailto:Bobby.long@ucci.com">Bobby.long@ucci.com</a>
Awards	Sondra Pattison	816-2099	<a href="mailto:Sondra_sorroche@bcbsnm.com">Sondra_sorroche@bcbsnm.com</a>
Legislative	Lindsay Cardona	766-9676	<a href="mailto:Lindsay@dii-biz.com">Lindsay@dii-biz.com</a>
Education	Angela Romero	821-9330	<a href="mailto:Angelaromeroins@aol.com">Angelaromeroins@aol.com</a>
Operations	Catherine Pozega	262-3016	<a href="mailto:Catherine.pozega@cigna.com">Catherine.pozega@cigna.com</a>
National President	Eva Fomalont	855-7111	<a href="mailto:Evaf@deltadentalnm.com">Evaf@deltadentalnm.com</a>

# GOOD NEWS CORNER



*This is YOUR Page!!*

**TAKE A MOMENT AND SEND YOUR**  
**GOOD NEWS**

*We want to know about and pass on to the membership any good news that has happened to you, either as a member or personally. We will publish the information in our "Good News Corner"*

**Congratulations**

**PJ's daughter had a baby girl, Tessa on the 19th.**

If you have suggestions, please contact any of the officers,  
or e-mail me, Bobby Long, at [bobby.long@ucci.com](mailto:bobby.long@ucci.com)