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## Continuing Education

**Date:**

July 11, 2003

Joint Installation of Officers-State/Local

**Topic:**

“What’s Hot In Supplemental Insurance”  
2 hrs. CE

**Speakers:**

Steven G. Montoya, District Sales Manager  
and Henry Rivera, District Development  
Manager with Colonial Life Insurance

**Location:**

Sheraton Upton  
Northeast Corner Menaul & Louisiana

**Please RSVP to Catherine Pozega at  
262-3016 by the Wednesday  
prior to Breakfast meetings.**

**Bio:**

My name is **Steve Montoya**. I am a District Sales Manager for Colonial Supplemental Insurance in the State of New Mexico. I have been in the Insurance Business for 14 years. All my years have been in the Supplemental Benefit Market.

My background is primarily in the financial area. I obtained my Bachelors Degree from Western State College in Colorado in Business Administration in 1979. I went on to receive my teacher certification from the college of Santa Fe, and taught in the Espanola School system for several years. For the next seven years I work for three different C.P.A. firms, primarily in audit & tax. 1988 I began working for LATA, I waste management Disposal Company, and my primarily functions were internal audit & payroll. The company operated in 16 states, with over 600 employees. I entered the insurance market in 1989 as a sale representative and moved into

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management in 1991. I have been a member of Presidents Club since 1990 and have participated in over 10 different Leaders Conferences. My main office is in Albuquerque, NM, and manages 20 plus representatives that work through our district office.

**Henry Rivera Jr.** was born and raised in New Mexico he attend grades K-12 in Farmington, NM and graduated from Farmington High School in 1987. He attended the University of New Mexico from 1991-1995. He is the father of two children. His son Steven, 8 years old and Daughter Brianna 2 ½ years old, keep him very busy as they are very active in a local inline hockey league in which Henry also plays and coaches children ages 5-8 years old.

Henry began his career in sales in August of 1995 after leaving a position as a restaurant manager. A position he held while he attended the university of New Mexico. He went to work as a route sales manager for Schwan's sales enterprise. It was on his sales route that he was recruited, via kitchen table sales, by

Rey and Irene Grajeda for Colonial Life & Accident Insurance Co.

Henry began his career with Colonial Primarily as an enroller but accidentally open his first case after only 6 weeks with Colonial. Henry has been with Colonial now for 7 years and in that time he has worked not only as an enroller but also as an account manager, trainer and account manager. He has received awards as number one in enroller premium, coordinator premium, and number one in most new cases opened from Colonial supplemental Insurance. In February of 2002 Henry was promoted to sales management and now holds the title of District Development Manager. He is responsible for the recruiting and training of new reps and opening new colonial accounts in the state of New Mexico.

# Rachel's Courtyard



The Silent Auction for Rachel's Courtyard was another huge success. We raised another \$796.00 for the project. This is a total of \$1,532.00 from the two events. THANK YOU to all whom participated with donations and to those of you who actually participated in the bidding! This is a very good cause. Contributions currently stand at about \$700,000, construction is due to begin 4<sup>th</sup> quarter 2003.

- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li>● Donors</li> <li>— Joan Punt</li> <li>— Cyndi Garcia</li> <li>— P.J. Sugg</li> <li>— Gina Middleton</li> <li>— Kerry &amp; JCPenney</li> <li>— KMA Creations</li> <li>— Bettie Hines</li> <li>— Sheraton Hotel</li> <li>— Unum Provident</li> <li>— Canine Country Club</li> <li>— "Brittney"</li> <li>— Towa Golf Resort</li> <li>— Debra McCall</li> <li>— RGAHU</li> </ul> | <ul style="list-style-type: none"> <li>● Winning Bidders</li> <li>— Joe Cocchiaro</li> <li>— Jaye LaPointe</li> <li>— Alberta Priest</li> <li>— John Fishel</li> <li>— Ginger Ruiz</li> <li>— Angela Romero</li> <li>— Cyndi Garcia</li> <li>— Sonya Moya</li> <li>— Cindy Tapia</li> <li>— Julie Calvert</li> <li>— Terry LeVois</li> <li>— Kathy Brock</li> <li>— Joe Caraway</li> <li>— Judith Welker</li> <li>— Gloria Martinez</li> <li>— Terri Evon</li> <li>— Scott Leavitt</li> </ul> |
|---|---|

The Rio Grande Association of Health Underwriters would like to thank the sponsors of our 2003 Continuing Education Symposium

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## EDUCATION COMMITTEE REPORT

By Julia Moore

The Education Committee is proud to present the following Continuing Education opportunities to members of the New Mexico Health Underwriter chapters.

July 11, 2003                      Joint Installation of Officers-  
State/Local

2 hrs. CE                      "What's Hot In Supplemental  
Insurance"

Steven G. Montoya, District Sales Manager and  
Henry Rivera,  
District Development Manager with Colonial Life  
Insurance

August 1-3, 2003              Region 7 Annual Meeting in  
Park City, Utah

Speakers: Janet Trautwein, NAHU VP of  
Government Affairs  
Kevin Corcoran, NAHU Executive VP  
Kimberly Martin, NAHU National Membership Chair  
Tom Kaufman, NAHU President  
Scott Leavitt, Region 7 Regional VP  
Breakout Sessions: State and Federal Legislation &  
PAC's,  
Membership Recruitment and Retention, Continuing  
Education and Programs, Chapter Management  
Issues, Media  
Relations, Ways & Means, Chapter Communications,  
Publications, Technology and Awards

August 8, 2003              RGAHU Breakfast Meeting  
2 hrs. CE                      "Benefits of a 401-K Profit  
Sharing Plan" (401-K  
feature for  
businesses with no  
employees other than  
owners and owners'  
spouses)

Speaker:                      Joe Rettinger, CFP with  
Joe Rettinger and Associates

September 12, 2003      RGAHU Breakfast Meeting  
5 hrs. CE                      Program is being finalized.  
Further information will  
follow.

1 hr. CE

## 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 bi-monthly meeting of the Media Relations Committee was not held in June due to other commitments of the members. However, we have continued with the efforts to improve the Website and get information to you.

On June 27<sup>th</sup>, a group including Eva Fomalont, Julia Moore, Cynthia Tapia and Genia Chambellan of our local chapter, met with Heather Wilson to present her with a HUPAC contribution from NAHU.

Since this is the last Newsletter for the 2002-2003 year, I wanted to give you an update of the National Media Relations Committee and their accomplishments:

1. Changed the name from Communications to Media Relations
2. Started the year with media breakout sessions at the regional meetings
3. Teleconference media power point presentations
4. Had a newsperson on the teleconference
5. Instituted "train the trainer" power point presentations
6. Excel sheet now available for all media chairs of state and local media contacts
7. Instituted an award for Media
8. Media session scheduled with the press at Capitol Conferences
9. Media presentation scheduled at National Convention
10. Great e-sap and HIU articles

The websites remain the best way to get immediate and complete information:

[www.nahu.org](http://www.nahu.org) and [www.nmsahu.org](http://www.nmsahu.org). It has been a pleasure serving on this committee. Bernadette Mares will be the new Chairperson for 2003-2004. We look forward to an exciting new year.

Alberta J. Priest, NMSAHU Media Relations  
Chairperson

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

The State's current membership is 162 members. The Northern Association has 15 members; Rio Grande has 146 members and we have 1 at large State Association member.

In the months of June, May and the end of April we added eight new members. Congratulations to Damian Esquibel with Lovelace Health Plan; Stephanie Garcia with Health Care Horizons; Nies Garrett with GE Financial Assurance in Phoenix, AZ; Lawrence Lite with Lite Financial Services, Inc.; Rachel Benton with Health Care Horizons; Lisa Lesku with Lovelace Health Systems; Bill Stange Jr., with Capitol Aspects; and Judith Welker with Colonial Supplemental Insurance. 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.

Reminder to everyone about the new payment options available for NAHU membership. This is a very good selling point when recruiting new members. Members can 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**

I can't believe it, but a whole year has gone by and we are about to embark on the new fiscal year come July 1, 2003. A number of your colleagues and I will be traveling to the annual convention in San Diego to kick off this new fiscal year. It will be a jammed-packed session of leadership meetings, inspirational idea exchange, business decisions and educational seminars. We are in meetings the vast majority of

the trip to learn how to be better leaders, communicators and resources of information to all of you. I am positive we will come back with very valuable information to pass along to all of you.

The annual convention gives us an opportunity to honor the very special members who have dedicated an extraordinary amount of time and energy to the organization. We will also be honoring members who have passed away and those who have gone over seas to serve our country.

The final roster for the State Board has been submitted to National. We are still looking for an able person to serve as our Media Relations/Communications Chair. Please contact either Alberta Priest or me if you are interested in serving on the state board in that capacity.

The State Association will be holding its strategic planning meeting on July 25<sup>th</sup> in Santa Fe. We will be discussing the goals of each category of service including budgets, legislation, awards, communications and education. If you serve on any of these committees and would like to contribute to the meeting on the 25<sup>th</sup>, please email me your idea so that we can put it on the agenda.

Be sure to log onto the National web site to see the results of the industry buying trends survey. You can also read the results in the July HIU magazine.

Janet Trautwein is making headlines for National – she was asked to participate in a discussion of limited benefit plans on CNNfm, CNN's Financial News Network. Also, NAHU was mentioned on the TODAY Show when discussing where to find an insurance agent.

Other items up on the National web site include the new HIPAA guide, information about the annual convention and operation shout (AHP's got passed by the House last week (boo, hiss ☹) – we need to get more involved on this one folks.

I'm looking forward to serving all of you for another year. I want and expect to hear from you regarding what you would like to see in the areas of education and legislation. The legislative arena is already heating up and gearing up for a special tax session in November. Please read the legislative section of this newsletter to get the details.

**Have a happy and safe 4<sup>th</sup> of July!**

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

This is my last President's Message for RGAHU, but it is certainly not the last you will see of me. I truly want to take this opportunity to thank my Board and all of the Committee Members for a job well done. They were the best!

We had many legislative challenges this past year, and the struggle to control health care costs continues every day. It is very important for all of us to remain pro-active in getting our message, and those of our clients, across to our legislators. Keep an eye out for key legislation from both the National and State Associations.

After attending my third Capitol Conference in Washington, D.C. this year, it was very apparent that NAHU has gained tremendous respect. Our National Association spends a great deal of time working with the government to help find solutions to the health care problems.

I am looking forward to working with the new board for the year 2003-2004.

PJ

**Legislative Report  
by: Anne Sperling**

The Legislative Interim committees have begun their sessions. The Legislative Health Subcommittee came together for its first meeting of the summer at the State Capitol on June 17<sup>th</sup>. Lobbyist, Ray Davenport and I attended that meeting. The agenda for the committee included Medicaid projects and Human Services Division (HSD) projects. HSD presented their position paper for the reform of health care. HSD proposed a "Play or Pay" system of universal health care. This idea dates back to the early '90's when alternatives to a single payer system were being explored. Play or Pay will ultimately become a single payer system as well.

The definition of Play or Pay is to either buy commercial health insurance plans (play) or pay into a state insurance pool for your coverage. Employers will be required to purchase group medical coverage either in the commercial marketplace or the state purchasing pool. There is some talk of using State Risk Management as the state purchasing pool. This will reek havoc with the State Risk Pool because it is a self-insured pool for which rates are based on their known population and loss ratio. The State also purchases its coverage in conjunction with the other state agencies that make up the IBAC including NM Public School Insurance Authority, Retiree Health and Albuquerque Public Schools. None of these entities want to open their pool of insured to the general public.

HSD, Children Youth and Families, Dept. of Health, and the State Agency on the Aging held their second meeting regarding covering the uninsured on Thursday, June 26, 2003. I was invited to attend this meeting. Judy Anderson has been listed as my alternate for these meetings. During this five-hour session, the participants discussed at length HSD's "Play or Pay" system. The participants gave the Cabinet Secretaries an extraordinary amount of information for them to explore. I made sure that Legislative Council Service, the Cabinet Secretaries the Dept. of Insurance, and Legislators had NAHU's information as well as other web sites that NAHU endorses for information regarding health care reform. I gave each of these entities a full package of information regarding other ideas on reform.

Believe it or not, the NM State Coverage Initiative is back on the table for discussion. It is now being called the "Well Plan". Again, I was able to express our concerns with the benefit package, the administration and the pricing of the Well Plan and gave the state of Oregon as an example that we should be following rather than reinventing the wheel on our HIFA waiver. It will be required that our legislative committee draft a position paper on this topic and some alternative solutions for a NM HIFA waiver. Judy Anderson and Larry Lite will be leading the way for this position paper.

Legislative health issues are on the front burner with Governor Richardson. We need to be creative, innovative and proactive. We'll keep you informed along the way.

# July Calendar of Events

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2	3	4	5
				RGAHU Board Meeting 8:30am		
6	7	8	9	10	11	12
				NMSAHU Board Meeting 8:30am	RGAHU Breakfast Meeting 2hr. CE RSVP to Catherine @ 262-3016	
13	14	15	16	17	18	19
20	21	22	23	24	25	26
					RGAHU Education Committee Meeting	
27	28	29	30	31		
	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>
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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>
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