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## Continuing Education

**Date:**  
June 13th, 2003

**Time:**  
7:30am to 10:30am

**Location:**  
Sheraton Uptown – Northeast Corner  
Menaul & Louisiana



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

**Topic:** "Social Security: Planning For Your Future"

**Speaker:** Nelson Yellow Hair,  
Dallas/Albuquerque  
Social Security Administration Office

**Bio:** Nelson Yellowhair is the Public Affairs Specialist of the Social Security Administration for the State of New Mexico and the Navajo Nation in Arizona.

Mr. Yellowhair is a native of Chilchinbeto, AZ. He graduated from Northern Arizona University, Flagstaff, AZ with a Bachelor's Degree in Accounting. He also has a Master's Degree in Public Administration from Arizona State University, Tempe, AZ.

He began his career in 1996 as a Teleservice Representative in Albuquerque, NM and held various positions in New Mexico and Arizona including Claims Representative and Operations Supervisor.

# The Rio Grande Association of Health Underwriters would like to thank the

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**THANK YOU**



**Making Your Membership Work For You**  
**By David L. Fear, NAHU Board of Trustees**  
**Secretary, 2002-2003**

You don't often find articles written by a NAHU national officer being published in State and Local chapter newsletters or posted on their websites, but I wanted to make sure that our State and Local membership get this message.

All of us in NAHU pay our dues in one form or another. Nearly all of us pay our monetary dues personally or corporately in either monthly or annual payments. Quite a few of us pay our dues in another way – we serve in the association as a volunteer to try and promote our industry and our role as agents.

I'm writing this message because we face a number of obstacles in both the legislative and regulatory arenas throughout our country. While NAHU works hard in Washington DC to bring some sense to the various discussions taking place about insurance and its value, our State and Local chapters have to do this work locally in order to share this message with State and local government entities. We live in uncertain times that pose both threats and opportunities to our businesses.

On the one hand the volume of the public discussion about the private sector insurance system is beginning to get much louder. Parties from both sides of the aisle are quick to point out the flaws of the current system and then propose solutions which, in many cases, are poorly thought out. Enter the Association of Health Underwriters, who has the unique position of seeing things from multiple perspectives that others can only dream of. We work with both large and small business owners and certainly can "feel their pain" as they struggle to finance insurance both for their business as well as for the benefit of their employees. We understand the difficulty that employees and their dependents have in being able to afford group or individual insurance costs and the complex enrollment and benefit payment systems they must deal with. We work with providers of care who want their bills for service paid quickly and fairly. We work with the carrier community who want to make a profit (or at least break even) and at the same feel that consumers appreciate what they sell.

In short AHU members are many times in the middle of a very complex system of public and private insurance coverage.

Fortunately, some agents belong to this association and can not only upgrade their knowledge about complex insurance, employee benefit and other issues, but can end up being respected and acknowledged as a professional in their field. NAHU and it's State and Local chapter affiliates has vastly improved our communication skills, legislative and regulatory representation and overall member benefits. Our meetings are fairly well attending and carrier partners recognize the value that we bring to the agent/broker community.

**So what's my point?**

**Quite simply, it's time for us as members of NAHU to step up to the next level and bring more members into the fold. That's why I'm asking each local and state chapter member to do something in the next few days: Call one of your competitors and ask him/her to join the association. Send them a copy of your current State or Local newsletter and/or a copy of the Health Insurance Underwriter magazine along with a membership application. Tell them that it will be one of the best business investments they'll ever make. Then invite him/her to attend the next local or state chapter meeting of the association as your guest. It's really that simple.**

**Why am I asking you to do this?**

**Because there is strength in numbers and more than ever, our association needs those numbers. While other agent/broker associations have seen serious declines in their membership, NAHU has bucked the trend and grown steadily over the last decade. But we can do better. While our lobbyists and other representatives can go before legislators, regulators and the public and speak about our membership of 18,000 in positive ways, the fact is that we should have better than 100,000 members in the fold. That number still only represents a fraction of licensed agents/brokers in the U.S. If each member of NAHU were to recruit one more member in 2003, we'd double our membership. That same group in 2004 could do the same and again in 2005. By 2006 we'd be over 100,000 members strong and capable of so much more politically and legislatively. At the same time, a general public would come to realize who we are, what we do and why we do it. That certainly can't help our business.**

**I appeal to all members – agents, brokers, representatives, service specialists, etc.. to each do their part to do one little thing and gain one more member in 2003 and begin the ball rolling. Membership costs very little in comparison to our incomes and like insurance protection, membership does so much to preserve and improve our professional condition.**

**If you have ideas about how you can improve our membership growth please share them with me directly. I can be reached via email at [dfear@cimsga.com](mailto:dfear@cimsga.com) or via telephone at 1-800-562-2467, extension 16. Like most of you I sell insurance for a living and have limited time, but I can make good use of the time I have to do a small part to contribute to the growth of our association. Join with me in making that happen so we reach 100,000 members in the next few four years and truly improve and enhance the public image of the professionals who associate with the Association of Health Underwriters – America's Benefit Specialists!**

**NM State Association of Health  
Underwriters President's Message  
By Anne Sperling**

June represents new board member announcement and end of the State Association's fiscal year. The new board members will be inducted into office at the July continuing education. We are blessed to have returning board members and some new ones. Here's the slate:

President:	Anne Sperling
President-Elect:	Bernadette Mares
Treasurer:	Terry LeVois
Secretary:	Cecelia Webb
Education:	Alberta Priest
Membership:	Julia Moore
Legislative:	Judy Anderson
Awards:	Genia Chambellan
Media Relations/Communications:	To be determined
Rio Grande:	Cynthia Tapia
Northern:	Marcie Abeyta

We will be conducting our strategic planning meeting for the upcoming year on July 25<sup>th</sup>, 2003 up in Santa Fe. We will be discussing the job descriptions for all the positions listed above as well as their goals and how they will accomplish those goals throughout the year. Now is your opportunity to be part of that goal-setting process. If you would like to see a certain topic covered during the continuing education year, please let Alberta know. If you would like to be on any of the committees associated with the board positions, please let that board member know.

We will be starting a new venture this upcoming fiscal year. The New Mexico Health Underwriters Political Action Committee will be forming. The NM HUPAC will be integral to our being a voice in the NM legislature. Please contact Judy

Anderson for more information and how you can be a contributor as well as a committee member.

I was afforded the opportunity to speak before you at the May symposium regarding the recent law changes that affect us in health insurance. I know many of you attended the symposium and walked away with the list of the laws. For those of you who could not make the meeting, a list of the laws that passed is posted on our website at [www.nmsahu.org](http://www.nmsahu.org). If you would like to download the laws, go to the NM legislature website at [www.legis.state.nm.us](http://www.legis.state.nm.us).

The forum on the uninsured hosted by Senator Bingaman and the Healthcare Leadership Council went very well. The forum was held at the Wyndam Hotel in Albuquerque on April 25<sup>th</sup>. I'm very proud to say that the Health Underwriters were well represented at the meeting and I personally thank all those who attended to support the health underwriters on that very important day. I was a panelist speaker for the event and received very fine thank you note from Senator Bingaman for participating in the event.

You may have read that the Governor's cabinet secretaries for Human Services, Department of Health, State Agency on the Aging and Children Youth and Families is hosting town hall meetings around the state to discuss the problem of the uninsured. It is speculated that the Governor will be putting this topic on his "call" for the special session to be held some time in October. Needless to say, the government-run healthcare advocates are attending these meetings all over the state are making their case for that type of insurance. Governor Richardson was quoted as saying Universal Health Care is not the answer when he attended the meeting in Farmington. A copy of the quote printed by the Farmington newspaper can be found at [www.daily-times.com/Stories/0,1413,129%257E6572%257E1405118,00.html](http://www.daily-times.com/Stories/0,1413,129%257E6572%257E1405118,00.html). We are watching and attending the meetings of the cabinet secretaries as well. We will keep you informed if the Governor changes course and we need your assistance in getting things back on track.

Patty Jennings has started her committee to create a prescription drug plan for seniors through the NM Medical Insurance Pool. Michael Freccia and I are sitting on that committee along with the NM MIP board members and insurance carrier CEO's. NM Medical Insurance Pool is the

first in the nation given this creative opportunity thanks to Patty Jennings. If we come up with a workable solution, it will be used as a model for other states.

Congratulation goes to Julia Moore and Alberta Priest as they will be representing Region 7 for Education and Communications, respectively. Julia and Alberta will be responsible for arranging conference calls among the other regional board members for their committees and will represent us on National conference calls.

Thank you goes to all the current State Board Member – please see my acknowledgement posted on our state website: [www.nmsahu.org](http://www.nmsahu.org). I also thank PJ Sugg for her super dedication to the Rio Grande chapter. PJ had terrific support from her board of directors and between the two boards we had a very successful and cooperative year. I look forward to serving with all of you again next year.

### **Legislative Report By: Judy Anderson**

Anne Sperling had set up an appointment with the Secretary of Human Services Department, Pamela Hyde, on April 28 and invited both invited Larry Lite and me to accompany her. During the meeting we were also joined by Medical Assistance Division Director, Carolyn Ingram. The purpose of the meeting was to introduce NAHU to Secretary Hyde and to offer our help in the health, long term care and disability arenas. I believe that the meeting was a success; we spent a full hour discussing the future needs for long term care and private/public solutions to this problem and the accessing of health care for our N.M Citizens. It was an informative meeting on both sides; we look forward to being a resource to the Human Services Department in the future.

I am most excited that we are starting a New Mexico State PAC!!! I volunteered to chair this committee, but am looking for two, three or more individuals who would like to help me. I contacted the Secretary of State and have received the Campaign Reporting Act; we will not have to actually register our PAC until we give out \$500.00 or more in campaign funds. The

good news is that we announced the start of this PAC at the Santa Fe luncheon and we will have approximately \$400.00 to \$500.00 to start us off! This is a great start for our state. If you are interested in helping on this committee, please call me at 888-7909; fax me at 888-6354 or e-mail me at [jeander@aol.com](mailto:jeander@aol.com). The committee will be responsible for (1) making sure we are in compliance with our state regulations; (2) soliciting donations (and deciding from who and how we will solicit) and (3) meeting with our lobbyist, Ray Davenport, to decide on how the funds will be distributed. This will be a fun committee – please join me.

Here is a final brief summary of bills we were watching and that were signed by Governor Richardson:

**HB289 – Insurance Coverage for the Treatment of Inborn Errors of Metabolism that involve amino acid, carbohydrate and fat metabolism and for which medically standard methods of diagnosis, treatment and monitoring exist.**

**HB605 – Uniform RX I.D. Cards – provides that all RX ID cards be uniform.**

**SB457 – Health Care Coverage for Unmarried Dependents – extends age for coverage to age 25.**

**SB588 – Notice of Health Insurance Premiums – requires a health insurance policyholder to be given 60 days written notice prior to a rate increase.**

**SB743 – Smoking Prevention and Cessation Insurance – mandated benefit to provide smoking prevention and cessation subject to policy deductibles and co-pays.**

### **EDUCATION 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.

June 13, 2003            **RGAHU Election of Officers**  
2 hrs. CE

**“Social Security: Planning For Your Future”**

**Speaker: Nelson Yellow Hair,**  
**Dallas/Albuquerque**  
**Social Security Administration Office**

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**

## **RGAHU Presidents Message** **By PJ Sugg**

We had a wonderful continuing education day this month. The subjects and the speakers were excellent. Thank you to those who made this day such a success.

At the June meeting we will be holding election of officers for next year (beginning July 1, 2003). At that time we will open the floor for any additional nominations. I hope you can find time to attend this meeting. Don't forget to RSVP to Catherine Pozega at 262-3016.

## **Treasury Report** **By Peggy Chavez**

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

**Written annual budget and financial statements**  
**are available by contacting RGAHU Treasury**  
**Chairperson, listed on page 12 of this newsletter**

## **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).

**Media/Communications Report**  
**By Alberta Priest,**  
**NMSAHU Media Relations Chair**

**No report**

# June Calendar of Events

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

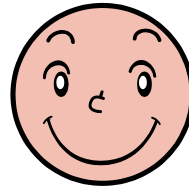
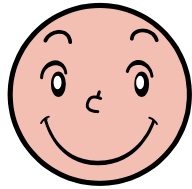
## NM State Board of Directors 2002 - 2003

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	891-9800	<a href="mailto:Melsher1119@aol.com">Melsher1119@aol.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"*

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)