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WE PLEDGE TO PROVIDE MEMBERS WITH THE HIGHEST QUALITY EDUCATIONAL OPPORTUNITIES POSSIBLE IN ORDER TO FURTHER THEIR ABILITY, KNOWLEDGE AND EXPERTISE IN SERVING CONSUMERS.

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Silent Auction

In December we will be holding a Silent Auction to benefit Rachel's Courtyard.

If you are interested in donating an item for auction, please contact any board member or Cyndi Garcia at (505) 923-8176. Presbyterian Hospital is breaking ground (or we should say sky) in late October so watch for your donated dollars in action in the coming months from I-40 on the west side of the hospital.

Continuing Education

November's program will be generously sponsored by Kelly Freeman and American United Life. We look forward to hearing from Kelly during breakfast on November 14, regarding services provided by AUL. **THANK YOU KELLY AND AUL!** We do appreciate you and your support.

Date:
November 14th 2003

Topic:
Boon or Boondoggle? -- What You Really Should Know about Disease Management.

2 hrs. CE

Speakers:

Bruce A. Mann, MD, FACP
Medical Director, Quality Management and Improvement, Blue Cross and Blue Shield of New Mexico/HMO New Mexico



Location:
Sheraton Uptown
Northeast Corner Menaul & Louisiana

**Please RSVP to
Amy Lujan at 232-1797
or amy.lujan@ardenthealth.com
by November 12th**

Bio: Dr. Mann is the Medical Director for Quality Management and Improvement at Blue Cross and Blue Shield of New Mexico and HMO New Mexico (BCBSNM). His role is to improve member health and safety, including preventive health, provider credentialing, clinical quality assurance, and disease management. He is also responsible for BCBSNM meeting all clinical quality standards set by NCQA. Dr. Mann is board certified in Internal Medicine and Quality Assurance/Utilization Review, and has published widely in the medical literature. A frequently requested speaker, Dr. Mann has lived in New Mexico since 1980, and has been with BCBSNM for over ten years.

Rio Grande President's Message By: Cynthia Tapia

Donate to HUPAC. This money is used to further our legislative causes. For more information visit nahu.org/government/hupac/index.htm

I hope that all members are receiving the Washington updates. Janice Kupiec does a wonderful job keeping this membership well informed. jkupiec@nahu.org

Veterans' Day is November 11. Last year in the HIU was a special tribute to the veterans among the ranks of NAHU membership. Look for this special tribute again this year in the November HIU issue.

Here at the local level RGAHU is working on the December breakfast meeting. We've started to organize the silent auction with proceeds donated to Rachel's Courtyard. So if you have or would like to help gather donations for this worthy cause please contact Cyndi Garcia at 923-8176 or Joan Punt at 883-0007.

Did the members who were able to attend the October CE enjoy the guest speaker? I've received very positive feedback. One comment made was, "I never looked at my watch to see how much longer this speaker was going to talk".

Thank you to Lindsay Cordona for working so hard to get the speakers this year. She has very dynamic speakers lined up for the rest of this term. So please remember to **RSVP** and bring a friend to these meetings. We want our members to feel that these continuing education breakfasts are desirable, informative and enjoyable rather than obligatory for the purposes of obtaining CE credits.

Our members are the GREATEST! THANK YOU for your support.

I was visiting a broker the other day, and in his office he had this quote: I hope you enjoy.....

**“ALWAYS SPEAK WITH SWEET WORDS. YOU NEVER KNOW WHEN YOU MIGHT HAVE TO EAT THEM.”
Author Unknown**

State President's Message By: Anne Sperling

I participate in the Regional Presidents' conference call every fourth Monday of the month. Our Regional Vice President, Scott Leavitt, sponsors the call. Each regional chairman as well as the state presidents fill this time with reports. Our regional chairmen include Jamie Scholl of Colorado for legislative issues, Ryan Thorn of Utah for HUPAC issues, Alberta Priest of NM for Media and Communication issues, Julia Moore of NM for education issues, Don Mathern of Idaho for membership issues. All were present in October with the exception of Don Mathern. The presidents represented the states of NM, AZ, CO, UT. Idaho and Wyoming presidents were not present. The agenda included regional meeting arrangements for this coming August in Colorado Springs, Capitol Conference arrangements, awards criteria and submission deadlines, campaign for the new regional vice president as Scott is running for a national position and will need to be replaced, and a membership survey that Scott will be emailing to all the members in the region. The most stimulating section of the call is the report made by each of the presidents.

It never ceases to amaze me how organized Colorado is with their membership. Granted, their population is much larger than ours and so they have a greater number of agents to draw upon for funding, etc. But, what is really heart-warming is the support that they get from their membership. They literally get 100's of participants attending their continuing education every month. They deliver big HUPAC checks to their legislators. They hire a lobbyist at \$20,000.00 per year. They have an executive director to whom they pay a salary of \$36,000.00 per year. They received \$5,000.00 from National to fight legislative battles and won their battles last go around. They have organized committees and lots of people working on those committees.

NM could be a Colorado if we wanted to be. I want us to be – do you? I would love to see 100's showing up to our CE's, and would love to hire a lobbyist, and would love to give big HUPAC checks to our preferred legislative candidates. But, my love for the organization is not enough to pull it off. My love for the organization is not enough to fulfill all the obligations of the organization. There are a select few who also have the drive and love for the organization, namely, the board members of the state board and local boards; however, that's not enough either. We need you, the members. We need your smart brains, time, and money. The issues in NM are much larger than those of Colorado. Our legislative fights are much more extensive and more complex than Colorado's. We need to work together to protect our jobs and to protect the work upon which our clients rely. O.K., ENOUGH OF THE SAPPY LECTURING...be quiet, Sperling...

Your national organization is doing wonderful things in the areas of Medicare reform, publishing HIPAA guidelines, sponsoring designations and online education. It seems all you need to do is ask and the very competent staff back in Washington, DC, addresses it. What do you need? What do you think the organization can do better for you? Do you think NAHU is fulfilling its promises to you? Are you proud to be a member? These are some of the questions that Scott Leavitt will address in his membership survey next month. Be on the lookout for it and please respond.

Lastly, region 7 and region 8 are combining their efforts in publishing a membership directory. If you have had an address change or a contact number change recently, please forward the new information to Julia Moore so that she can forward your information correctly to the directory developers. Julia's email is listed on the last page of this newsletter.

Thanks again for reading this message and please let me know how I can better serve you.

Legislative Report By Anne Sperling

New Section. The Rio Grande Health Underwriters will be retracting the previous legislative section that was emailed to the membership in their December newsletter. NAIFA information was improperly inserted in the November newsletter.

The NM Legislative Health and Human Services Committee (LHC) is meeting again this week. The event started on Thursday and will go to the end of the day on Friday.

The following are the agenda items of the LHC this month:

1. House Bill 955 scope of work and grant received by Human Services Department (HSD) from Health Resources and Services Administration for the Study on the Uninsured. I was not able to attend the hearing on this issue, but I can safely say that the regular session of the NM Legislature will address the problem of the uninsured and the Cabinet Secretary in charge of HSD, Pamela Hyde, is not thinking of privatizing health care for the poor and the uninsured.
2. Committee discussion of uninsured issues

3. Helmet use during certain vehicle operation
4. Food stamp use plan study
5. Revised committee options review
6. Medicaid waiver for mentally ill
7. Children of incarcerated parents study
8. Foster parent rights study
9. Recommendations for state pharmaceutical program development – Federal Health and Human Services Department – Agency for Health Care Research and Quality

In typical fashion, our legislators are engaging in “superior” discussions with the ultimate goal of controlling society.

On the National front...

Did any of you see the news this week that the Supreme Court will be hearing two cases of individuals suing their HMO’s for not giving them the proper care? Guess what members... the Patient’s Bill of Rights will be back on the front burner if these cases are won by the plaintiffs. Be ready to express your opinion to our elected officials through NAHU Operation Shout when the time comes.

Association Health Plans is one of the topics that NAHU has taken a very strong position against. I have developed a chart outlining the idiosyncrasies of NM Association Health Plans and have posted it on our web site. You can download the spreadsheet to use with your clients from this web site: www.nmsahu.org.

If you visit the NAHU web site you will see their opinion on a number of topics including:

1. Genetic discrimination
2. Long Term Care
3. Health Savings Accounts (This has had recent legislative action – please be sure to visit the site for a review of the issues attached to Health Savings Accounts and Health Savings Security Accounts.
4. Medicare issues
5. Single Payer Health Plans

6. Tax Credits for the Uninsured
7. Trade Adjustment Act of 2002
8. Tort Reform / Medical Liability

I realize that all of us are very busy and getting on the NAHU web site is not the highlight of the day. Just don’t forget that it is there for National Issues that you can use when talking with your clients. The NMSAHU web site will help you to discuss local issues with your clients.

Remember, “Day with Your Legislator” is coming soon in February. The event takes place in Santa Fe on February 13th, which is in the middle of the legislative session. Legislators are invited to the breakfast. Take this opportunity to engage in conversation with the legislators regarding your concerns. It’s awesome experience. MARK YOUR CALENDARS NOW!

**State Education Report
By: Alberta Priest**

The State Association is in the midst of planning its January Symposium. We will be offering at least 6 credit hours of continuing education in January. We are planning a dynamic meeting with great speakers and want to make this the best event ever. Please mark your calendars for the second Friday in January for this great event.

The New Mexico Health Insurance Alliance and NMSAHU have partnered to present a CE Certification class in Las Cruces on Friday, November 7th. Our main focus will be to expose agents to NAHU and offer them an opportunity to become members of NAHU. We are hoping to solicit enough interest to open a new chapter in Las Cruces. Farmington will be our next CE location and solicitation.

We are open to the discussion of offering non-CE qualified classes covering sales techniques, sales assistants, learning how to lobby and the like. Please contact me if you would like to participate in such classes. We will be discussing this further at the January Symposium.

We have been and will continue to partner with the NM Independent Insurance Agents this spring and fall. We are organizing classes for designation acquisition. Remember, NAHU sponsors designations for RHU, REBC through the American College as well as a new Disability Designation through the Health Insurance Association of America. Please visit the national web site for more information.

Rio Grande Education Report By: Lindsay Cardona

Dear Members,

I am so happy to write that our October breakfast program presented by Bryan Van Noy of American Specialty Health was well attended and very well received. Out of 50 some reservations, 35 actually attended the breakfast. "Thank you Bryan for an excellent and engaging program."

As a recap and rating from attendees, 22 strongly agreed and 5 somewhat agreed that the program objectives were clearly identified and accomplished. 26 strongly agreed and 1 somewhat agreed that the program was well organized, well presented and conducted in an appropriate manner. Regarding usefulness of the information to their business, 17 strongly agreed, 6 somewhat agreed and 3 felt neutral. Other comments included: "Very enjoyable, best CE class I've seen so far, all the information was good." "GREAT PRESENTATION! The presentation was very enlightening and educational." The speaker was very interesting and presented everything excellently. The most valuable part to me was diet in relation to disease, i.e. diabetes." "The entire presentation was GREAT!" "This was great, very interesting and timely." "The most valuable part to me was diet – very informative!" "The most valuable part for me was the overview of drugs frequently used or over used today, and ways to reduce stress." "The most valuable part for me was the comparison & difference of various treatment and practices." "I liked hearing about proper foods for a balanced diet." "Being a non-believer, I was strongly influenced about the validity of CAM! I would like to know more about all areas!" "The most valuable part for me was learning of options to traditional medicine." "The most valuable part was a lot of the food discussion that can affect physical health and the fact that the presentation was kept interesting and fun." "I guess I am an old fuddy duddy, but Bryan's slang and use of certain words were in my opinion inappropriate."

Last month I reported that program sponsors have been obtained for our monthly CE programs. A huge thank you to Linda Parker, co-founder and a principal of Retirement Strategies and Krista Koss, for their sponsorship of last month's CE program. Their support of our organization is tremendously appreciated and we especially want to thank them for their thoughtful and fun door prizes! THANK YOU LINDA AND KRISTA!

November's program will be generously sponsored by Kelly Freeman and American United Life. We look forward to hearing from Kelly during breakfast on November 14, regarding services provided by AUL.

THANK YOU KELLY AND AUL! We do appreciate you and your support.

I am very excited about and look forward to our November 14 CE Program presented by Dr. Bruce Mann, MD, FACP, Medical Director, Quality Management and Improvement, Blue Cross and Blue Shield of NM/HMO New Mexico. The title of his presentation is *Boon or Boondoggle? – What You Really Should Know about Disease Management*. If your schedule permits, this is not a program you will want to miss! By the end of his presentation he promises that the attendee will:

- Understand what Disease Management *really* is: the "official" definition of Disease Management vs. the many definitions used by employers and health benefits consultants
- Understand why Disease Management works and why it can be so hard to get it to work
- Understand what Disease Management is designed to do and NOT designed to do
- Understand what alternative types of health management may be more appropriate than Disease Management for certain groups: Utilization Management, Case Management, and Demand Management
- Understand the economic arguments (real and false) for Disease Management
- Understand the "players" in the Disease Management world
- Understand why HIPAA is not an impediment for Disease Management
- Have a set of resources for further study

Dr. Mann will "begin at the beginning and give us the Big Picture and where all these fancy terms fit in!" Again, I expect this program to draw a big crowd so get your reservations in now to Amy Lujan at 232-1797, and invite someone to join you!

The RGAHU Education Committee last met on October 9 and will meet again on November 4. We are diligently booking an incredible line-up of presenters and the momentum is building. Won't you please join us and give us your opinion of how what we are doing is working for you? The October program was such fun that we were disappointed when the two hours was gone, and part of the fun was because of everyone who was there! See you November 14!

Media/Communications Report By Bernadette Mares

This is a portion of a report that came in the E-sap news from NAHU. For the complete file, check out the October 17, 03 issue of E-sap. This is a paper on how to keep and recruit volunteers. It features practical ideas on how to get a steady stream of good people to help your chapter's efforts.

How to Recruit and Keep Volunteers

The Independent Sector determined that in 2002 the value of volunteer time was \$16.54 per hour, or nearly \$35,000/year; volunteers' time isn't cheap. They are an essential part of NAHU and the state and local chapters. We all need to recruit and retain volunteers to be successful. I've heard from many chapters that recruiting volunteers is their biggest struggle.

Here are some tips and ideas to help you and your chapter recruit and retain volunteers.

Recruiting is sales and sales is relationship building. Use the benefits you've gained from volunteering, along with your sales experience, to sell the job.

Make two lists: one for why you joined NAHU; and another with the benefits you have realized from volunteering in NAHU. These lists become your selling points.

Set a goal to meet a certain amount of new people at each meeting. Reaching out to those new members pulls them in closer to the chapter and broadens the pool of potential volunteers.

If someone calls wanting to volunteer, be sure to call them back. If you can't call them, have someone else on the board make the call.

When talking with potential volunteers:

Remember how you felt when you were first asked to volunteer...honored, flattered, proud. Listen. What is the person looking for? Do they have time to volunteer? What are their strengths and interests?

If time is a problem, see if they'll take on a one-time commitment, like making phone calls for a couple of hours or manning a registration booth for a morning.

(to be continued)

Treasury Report By: Peggy Chevez

Savings Account - \$6,137.33
Checking Account - \$5,133.22

Written annual budget and financial statements are available by contacting RGAHU Treasury

Chairperson, listed on page 9 of this newsletter

Membership Report By: Cyndi Garcia,

The Rio Grande reports a current membership of 149 members.

Welcome New Members!

Mikeline Rodgers - Blue Chip Agency

Recruiter: Alberta Priest

Larry Feise – Capitas Financial

Recruiter: Anne Sperling

Stephanie Salcido - Presbyterian Health Plan

Lynette Martinez - Presbyterian Health Plan

Jennifer Knighton - Presbyterian Health Plan

Maria Sandoval - Presbyterian Health Plan

Recruiter: Terry LeVois

DID YOU KNOW?

As a member of NAHU your name is available for referrals nationwide!

The vast majority of NAHU's agent members are independent agents, which means they represent a number of different health insurance companies. Therefore, they can help evaluate coverage alternatives from many companies to find the best fit for their specific needs and budget. NAHU offers this service online for

anyone who would like to locate an agent in their area. To view this referral option, visit NAHU's web site at www.NAHU.org

You can update your membership information online!

When you have a few extra minutes, please log into the NAHU web site and make sure your contact information is correct. You can also make changes while you are there in real time! All RGAHU mailings are generated

from this mailing list so if you are not receiving monthly updates, double-check your address!

Contact Cyndi Garcia - Membership Chair, if you have questions about your membership or would like to refer some to become a member. I can be reached at: cmgarcia@phs.org or (505) 923-8176.

NM State Board of Directors 2003 - 2004

Title	Name	Phone	E-Mail
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Treasurer	Terry LeVois	923-8177	tlevois@phs.com
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Awards	Genia Chambellan	872-5326	geniac@deltadentalnm.com
Legislation	Judy Anderson	888-7909	jeander@aol.com
Membership	Julia Moore	890-1539	jtm7105@aol.com
Media Relations	Bernadette Mares	923-8175	bmares@phs.org
Rio Grande Liaison	Cynthia Tapia	923-8178	ctapia@phs.org
Northern Liaison	Marcie Abeyta	982-4296	mabeyta@talbotcorp.com

RGAHU BOARD MEMBERS FOR 2003 - 2004

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President	Cynthia Tapia	923-8178	ctapia3@phs.org
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