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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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**Continuing Education**

**Date:**

October 10, 2003

**Topic:**

“Alternative Health Care”.  
2 hrs. CE

**Speakers:**

BRYAN VAN NOY  
National Sales Manager  
American Specialty Health, Inc

**Location:**

Albuquerque Marriott  
2101 Louisiana Blvd. NE

**Please RSVP to Catherine Pozega at 262-3016 by Wednesday Oct. 8<sup>th</sup> noon prior to Breakfast meetings.**

**BRYAN VAN NOY**  
National Sales Manager  
American Specialty Health, Inc.



Bryan Van Noy serves as the National Sales Manager for American Specialty Health, overseeing national expansion of complementary health care benefit programs and wellness products. Prior to joining American Specialty Health, Bryan founded a company called Gluten Solutions, Inc., that provides wheat-free, gluten-free foods as a mandatory medical diet for people with Autism, Celiac Sprue Disease, and people with wheat allergies. From 1994 through 2001, Bryan held various sales and marketing positions at PacifiCare of California, Prudential HealthCare, and Aetna US. Healthcare.

### **Topics of Presentation “Alternative Health Care”.**

What CAM therapies are most effective?

What is safe?

What is the consumer demand for CAM services?

How does CAM fit in with traditional medical insurance?

How does chiropractic, acupuncture, dietetics, massage therapy, naturopathy and mind/body therapy work?

**Rio Grande President’s Message**  
**By: Cynthia Tapia**

No Report

### **State President’s Message** **By: Anne Sperling**

As an independent life and health insurance agent for almost 20 years now, I can honestly say that I have never seen our industry in more of an uproar than it is right now. There are pressures from every direction to straighten up and fly right. The government is pressuring the industry for Medicare reform, Medicaid reform, Long-term Care pricing and longevity, Managed Care patient protection, tax incentives for medical benefits, Cobra regulation finalization, HIPAA regulation finalization, and government-run medical benefits (locally and nationally) to name some. It is imperative that we stay on top of all the issues to best meet our clients’ needs and questions.

Consumers are getting more educated because the price of insurance coverage is so expensive that they are forced to be better consumers. It is our obligation and duty to be good consumers of insurance education to help our clients. I highly encourage each and every one of you to attend the continuing education classes offered through your Association. Whether you are grandfathered in, or you have already fulfilled your credit hour limit, please attend the classes to keep abreast of the current issues. Our September symposium included fantastic information on alternative medicine and the new Dept. of Labor regulations on Cobra that will be implemented in January 2004. I’ve used this information in the sales process many times over already since the education was presented and my prospects and clients were grateful to have the information.

Since my last submission to this newsletter, so much has occurred. I’ve attended 4 more Governor Health Care Coverage and Access Task Force and Steering Committee meetings. The picture looks bleak. The Steering Committee voted in favor (I voted against) of developing a single state insurance pool and will address this issue in the January general session. It will be deliberated at the Legislative Health Subcommittee Hearings in October and recommendations for the general session will surface either in October or November. The final report to the Governor is due October 15, 2003. The steering committee defined the following terms: universal coverage, people of NM, access, basic coverage, catastrophic coverage, comprehensive coverage, and long-term care.

I learned today via the Presidents’ conference call that the Center for Medicaid Medicare Services (CMS) will be conducting town hall meetings nationwide regarding Medicare reform. We don’t know if NM will be on the list of meeting places, but if we are, I will let the membership know so that we can have an impressive showing with well thought out questions for the authorities. The Bush Administration is anxious to put Medicare reform in place before the election process takes over. Please check out the national web site, [www.nahu.org](http://www.nahu.org) and click on “NAHU

Campaigns for Medicare Reform” for details. NAHU has been very involved in this effort and served on the steering committee for the Alliance to Improve Medicare reform, [www.reformmedicare.org](http://www.reformmedicare.org).

Business as usual...there are not enough hours in the day to conduct our paid position duties and all the duties that the volunteer board membership requires. It is so important that each of you consider helping in a committee member position to ease the burden put before the board members. The Regional Vice President, Scott Leavitt, would like to see reports from each of his regional states indicating policies and procedures, bylaw changes, membership growth operations, legislative efforts, contacts with the media, budget growth operations, legislative political action committees formed, and cutting edge educational forums. I happen to think that NM is doing a wonderful job in most of these areas; however, we need to teach more of the membership how to accomplish these goals. Please see me or Cindy Tapia on how you can serve the membership.

Most of all, enjoy this time of turmoil. It is exciting, it is engrossed with information. Use this information to benefit your career.

## Rio Grande Legislative Report By: Larry Lite LTCP, LUTCF

### Update From Region 7 Legislative Teleconference on September 16, 2003

Medicare updates will be available to all NAHU members via the website [www.NAHU.org](http://www.NAHU.org).

Department of Justice is asking individuals and organizations to stop importing drugs from Canada and Mexico – There have been several incidences whereby drugs were purchased which had incorrect labels or dosage was not appropriate. Press releases available through [www.irs.gov](http://www.irs.gov).

Day at the Capital to meet legislators scheduled for February 13, 2004. Contact Judy Anderson (State Legislative Chair) for more details.

The Regional Legislative Chairman suggested each state have a lobbyist in helping advise the association and its’ members about what is happening in their respective states.

### Update on Agent Legislative Meeting on September 23, 2003

We had approximately 16 individuals in attendance to go over major concerns effecting individual and group health underwriters.

Discussions centered on the following areas:

### **Governors Task Force (70 members)**

32 Steering Committee Members meet to review, discuss and recommend actions for the state to take on making health care available to all within the state – including illegal aliens in New Mexico for at least 6 months.

Need to review and discuss Rhode Island and Oregon plans that have already been implemented regarding the Health Insurance Flexibility Account waiver program otherwise known as the *New Mexico State Coverage Initiative* – a handout was provided.

- A template was distributed.

Governor’s agenda to have a special session in the fall on tax issues and health issues will be handled in the general session in January.

Note: This can affect health insurance plans and employers in which a gross receipt tax may be imposed to bring in additional revenues.

Secretary Hyde has announced their department has a \$125 million deficit for Medicaid Funds.

### Recommendations

Prepare talking points for agents and employers.

Prepare press releases.

Petition the Governor with a plan all can live with.

Petition the Center for Medicaid Services (CMS) with ideas this group initiates.

Get backing of our major professional associations, hospitals, and medical associations who have a stake in this.

Timeliness is very important, as our understanding is the Governor is trying to go

forward with his agenda without Legislative Approval. (CONCERNS! FLAGS! ACTION!)

Anyone who sells health insurance plans, individual or group, should and must be involved. Your livelihood and career's depend on the initiatives that will be taken.

**Next meeting will be at Manuel Lujan Agency at 8:30 AM, October 7, 2003 .**

### **NEWS from NAHU**

A federal court has blocked the national "do not call" list -- - just days Before its October 1 effective date, stating that the FTC overstepped its authority by creating the list of prohibited numbers.

**NAHU Analysis:** Senior Congressional leaders on both sides of the aisle have asserted that Congress did give the FTC this authority. Therefore, it is likely that if this decision is not overturned by a higher court on appeal, Congress will pass legislation that creates the Do Not Call registry. But, for the time being, it is on hold.

NAHU will continue to monitor these developments and will keep you posted as this story progresses.

**State Legislative Report  
By: Judy Anderson**

New Mexico State Association of Health Underwriters are partnering with the New Mexico Health Insurance Alliance to bring continuing education to agents and brokers in Las Cruces, NM. If you know of a fellow insurance colleague who can benefit from this CE class, please forward the information below to them as soon as possible. Handout materials and seating arrangements must be made in advance.

## The New Mexico Health Insurance Alliance Certification Class

**Date:** Friday, November 7, 2003

**Time:** 10:00 a.m. to 1:00 p.m. (Lunch will be provided)

**Place:** New Mexico State University  
3400 South Espina  
Donna Anna Branch Room 77  
Las Cruces, NM 88003

**Instructions:** Attendees will need to obtain a visitor's parking permit to park on the school grounds. To get a parking permit, log in the website: [www.nmsu.edu](http://www.nmsu.edu) and click on "visitors parking" then "visitor parking options". There you will find instructions on how to order an E-Permit for one day's parking. The permit is a free single-day permit that can be obtained over the internet without any need to come into the Parking Office.

Please bring a current copy of your health insurance license.

**Purpose:** 2 hours Continuing Education is being offered to agents and brokers in and around Las Cruces who need to be certified with the New Mexico Health Insurance Alliance. These classes must be attended in order to submit business to the Alliance. Classes are offered every three to six months in different locations.

New Mexico State Association of Health Underwriters representatives will give a short presentation during lunch.

Questions???

Please contact: John Fishel New Mexico Health Insurance Alliance  
Phone: (800) 204-4700, ext. 15  
Fax: (505) 988-3461

**State Education Report  
By: Alberta Priest**

No Report

## Rio Grande Education Report By: Lindsay Cardona

Dear Members,

“Education,” said Dr. John G. Hibben, former president of Princeton University, “is the ability to meet life’s situations.” Now anyone who has spent any time at all in the healthcare industry and benefits arena knows that “*situations*” in this environment are in a constant state of flux! On our part, this should require a deep, driving desire to learn, unlearn, and relearn, along with a vigorous determination to increase our ability to serve consumers. If I have learned, unlearned and relearned anything over the years, it has been that learning is easier if it is fun!

For those of you who have already met Bryan Van Noy, our program presenter for October 10, you know that you will enjoy his presentation on *Alternative Health Care Trends*. If you haven’t met Bryan, then take a good look at his picture, smile, and come hear what he has to say and see what you can learn. I am expecting a big turn out and am looking forward to seeing you all there to make the learning atmosphere even more enjoyable. Without you, then what is the point?

For the November 14 breakfast program we have booked Bruce A. 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*. (Verrrrrrrry interesting title!) More on this educational program to follow in our next newsletter.

The monthly RGAHU Education Committee last met on September 10. During this planning meeting it was decided that we would invite program sponsors for each CE Program. Letters went out on September 16 and as of this writing I have received commitment for all but two remaining meetings for this term. The money received from these

sponsorships will be used in part for a keynote speaker for our May 14 symposium. If you did not receive a letter and would like to sponsor a breakfast program please let me hear from you. We have had a lot of positive feedback from other chapters who invite sponsors and we believe that both our membership and vendors will benefit from the opportunity. See you soon!

## Media/Communications Report By Bernadette Mares

No Report

## Treasury Report By: Peggy Chevez

Written annual budget and financial statements are available by contacting RGAHU Treasury Chairperson, listed on page 8 of this newsletter

## Membership Report By: Cyndi Garcia,

For membership information please check out our web site at: [www.RGAHU.org](http://www.RGAHU.org) or [www.nahu.org](http://www.nahu.org)  
You can reach your local membership chair, Cyndi Garcia at: (505) 923-8176 or [cmgarcia@phs.org](mailto:cmgarcia@phs.org)

**NEW MEXICO STATE ASSOCIATION OF HEALTH UNDERWRITERS  
PRESENTS  
BOWLING-FOR-CHARITY TOURNAMENT**

**Event Date: Saturday, 10/18/03      Registration Time: 2:30 p.m.**  
**Place: Tenpins & More              Bowling begins: 3:00 p.m.**  
**1416 Deborah Rd. SE**  
**Rio Rancho, NM 87124**  
**505-892-7117**

**HOW TO PARTICIPATE**

1. Complete the bowler registration and sponsor form attached to this sheet. Please use a ballpoint pen and PRINT information.
2. **Set a goal for yourself. Sign up enough sponsors to reach that goal. Sponsors are your friends, neighbors, relatives, or co-workers who agree to make a donation. You MUST have sponsors to play and register.**
3. Ask each sponsor to pledge a minimum of \$1 or any amount they want to contribute. The funds collected will be donated to Cuidando Los Ninos, 1500 Walter SE, Albuquerque, NM 87102. Tell your sponsors that their gifts are TAX DEDUCTIBLE.
4. **Bring your completed sponsor forms and checks when you register at the bowling center on Saturday, October 18 at 2:30 p.m. The Charity Bowling Tournament will begin at 3:00 p.m. The cost of the bowling shoes and balls are built into the registration fee.**
5. Team fees are \$80 for 4 team members or \$20 each player.
6. **Gather four teammates and register by faxing the form to 890-1606. Call Julia Moore at 890-1539 or Alberta Priest at 243-2601 if you have questions.**
7. **Come prepared to have fun and relaxing afternoon with your fellow associates!**
- 8.

**TIPS FOR COLLECTING YOUR PLEDGES**

1. Make sure you have your sponsor sheets and checks that are made payable to Cuidando Los Ninos.
2. **Write in the total amount each sponsor gives you.**
3. **Begin collecting all your pledges today.**
4. **For each \$25 collected, you will receive a ticket for a special drawing that will be awarded at the bowling tournament.**
5. **Remember, in order to be eligible for prizes, you must turn in your sponsor money on the day of bowling at the bowling center.**

**So grab your buddies and come join the fun! Register your team by calling Julia Moore at 890-1539 or Alberta Priest at 243-2601!!**



**NMSAHU BOWLING TEAM REGISTRATION FORM**

**Saturday, October 18, 2003**

**Team Name:** \_\_\_\_\_ **Team Captain:** \_\_\_\_\_

**Participating Team Members:** 1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

**! Registration Team Fees: \$80  
Individual Fees: \$20**

**Please fax this team registration form to: 890-1606 no later than October 13, 2003.**

**Registration will begin at 2:30 p.m. at Ten Pins & More in Rio Rancho with the tournament beginning promptly at 3:00 p.m. A ticket will be given for each \$25 sponsorship. Each team will consist of four players and must play three games. Winners will be determined by the total number of pins accumulated per team. Prizes will be awarded to the first, second, and third positions.**

**During the bowling tournament, door prizes will be awarded to participating bowlers. Any high games bowled during the tournament will be announced through the speaker system.**

**Bowl on behalf of Cuidando Los Ninos and have fun at the same time! Be prepared to bring in your individual sponsor list with signed checks when you arrive at Ten Pins & More, 1416 Deborah Rd. SE, Rio Rancho, NM 87124.**

**Questions? Call Julia Moore-890-1539 or Alberta Priest-243-2601**

## NM State Board of Directors 2003 - 2004

Title	Name	Phone	E-Mail
President	Anne Sperling	982-4302	<a href="mailto:asperling@dii-biz.com">asperling@dii-biz.com</a>
President-Elect	Bernadette Mares	923-8175	<a href="mailto:bmares@phs.org">bmares@phs.org</a>
Secretary	Cecilia Webb	232-1806	<a href="mailto:cecilia.webb@ardenthealth.com">cecilia.webb@ardenthealth.com</a>
Treasurer	Terry LeVois	923-8177	<a href="mailto:tlevois@phs.com">tlevois@phs.com</a>
Education	Alberta Priest	243-2601	<a href="mailto:ampcinc@aol.com">ampcinc@aol.com</a>
Awards	Genia Chambellan	872-5326	<a href="mailto:geniac@deltadentalnm.com">geniac@deltadentalnm.com</a>
Legislation	Judy Anderson	888-7909	<a href="mailto:jeander@aol.com">jeander@aol.com</a>
Membership	Julia Moore	890-1539	<a href="mailto:jtm7105@aol.com">jtm7105@aol.com</a>
Media Relations	Bernadette Mares	923-8175	<a href="mailto:bmares@phs.org">bmares@phs.org</a>
Rio Grande Liaison	Cynthia Tapia	923-8178	<a href="mailto:ctapia@phs.org">ctapia@phs.org</a>
Northern Liaison	Marcie Abeyta	982-4296	<a href="mailto:mabeyta@talbotcorp.com">mabeyta@talbotcorp.com</a>

## RGAHU BOARD MEMBERS FOR 2003 - 2004

Title	Name	Phone Number	E-Mail
President	Cynthia Tapia	923-8178	<a href="mailto:ctapia3@phs.org">ctapia3@phs.org</a>
Past President	PJ Sugg	883-6850	<a href="mailto:pjsugg@qwest.net">pjsugg@qwest.net</a>
President-Elect	Kim Sauter	923-8169	<a href="mailto:ksauter@phs.org">ksauter@phs.org</a>
Secretary	Sandra Goodman-Padilla	821-7123	<a href="mailto:spadilla@lycinsurance.com">spadilla@lycinsurance.com</a>
Treasurer	Peggy Chavez	923-5242	<a href="mailto:pechavez@phs.org">pechavez@phs.org</a>
Awards	Angela Romero	811-9330	<a href="mailto:angelaromeroins@aol.com">angelaromeroins@aol.com</a>
Membership	Cyndi Garcia	923-8176	<a href="mailto:cmgarcia@phs.org">cmgarcia@phs.org</a>
Media Relations	Robert (Bobby) Long	883-0007	<a href="mailto:bobby.long@ucci.com">bobby.long@ucci.com</a>
Education	Lindsay Cardona	766-9676	<a href="mailto:lindsay@dii-biz.com">lindsay@dii-biz.com</a>
Legislative	Larry Lite	255-6545	<a href="mailto:llite@nmol.com">llite@nmol.com</a>
Operations	Catherine Pozega	262-3016	<a href="mailto:catherine.pozega@ardenthealth.com">catherine.pozega@ardenthealth.com</a>
Web Master	Andre Pecasting	450-3521	<a href="mailto:andre@ebsc.net">andre@ebsc.net</a>