



www.rgahu.org

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

Inside The September Issue	
1&2	Continuing Education
2	Rio Grand President's Report
3	NM State President's Report
3-4	Rio Grande Education Report
4	Treasury Report
4	Membership Report
5	State and Local Board Members

Continuing Education

THE LAST CONTINUING EDUCATION FOR THE YEAR! FRIDAY, SEPTEMBER 12, 2003

6 Credit Hours
The class will be held at TVI Joseph M. Montoya Campus
4700 Morris, NE
Albuquerque, N

This is a gentle (but colorful) reminder of the **NMSAHU September CE Seminar**. It will be held on **Friday, September 12, 2003**. The period in which you may pre-register ends soon. Please mail your Registration Forms by Friday, September 5, in order for us to receive them in time.

You should have received an email & attachment (and a green flyer) with the registration form. **If you didn't receive one, please let me know.** I may have sent it to an old address. **Also, please share the information with your office.**

We are so excited about this Seminar.

Stephen Elkins is repeating his excellent presentation of **"The Ethical Leader"**. For those of you who missed it, it is great.

We are also having a class on **Oriental Medicine, Acupuncture & New Mexico Law**, presented by Dr. Jonas Skardis, of Santa Fe. If you have always wanted to know more about these topics, and how they relate to the insurance industry, this two hour presentation will answer your questions.

And last but not least, we have Sue Bisbee, with Cobra Compliance Systems giving a **3 hour update and review of COBRA. Certification of completions will be available for your HR and employer client guests.**

Everyone is welcome to attend any or all of the sessions. The prices vary depending on membership status. Please check the flyer. **IF YOU ARE NOT A MEMBER OF NAHU, NAIFA or IANM**, you will get member rates if you fill out an application, either before or at the seminar.

Finally, again, **please mail or return your registration by Friday, September 5, 2003.**

AND, please call or e-mail us with questions, if you need more information, or a registration form.

Alberta Priest NMSAHU Education Chair
243-2601 email: ampcinc@aol.com
&/or Julia Moore, Region 7 Education Chair
890-1539 email: JTM7105@aol.com

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

Fall is in the air and the Rio Grande Association of Health Underwriters (RGAHU) is on the fast track. On August 9, 2003, RGAHU Board held a strategic planning session. Our theme for the 2003-2004 year is **KNOWLEDGE is POWER**. RGAHU will follow the National Association of Health Underwriters (NAHU's) purpose to educate the public and decision makers about the value health insurance professionals deliver in helping consumers access the health care system and, to provide members with the highest quality educational opportunities possible in order to further their ability, knowledge and expertise in serving consumers.

We outlined our goals for the 2003-2004 year:

Learn what members need and want educationally and what will motivate you the member to participate

Create a calendar of events for the entire year's program

Develop and utilize a marketing plan to promote educational offerings and increased attendance and membership

Execute the planned educational programs in a manner that promotes smooth, through and professional presentations the meet the needs of the membership

Evaluate each educational offering by soliciting feedback from attendees

Show value in belonging to this association

Our greatest asset is our membership and we can accomplish these goals with your help and support. We welcome all feedback or suggestions on what you, as a member would like to accomplish this year.

I would like to send out personal Thank You to all of RGAHU's board members for volunteering their time and weekend to attend the strategic planning session. Special thank you goes out to Angela Romero and her husband Nester for donating the use of their condominium at Pogosa Springs. This board is committed to work hard at delivering the best to this membership.

QUOTABLE QUOTE:

"Coming together is a beginning, keeping together is progress, and working together is success."

Henry Ford

State President's Message

By: Anne Sperling

I am representing all of you at the Governor's Healthcare Coverage and Access Task Force and Steering Committee meetings. I was asked to serve on the Governor's Healthcare Coverage and Access Task Force as well as his Steering Committee for the Task Force last month. Prior to the formal creation of the Task Force and the Steering Committee, I was attending the stakeholder meetings in June and July. I have not missed any meetings. Each meeting is a full day and they are held in Albuquerque. The stakeholder meetings did allow alternates, but the Task Force meetings do not. Judy Anderson was my designated alternate for the stakeholder meetings.

The Governor has put forth a very aggressive plan for healthcare reform. He set a deadline of October 1, 2003 for the cabinet secretaries from Human Services Division and the Dept. of Health to submit a report on proposed healthcare coverage and access changes for the state of NM. Furthermore, he plans on having a special session either this fall or in the spring regarding the two topics. The final determination of the special session will be contained in the report written by the cabinet secretaries. The members of the Task Force are meeting to give input to the final report to the Governor.

The summary of the proposed healthcare agenda for New Mexico will be added to our state web site for you all to review. If you have any comments regarding the agenda, please email me at asperling@dii-biz.com.

It is interesting to note that the political activity of healthcare is not unified. The Legislative Health Subcommittee is having meetings and taking testimony and coming up with their own conclusions (including some type of legislation). Jessica Waltman from NAHU in Washington and I both presented to this group on two separate occasions. They definitely know where we are coming from now.

The Blue Ribbon Tax Reform group is meeting and making recommendations regarding healthcare and taxes separate from the Governor's healthcare task force and separate from the Legislative Health Subcommittee. Basically, they are proposing that the gross receipts tax on doctors be shifted on to the health plans or the agents!

The Medicaid Reform Committee is meeting to take the State Coverage Initiative off the back burner and put it on the front burner – they are now in the

“implementation phase” (whatever that means) of this program. We still stand strongly against this program if it is implemented without an amendment submitted to the Center for Medicaid Medicare Services (CMS). We are working with National right now in devising an amendment.

Regarding the actions of our board of directors – we met on August 12th at the Independent Insurance Agents of NM office building. This is our designated spot for the year. Any member is welcome to attend our meetings to give input under the heading of “New Business” at the end of the agenda. We meet on the second Tuesday of the month at 8:30 AM.

Every board member for State is required to prepare a written report for the board meeting each month. I am very proud to associated with the hard working team that we have because they arrive to the meetings with report in hand every time. The August President's report included information regarding our regional meeting in Park City, Strategic Planning Meeting Follow-up, Dates to Remember, Membership Growth, Governor's Task Force, Legislative Health Subcommittee Hearing, E-SAP Newsletter, Legislative Defense Fund Grant, and the fact that Scott Leavitt is remaining to be our Regional Vice President.

I attended the Regional President's conference call last month and the agenda items included the 100% HUPAC award, Every member a committee member, Board Rosters to National, State Calendars, State Policy and Procedures, New Disability Insurance Designation, and state-by-state reports. 100% HUPAC award will be given to each state that has 100% of its board contributing to the National HUPAC with at least \$50.00 for the year. I don't believe we will have any problem fulfilling this award criterion. Every member a committee member is Scott Leavitt's dream of having every member of the organization involved on a committee level of some type. It's wonderful goal and we will work with Scott to attain that goal – ON WHAT COMMITTEE DO YOU WANT TO SERVE – ASK NOT WHAT THIS ORGANIZATION DOES FOR YOU BUT WHAT YOU CAN DO FOR THE ORGANIZATION! Regarding State Policies and Procedures, it is within the purview of the state board to put P&P's together for future board members. The Health Insurance Association of America sponsors the new Disability Insurance Designation. The information about the designation is on the National Web site. Happily, Scott Leavitt is remaining as our Regional Vice President. He does a wonderful job and we are delighted that he stayed on for another year. He does, however, have his eyes set on a National position and we will support him for that as well.

Enjoy your month and Happy Selling!

State Education Report By: Alberta Priest

At the July RGAHU breakfast meeting I was named the NMSAHU Education Chair. Julia Moore had been Education Chair for two years and I sincerely want to thank her for the great job she did in providing knowledgeable speakers and interesting topics. She also provided me a file with all the forms and information needed to accomplish our goals for the new year. Most significantly, she has promised to continue on the committee and allow us to benefit from her considerable experience and knowledge.

By the way, also for the second year, Julia is the Region 7 Education Chairperson. Region 7 consists of the following states: New Mexico, Colorado, Arizona, Utah, Wyoming, Montana and Idaho. See why I am intimidated? However, I look forward to being your Education Chair and hope you will work with our committee.

Last week in Santa Fe, at our strategic planning meeting, we outlined a few items we hope will add to your "education".

1. We want to produce an educational newsbrief. This will be an ongoing updated version of what is available and what is coming up in the near and distant future in education. This will be posted on the website and also occasionally emailed to members
2. We would like to set up study groups for members who are currently working on their RHU, REBC, etc. We will do a survey to locate members who are interested in beginning studies on various designations.
3. We would like to set up a "Mentor" program. We have so many experienced and wise agents who have been in the industry for more than a few years. We also have a large number of new agents who could benefit from their expertise.
4. It was suggested by our State President, Anne Sperling, that we have available a New Mexico Insurance Law Library. This is something that will need more investigation. It may already be available on the internet. It may be available on a CD.
5. We want to work on adding new chapters in our state. Hopefully, in Las Cruces and Farmington.
6. Finally, for the committees and their Chairpersons, there are national awards presented

in every area. By following the criteria of the award for which your committee qualifies, you will do the best job you possibly can, and have a very successful year.

As you can see, we have set high targets to aim for, but all of the above can be accomplished if we work together. We intend to hold you to the promise you made at the July meeting, to assist us in meeting these goals and we intend to hold ourselves accountable to the promise we made to provide you the best in education for the new year.

I truly look forward to working with you in the year ahead.

Rio Grande Education Report By: Lindsay Cardona

As a result of the recent "Education Needs Assessment" survey that many of you responded to during our July CE breakfast program, we have already put your requests into motion. The top 3 topics with the most votes were: #1 Alternative Health Care Trends, #2 Ethics and #3 COBRA! And we thank you for making the Education/Symposium planning much easier. You will notice that these are the timely topics offered on September 12 for 6 credit hours!

Now whether you still need CE's to complete your educational requirements for the year or not, please show your true colors and your support of our organization and industry by showing up (with your clients for the COBRA segment) on September 12. You'll be glad you did! And, the more the merrier!

For next month at the October 10, CE Breakfast program we have booked Bryan Van Noy, who is a National Sales Manager with American Specialty Health, Inc. (Some of you may have met Bryan and Molly Orr in San Diego at the last NAHU meeting.) Bryan's role with American Specialty Health includes 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 U.S. Healthcare. At the October breakfast Bryan will further expand on Alternative Health Care Trends and answer questions like:

- What CAM therapies are most effective?
- What is safe?
- What is the consumer demand for CAM services?
- How does CAM fit with traditional medical insurance?
- How does chiropractic, acupuncture, dietetics, massage therapy, naturopathy and mind/body therapy work?

Bryan promises to deliver timely and engaging information so let's all be there to hold him to it!

Other suggestions from the Education Needs Assessment survey included:

- Medicare Changes
- Referral Business Tips
- Disease Management & HIPAA
- Aging Population
- Gap Plans

The RGAHU Education Committee currently consists of Elizabeth Pelz, Account Executive with Lovelace, and yours truly. With your input, we will bring recommendations for future educational programs to the RGAHU Board. Your input is needed in providing members with the highest quality educational opportunities possible in order to further their ability, knowledge and expertise in serving consumers. THANK YOU, ELIZABETH, FOR JOINING IN THIS ENDEAVOR!

The RGAHU Education Committee met twice during the month of August, the tenth and twenty-seventh, for the purpose of planning educational programs for this term. Additional Education Committee members, meeting dates and future program topics will be announced in our next newsletter. We are making it a priority to learn what you as members want educationally and what will motivate you to participate in our organization. Please join in and make it a very rewarding year with RGAHU. I, for one, am pleased to be part of it. We want you to know that when you cannot attend, your absence is noticed and we miss seeing you. Thank you and we hope to see you September 12.

Treasury Report By: Peggy Chevez

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 6 of this newsletter

Membership Report By: Cyndi Garcia,

Welcome New Members!

Please help me welcome two new members as of August 2003:

Kathy Brock – Presbyterian Health Plan

Julie Calvert – Presbyterian Health Plan

Also a big thanks to their sponsor:

Joni Tapia – Presbyterian Health Plan

Local Membership

To date we have a total of 150 members enrolled in the Rio Grande Chapter. We will be rolling out some new and creative ideas to assist you in recruiting new members in the coming months so keep your eyes peeled!

Did You Know?

Did you know that as a member of NAHU you have discount privileges with some of the top companies in our area? Here are just a few:

- Airbourne Express Service
- UPS
- MBNA Credit Card Services
- Errors & Omissions Insurance

Please refer to the NAHU web site for details, www.nahu.org.

Paying Your Dues Has Never Been Easier!

- Pay by check or credit card directly to NAHU
- Pay on-line via the web site at www.nahu.org
- Pay by bank draft, details available from one of your local board member or via the NAHU web site.

For membership information please check out our web site at:

www.RGAHU.org or www.nahu.org

You can reach your local membership chair, Cyndi Garcia at:

(505) 923-8176 or cmgarcia@phs.org

NM State Board of Directors 2003 - 2004

Title	Name	Phone	E-Mail
President	Anne Sperling	982-4302	asperling@dii-biz.com
President-Elect	Bernadette Mares	923-8175	bmares@phs.org
Secretary	Cecilia Webb	232-1806	cecilia.webb@ardenthealth.com
Treasurer	Terry LeVois	923-8177	tlevois@phs.com
Education	Alberta Priest	243-2601	ampcinc@aol.com
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

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