



April 2010

MAHU President's Update **Dave Cluley, President**

I want to thank all of you for the honor of serving as your state President this year. It has been a year of transition, opportunity, and growth. Your state board has laid a foundation that will position it well to address future challenges.

Your board is composed of committed and caring members who have addressed the challenges before them and served you well. Please join me in thanking each of them for a job well done.

I have previously reported our financial challenges and the steps taken to address them. The board has taken one additional step by establishing guidelines for a minimum operating reserve. This measure will instill greater discipline in managing our finances.

One of the opportunities uncovered by our financial situation was the inability to accurately predict dues revenue for cash flow and budgeting purposes. Lesley Schafer, Marcy Lay, and Pat Pennefather have spent a lot of time trying to reconcile dues receipts with membership. As a result, we have asked National to provide a reconciliation of dues by member to both simplify this process and provide the necessary clarity for budget and planning purposes. This information will benefit not only the state, but the locals as well.

Membership has been fairly stable around 460 for the past two months. Stable is good. Now, we need to increase our ranks by eliminating lapses and looking to new sources of members.

With the enactment of PPACA, the Patient Protection and Affordable Care Act, attracting members from outside traditional channels should be aggressively pursued. Anyone who has an interest in protecting the consumer's future by maintaining an affordable private health care delivery system is a potential member. If we embrace the possibilities, our membership will flourish.

Passage of the PPACA is not the end. There will be much legislative and regulatory activity around this law. Mike Embry, Pat Pennefather and our lobbyist, Cushman Kandler & Reed, Inc., have been active on your behalf in Lansing. They participated in work group meetings and testified before committees to promote our concerns and work to improve bills that would prove deleterious to the marketplace. They worked with Senator George to introduce the language that became a joint resolution memorializing Congress that Michigan would not support the "Corn Husker" Medicaid deal. The recent introduction of Senate Bills 1242-1245 mark yet another effort at state health care reform. It has been a busy year legislatively, and things are really just starting to get interesting.

For the past four or five years, the state board has been alternating face to face meetings with teleconferences. Mid-year, the conspiracy of the need to economize in any possible way and diminishing meeting effectiveness resulted in eliminating meeting by teleconference. As a result, the board has been more productive, has had more creative ideas generated, and a stronger sense of camaraderie.

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One of our objectives for this year was to identify alternative funding sources. We have considered and rejected a lot of ideas over the course of the year. I am happy to report that an idea presented recently offers a lot of potential. It fits our mission and feels like the right thing to do. I am excited by the prospect of bringing it to reality. Of course, there is much work to be done to bring it to fruition. Your board is committed to fleshing out the details before launching it to make sure it will be sustainable. It is premature to say more than I have, but I am sure you will hear more about it soon.

As always, thank you for your support and commitment. Without you, there would be no "we." Please look for new sources of funding and consider what you can do to increase your level of involvement with the Association.

I complete my term as President on June 30th to be succeeded by Tiffany (Otis) Albert. Please do not hesitate to contact me at any time with questions, concerns, or suggestions.

LEGISLATIVE UPDATE

Mike Embry, Sr. RHU, Legislative Chair

Federal Update:

The vote is finally in and the National Healthcare Reform legislation has passed. Now, the question that is on everyone's mind – "Where do we go from here?" As I write this article, we are still uncovering and defining the aspects of the single largest piece of social legislation passed in US history.

NAHU has been doing a great job of holding informational webinars each week since the legislation passed and each presentation has defined new aspects of the legislation. I would highly recommend that you take the time to attend these webinars as they become available.

While we know that agents have been included in the passed legislation, we still don't know what this role will be as such areas of the legislation as Minimum Loss Ratios and Exchanges continue to be defined. NAHU has established a resource center at www.nahu.org. You can access the "Resources on Health Reform" section under the Legislative Advocacy tab. This is a member's only area so you'll need to log in to view the resources.

Whether we like the fact that this legislation passed (as I'm sure most of the readers don't), it now exists as the "Law of the Land". I view our role now as that of educators for our clients to help them work through this legislation. That is our opportunity. We also need to continue to be involved in the activities of the mid-term elections this November. Many of you have been involved and I encourage you to continue and to recruit friends and family to get involved also.

I found it very disappointing that Representative Bart Stupak and his "Gang of Six", who had held so fast to their anti-abortion beliefs during the debate were such targets of the Democratic leadership that he flipped in the eleventh hour and voted to pass the bill. Then, for him to announce last week that he will not seek re-election, as many legislators have decided, in my opinion, shows that this legislation was not the best that could have been done. The America people spoke, but so many legislators turned a deaf ear to them!

State of Michigan Update:

Now that the Federal Reform has been passed, the focus returns to Individual Market Reform that was put on hold during the National debate. On April 1st, Representative Marc Corriveau and Senator Tom George introduced MI-Health: A Bicameral, Bipartisan Proposal for Individual Market Reform. The legislation is SB 1242 – SB 1245. Information on the legislation is available at www.mahu.org. The focus of this legislation is consumer protections, marketplace reforms, affordability and making Michigan healthier.

We expect that in the coming weeks there will be hearings held in the Senate Health Policy Committee, of which Senator George is the chairman. MAHU expects to be involved in this process as we have in the past. Both Gary Reed of CKR and I have reached out to both offices to provide information and to continue to be the resources that our legislators have come to trust. There has been some conversation of holding a joint meeting to discuss the legislation and we will keep our members posted as these progress.

Another item that has been generating interest among our membership is the Executive Directive issued by Governor Granholm on February 17th that clears the way for local units of government and other public entities such as school districts and universities to participate in the state of Michigan health-care benefit plans that are offered to state employees. This action is part of a series of government reforms proposed by the Governor in January. As of this writing, we have not received any information from the major health plans in Michigan as to the extent of this directive or how it will be implemented in the state. We will continue to update the membership as information becomes available.



MDAHU UPDATE—Dan Blakemore

Dan Blakemore has been named President-elect of the Metro Detroit Chapter to fill the remainder of the term vacated by Sue Christianson, who resigned due to work constraints. Dan has held several positions on the Metro Detroit Board, including Membership Chairman, Retention Chairman and Communications and Media Relations Chairman.

The Metro Detroit Chapter will hold its annual expo on May 6th at the Dearborn Hyatt, at Michigan Avenue and Southfield Road. (see page 4 for details)

NMAHU UPDATE—Raquel Green

For the update from Northern MI, I'd like to simply say...check out our golf outing! It is going to be unique, spectacular and THE event you do NOT want to miss this year.

June 25th at The Crown in beautiful Traverse City. Who isn't looking for an excuse to visit Traverse and support a great charity?

Hint: Pay special attention to the giveaways and the Big Break Challenge information. (see page 4)

EDUCATION UPDATE—Amanda Bobrovetski, Education Chair

I don't know if you heard... but Health Care Reform passed. Do you know exactly what that means to you or your clients?

A great quote that I heard- "Don't panic. We are only at the end of the beginning. We still have 7 to 10 years of rule making and rule changing ahead of us." So true.

If you are like me, you have been inundated with emails, news reports and questions. Can you tell your clients what Health Care Reform means to them? Do you know when different items in the bill will be implemented? Or even, what do we do with those 26 year olds now?

There are a great deal of resources on the NAHU website, from which you can find these answers. The implementation timeline is an outline of when each item in the bill is supposed to take effect. The recording of NAHU's CEO, Janet Trautwein, and the PowerPoint presentation from the webinars held over the past week are posted. This will give you a better grasp on what the Senate Bill says and when things are expected to be implemented. You can also watch videos of NAHU Member, Ingrid Martin, on FOX News, "Did You Know?", a video highlighting Health Care Reform facts, and "Truth or Consequences— the Beth Ashmore Chronicle," a single payer video. There are so many resources at your finger tips on NAHU website.

MAHU is also in the process of planning local meetings for its members to discuss Health Care Reform and what it means to you and your clients. We are working hard to determine the best strategy to get that message out. Stay tuned for details as they are released. If you have any suggestions, please feel free to contact me.

Above all of this, you may always contact any of the MAHU Board Members or your Local Board Members with any questions or concerns you may have. As a member of NAHU, you have the vast resources of the website, hosted programs and the relationships that can offer answers and to make sure your voice is heard.

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Where: Pinnacle Center, Hudsonville Michigan

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2010 MDAHU

Benefits Expo

"Surviving our Industry"

Thursday, May 6th

7:30 am – 5:00 pm

Dearborn Hyatt

600 Town Center Drive – Dearborn, MI

[Click here for more information and registration](#)



MAHU MEMBERSHIP UPDATE

Lesley Schafer, Membership Chair

We've all been weathering the health care/health insurance industry storms lately, so, a little sunshine is always a welcome sight. With this thought in mind, I want to take a moment to recognize several real veterans in our industry. These are health insurance professionals who have been a members of the National Association for 20 years or greater!

On the behalf of Michigan Association of Health Underwriters, we would like recognize your continued support and extend a heartfelt thank you for your continued membership.

Timothy Lancaster	31 years
John Dietrich	30 years
Heinz Herzog	30 years
Gale Moser	30 years
Donald Hershberger	25 years
Joel Clark	23 years
David Zick	23 years
Susan Mason	21 years
Edward Becker	21 years
Joseph Gadaletto	21 years
Karl Albrecht	21 years
Jamie Mills	20 years
Simon TerAvest	20 years
Kristopher Powell	20 years
Joseph Fikany	20 years

We would also like to extend our gratitude to all of our members. You are the lifeblood of our industry! New members are always welcome. If you have someone interested in joining, it's simple, please logon to www.nahu.org or www.mahu.org and click "**Join Today**".

Michigan goes to DC.....



On March 8th, the Michigan delegation arrived in Washington, DC, for NAHU Capitol Conference. MAHU scheduled each Michigan member with Congressional and Senatorial members or staff to discuss Healthcare Reform. The Michigan delegation stood out among the states in meeting with each and every legislative office! Here are some photos from the event.



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Karl W. Albrecht, CEBS, is the President of Action Benefits Company, a Managing Agency (MA) for Blue Cross and Blue Shield of Michigan. Located in Southfield, Action Benefits has delivered innovative service and support to agents in Michigan working with Blue Cross and Blue Shield since 1988.

The son of an agent, Karl has always had a strong belief in the unique value and accountability agents bring to the insurance industry. Karl's father, Gary A. Albrecht, CLU, is a lifelong agent whose work ethic and customer focus left a strong impression on Karl. Seeing the trust and respect clients placed in his father helped him recognize the important role agents play as a key advisor to a business or individual needing coverage. This helped guide him into the industry, first as an agent with New York Life and then Home Life, before joining his father in the business.

Embracing technology early on, Karl developed a strong internal technical staff. His vision for how technology could have a positive impact on service led to the development of proprietary tools which agents overwhelmingly embraced. As a result, Action Benefits has been recognized for 16 consecutive years as BCBSM's MA of The Year for production.

Besides service, Karl knows the importance of standing up for our industry. He's fought hard over the years to support the agent distribution system and believes strongly in giving back. He's often said "organizations like mine that make money off the backs of agents have a duty to support the industry and do what we can to keep the agent system healthy". Backing that up, in 1990, he resurrected the Metro Detroit Health Underwriters, which for years held no meetings and was all but abandoned. He served as President for two years to get it back on its feet, then immediately went to work fighting the attempted takeover of the health care system under President Clinton.

Fighting the poorly designed reform, Karl delivered hundreds of talks. He spoke to various community and business groups including Rotary, Optimist, Kiwanis, Chambers of Commerce and others across the state. He was a frequent radio guest on WXYT 1270's "Denny McClain Show" and represented agents on a health care special run by ABC's Channel 7 "Kelly and Company". He helped get the message out and the effort paid off as the public rejected the attempt.

Karl went on to serve two terms as President of the Michigan Association of Health Underwriters (MAHU), expanding its membership and impact in the State. In 2000, he became the President of the Greater Detroit Association of Life Underwriters (now Naifa-Detroit) to continue supporting the agent delivery system.

He is a frequent recipient of industry awards including numerous "Agency of the Year" and "Leading Producers Round Table" honors. In 2006, he was honored with NAHU's "Distinguished Service Award".

Karl continued his opposition to bad health reform proposals during the recent reform initiative by publishing a biweekly newsletter, Action 360°, which he distributed to agents and clients.

Karl is an avid gardener. He has been married to Kelley for 23 years and they are raising three boys.



**National Association
of Health Underwriters**

America's Benefits Specialists



2010 Annual Convention & Exhibition

**June 27-30, 2010 - Chicago, IL
Hyatt Regency Chicago
151 East Wacker Drive
Chicago, IL**

Registration Information

Registration for the 2010 Annual Convention is now open!

We are pleased to offer a new Elite Registration package at this year's convention. Elite registration gives you access to:

- Full event registration (including the Professional Development Program)
- Elite Counter offering express check-in and special assistance
- Extended delegate credential certification hours
- Exclusive access to our new CyberLounge, with complimentary Internet access
- Access to complete online convention audio recordings through our new NAHU Live Learning Center! All breakout sessions are being recorded and will be accessible to Elite registrants 24/7 via the online NAHU Live Learning Center in streaming media format or for download - even to your MP3 player. The sessions will contain the audio fully synchronized to the PowerPoints to provide you with a true multimedia re-creation of the session.

Just click the "Elite Registration BEST VALUE" box to add this to your main registration for an additional \$99.

[Click here to register.](#)

See who has registered for the convention [here](#).



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