



MAHU front and center

Nicole Rodriguez, President



Happy Holidays,

As I continue to serve you as your MAHU President, I am truly privileged to have the opportunity to share with you our progress over the past several months. We are in year 3 of our 5 year strategic plan, and I am very happy to say that all is moving forward on schedule.

The state association is working very hard to continue to improve overall communication to the entire membership thru our MAHU E-News. E-News is a valuable resource that the agent community looks forward to reading and finds to be of consistent value. We have been working to maximize communication through your local presidents who are working equally as hard to keep you informed. I would also like you to visit our website, www.mahu.org. It is updated on a consistent basis, and will provide you a wealth of knowledge, from legislative insight to local and regional links. If you have not had a chance to take a look at our site, I encourage you to do so at your earliest opportunity.



I am very proud to inform all of you that this year's MAHU CE Day was a great success!! This was the first event of its kind for MAHU members, and I would like to send a sincere thanks to Michael Burdo, our MAHU State Legislative Chair, along with the assistance of our Executive Director, Marcy Lay, who really did a tremendous job! This year's event welcomed 121 registered attendees. We

had some great speakers from Principal and Cigna and a great interactive town hall meeting with our members and the MAHU Executive board, as well as our Lobbyist, Gary Reed. This meeting was a direct result of membership feedback on what they, as members, wanted to see from the state this year.

In 2007, we introduced our Advertising/Sponsorship Program. For 2008, we are close to \$25,000 in committed sponsorship dollars. We are also addressing our membership growth concerns. The E-Board and State Board are reaching out to the 3 local chapters that have been struggling over the last couple of years. We are working with our regional and national members to see what we can do collectively to support and move forward with a plan for success.

Lastly, we are in the midst of proposed Individual Market Reform from BCBSM and, at this point, we are maintaining a neutral position. We do have some concerns that have been relayed to members of the Senate Health Policy Committee. To date, we continue our open dialogue with BCBSM.

We, on the state board, are looking forward to a positive year for our association. Thank you for your continued support and we'll see you in 2008!

May you and your loved ones have a safe and happy holiday!

A handwritten signature in black ink, appearing to read 'Nicole Rodriguez'.



MAHU LEGISLATIVE UPDATE

Michael Burdo, Legislative Chair

As the year winds down, I want to keep you informed on the topic that seems to have so many people scrambling around Lansing. No, I don't mean the budget-while yes that has them all scrambling- I want to address the Individual Marketplace Reform bills. The 4 bill package (HBs 5282-5285) that was introduced by Blue Cross has certainly caused quite a stir. The state association has to taken a neutral stance on these bills, as we continue to try and work with multiple parties to see if there is a "best case scenario" compromise that we can get to.

After the bills passed through the House without a blink, they have been slowed down in the Senate. There was a hearing scheduled for December 12th, however, due to weather conditions it was cancelled. Plans of rescheduling that meeting will take place after the first of the year. The state association has submitted written testimony, parts of which follow. We advocate for the removal of the loss ratio. Second, if an assessment is imposed to pay for the GAP pool, then an over-site board should be created, with every carrier who pays into the fund having a say in the administration of the pool. We have also asked for clarification, language wise, if closing of certain blocks of business is prohibited under these bills.



CIGNA

A Business of Caring.

We will continue to meet and work with legislators on this. Please continue to check the state webpage for any updates that we may have.

Lastly, as I said, the year is winding down, and so is my term as State Legislative Chair. We have tried to make strides in developing a program that will improve communication amongst membership, increase our voice in Lansing and develop long term partnerships around the state. Not all of those stages are complete or perfect, but they are in process. My tenure certainly has had its share of tumultuous battles, (see above legislation) but probably nothing compared to what may lie ahead. The coming year will certainly be an interesting one. To Mike Embry- I say GOOD LUCK, but I know I leave this seat in very capable hands.

EDUCATION UPDATE

Cathy Ficara, Education Chair

Health Insurance 101, a presentation about the basics of our industry is now available to members on the NAHU website. Please visit www.NAHU.org to access this presentation.

A web based RHU course will soon be available through NAHU. Members will be sent an email in mid-December explaining the program and how to participate.

If you have any questions pertaining to the Education Committee, please do not hesitate to contact me.

MMAHU Update—Richard Duffield

As the current chair of the Mid-Michigan Association of Health Underwriters, I urge our local chapter to assist me in finding a replacement. It has been an honor and privilege to serve as our local chair for several years. The professional contacts, community outreach and playing a part in the legislative process, have been personally and professionally rewarding. Our local has the opportunity to be the "go to" group for health insurance issues right here in Lansing. There are opportunities to testify before House and Senate Committees, assist with drafting of legislation and individual meetings with legislators from across our great state. My term is coming to a close at the end of this year and we are looking for an individual who is seeking a valuable opportunity right here in our state's Capitol! It is important, now more than ever, for Mid-Michigan to have strong leadership within our organization. I urge you to contact me at your earliest convenience if you are interested in this unique opportunity.

rduffield@brvassociates.com

MDAHU Update—Cathy Ficara

Metro Detroit is off to a great start! We began the year with a welcome reception at Big Rock in September. It was a great opportunity for our members to meet the new Board. Our first meeting was held at our new meeting location, the Southfield Marriott, and was worth 2 CE credits. In November, our meeting topic was the National Health Legislative Landscape, as well as Individual Market Reform legislation in Michigan. The room was full as Megan Mamarella, NAHU Director of State Affairs, gave us an update on all the hot topics in Washington right now and all the health care agendas of the presidential hopefuls. Megan's information was very insightful and appreciated. Her presentation can be found at www.nahu.com. BCBSM then presented their perspective on Individual Market Reform, followed by Coalition for Affordable Health Insurance representatives who gave their side. This issue is being widely debated and we were glad to give our members an audience with both sides. On December 20th, we are holding a Holiday Reception at Big Rock in Troy from 4 to 7p.m. This event is free to our members and \$20 for non-members at the door. If you would like to join us, please RSVP to mdahu7@yahoo.com. In the new year, our January meeting is a lunch meeting from noon to 1:30 p.m. Our plans for the remainder of the year include an Expo, Golf Outing and more membership meetings. If you are looking to get involved in any of these events, please contact me at cficara@hcaweb.net or 248-344-2291. Thank you to our members for your support. I wish each and every one of you a happy holiday season! www.mdahu.org

MDAHU Update—Pat McLaughlin

Northern Michigan had our 2nd Annual Awards Luncheon on October 24th. Members were recognized for every level of contribution to the association for 2006, including LPRT, new RHU's HUPAC contributors. We have had our Christmas Party, which was held on December 12th at Mode's in Traverse City. We're discussing the possibility of sponsoring a community event for spring of '08, and have also contacted NAHU and our Visitor and Convention Bureau about sponsoring a national convention in Traverse City in the future.

Membership Report—Cindi Crandall

**Membership Snapshot
As of December 12, 2007**

Chapter	Total Members	Total New (since 1-1-07)	Lapsed (last 12 months)
MIDTROTIT	227	42	66
MIMID	52	9	15
MINORTHERN	39	7	11
MISOUTHCENTR	12	1	2
MISOUTHWEST	49	11	7
MITRICITY	9	6	1
MIWEST	145	21	33

With all the great things NAHU has to offer members, we have to wonder why we have so many lapses in membership in the last 12 months. MAHU will be contacting all lapsed members in an effort to understand their reasoning behind not renewing and what we can do in the future to make their membership more valuable. If you have any suggestions, feel free to contact me.



Treasurer’s Report—Dave Cluley

The state board has approved a budget for 2008 that yields a modest surplus of \$1,775.00. The budget is based upon a statewide membership of 544 members, and relies heavily upon fulfilling advertising for both the newsletter and web page.

To date, MAHU has received commitments for approximately one half of the available advertising slots. We are off to a great start! You can help us achieve our goals by encouraging the carriers and vendors with whom you have relationships to advertise with MAHU. Contact Marcy Lay or any state board member for more information.

Also, do not be bashful about asking agents and carrier reps to join NAHU. If every current member recruited just one new member, MAHU would double its membership! A personal invitation is all it takes to get the ball rolling.

WMAHU Update—John Woodward

We are very pleased to offer our members the 2008 Trade Expo and Conference to be held February 5th, 2008, at the DeVos Place Convention Center, Grand Rapids, MI.

Mark your calendar and get involved.

Request SPONSOR information

Sign up to EXHIBIT

Register to ATTEND

Request MORE INFO

www.wmahu.org

You won't want to miss this full day of activity- New Product Introductions/Industry Networking/ Legislative Updates/ Inspirational Speakers/Prizes. This Expo is one of the largest in the country. We hope to see you there.



**Nobody protects
you better.**

www.deltadentalmi.com

As the holiday season approaches, WMAHU is actively supporting those in West Michigan who face challenges making ends meet. We hosted a Happy Hour on Dec. 13th at McFadden's Restaurant & Saloon. Attendees brought grocery bags of non-perishable food items WMAHU's own holiday Food Drive. Thank you to McFaddens and Carman who took care of delivering the donations to the local food bank.

With the cold weather upon us, it calls for warm hearts and warm winter clothing. As you shop for yourself or your family, pick up a few extra pairs of gloves or mittens. Do you have kids or teens in your household? Why don't you ask them each to pick out a hat or coat they think a friend-in-need would appreciate. You can bring new and gently used winter clothing donations to WMAHU's monthly membership meetings (held the first Wednesday of each month).

We want to extend a BIG THANK YOU to Michael Burdo for his service as our Legislative Chair person. He has served us well and has stepped down to focus on his practice. This is a great opportunity for one of our members to get involved and gain experience working with the state board and our state lobbyist to gain a better understanding of the issues we all face working with healthcare and share it with are local members. If you have any questions or would like to find out more please contact me at 616-977-1605 or 1-888-826-8657. John Woodward, President of WMAHU.

GREAT-WEST HEALTHCARE
IS A NATIONAL EMPLOYEE BENEFITS
PROVIDER WITH EXPERTISE IN SELF-FUNDING
AND A FULL SUITE OF WELLNESS AND
DISEASE MANAGEMENT SOLUTIONS.
OUR HEALTH CARE NETWORK INCLUDES
4,250 HOSPITALS AND 547,000 PROVIDERS.

For more information, visit
www.greatwesthealthcare.com

GREAT-WEST HEALTHCARE REFERS TO PRODUCTS PROVIDED BY GREAT-WEST LIFE & ANNUITY INS CO AND ITS SUBSIDIARY HHQS.

NEW IDEAS FROM THE FRONTIER OF HEALTH CARE
Great-West
HEALTHCARE

We will be sending four members to the Capital Conference to be held February 4-6, 2008, in Washington DC. It's a great experience and a great eye opener as to what NAHU is doing to support you, our member. I assure you, if you attend you won't regret it. Expenses for the trip will be reimbursed by WMAHU. If you have any interest, please contact me. John Woodward @ 1-888-826-8657 or go to www.NAHU.org to learn more.



Dear Santa

If you leave a new bike under the tree, I will give you the antidote to the poison I put in the milk.

Timmy.

MAHU Advertising Opportunities

Our new 2008 Advertising/Support Packet has been released. If you or your business are interested in supporting MAHU, please go to our website to download the rate sheets and form.

www.mahu.org

SMAHU Update—Scott Doherty

Season's Greetings and Bah Humbug!

If you don't share those sentiments, then you must have wisely planned your time and business so that renewals are evenly spaced throughout the calendar year. Do you ever think back to the days before you were involved in our chosen industry and the Holidays were only the Holidays?

What do the holidays mean to you?

Halloween . . . leftover candy means 3-5 new lbs. around my middle.

Thanksgiving . . . more of the same

Christmas? New Year's?

Enough of the humbug.....this is the time of year when we begin to reflect on the year's events, high and low points, gains and losses, successes and failures. It's also the time of year that we look forward to RENEWAL in a different sense.

New goals, objectives, projections, and opportunities.

The close of the old year and the beginning of a new one. A clean slate.

It's a time to be thankful. Good health? Wealth . . . or at least that possibility through opportunity?

Freedom? The sacrifice of others to insure that freedom?

And then of course we have the election next year . . . (or not).

Never-the-less, here's warm wishes for a safe and successful holiday, (renewal) season, and more of the same in 2008.





Preliminary Agenda CAPITOL CONFERENCE

(Times are approximate and subject to change)

SUNDAY, FEBRUARY 3

11:00 am – 6:00 pm Registration

8:00 am – 5:00 pm Future Leaders Forum for Chapter Presidents-Elect (by invitation)

MONDAY, FEBRUARY 4

7:30 am – 4:30 am Registration

9:15 am – 9:45 pm Continental Breakfast

8:00 am – 9:30 am Meeting of State and Local Legislative Chairs

8:30 am – 9:30 am Meeting for First-Time Attendees

9:45 am – 11:30 am General Session

11:45 am – 1:00 pm Lunch (on your own)

1:00 pm – 2:00 pm Breakout Sessions

2:15 pm – 3:15 pm Breakout Sessions Repeat

3:30 pm – 5:00 pm General Session

5:00 pm Regional Meetings

6:00 pm Dinner (on your own)

TUESDAY, FEBRUARY 5

7:30 am – 8:00 am Continental Breakfast

8:00 am – 11:45 am General Session

11:45 am – 1:00 pm Lunch (on your own)

1:00 pm – 5:00 pm Lobbying on Capitol Hill

5:00 pm HUPAC Event

WEDNESDAY, FEBRUARY 6

7:00 am – 8:00 am HUPAC 365 Club (by invitation)

7:30 am – 8:00 am Continental Breakfast

8:00 am – 11:30 am General Session

11:30 am – 1:00 pm Lunch (on your own)

Noon – 2:30 pm HUPAC Capitol Club Luncheon (by invitation)

1:00 pm – 5:00 pm Lobbying on Capitol Hill

5:30 pm – 7:00 pm Congressional Reception

**February 3-6, 2008
Washington, D.C.**



Linda Erlenbach, Region III Vice President Update

MICHIGAN, OHIO, KENTUCKY, ILLINOIS, INDIANA, WEST VIRGINIA

The NAHU board of trustees has been very busy. I recently returned from the annual budget meeting in Arlington. We spent three days reviewing the finances of the association and making plans for what we need to accomplish with our budget of 2008. We had a meeting with our auditor and were advised that the association is in good financial standing. The 2008 budget was approved using very conservative income assumptions. It was passed with a \$36,500 surplus.

The board now has a Finance and Audit Committee. I cannot tell you what a difference having this committee has made to the budget process this year. This committee “coached and advised” us as we began to put our budgets together for submission. They assisted our NAHU Treasurer, Steve Selinsky, with the budget meeting; and their on-going assignment will be to review the association’s finances on a monthly basis. We have NEVER been in better hands.

Have you seen NAHU’s new brochure “Faces of the Uninsured”? This is an outstanding tool the Communication Department has put together which illustrates the availability of coverage and the value of the agent. I encourage you to go to NAHU’s website to download it and/or order a supply.

On the Legislative side, the board approved \$100,000 for the State Legislative Defense Fund. The board recognizes the increase in state level battles and believes that allocating this money is a good use of the funds raised through the dues increase. We will also be adding another individual to the legislative department to assist in the upcoming battle to fight for private sector health insurance solutions.

The Region 3 Team continues to work with the NAHU leaders to develop and communicate new programs to our members. A new NAHU educational program is due to be released in December. This will be a certification program in wellness education.

Region 3 would like to extend its best wishes to Mark Lamberth who recently resigned as Kentucky’s State President. Mark served as State President last year also and has served in many leadership roles in Kentucky. He recently accepted a new position and will be traveling. Thank you, Mark, for your dedication and leadership. You will be missed. Region 3 would like to welcome Mark Viehmann as Kentucky’s new State President. Mark was President Elect for Kentucky and has agreed to step to the plate and fill the vacancy. We look forward to your joining our team, Mark!



Mark your calendars for NAHU’s

2008 Annual Convention & Exhibition
June 29 - July 2, 2008
Sheraton San Diego Hotel and Marina
San Diego, CA

NEWS FROM WASHINGTON



Michigan's very own Congressman Mike Rogers will be a featured speaker at Capitol Conference. Congressman Rogers will be speaking on health care reform ideas. Sign up today to attend Capital Conference!

NAHU and The American College Announce New Online Course

NAHU is passionate about helping its members expand their knowledge and opportunities. We can help you reach new levels of success with our online Registered Health Underwriter (RHU) classes. The first RHU class offered will be HS 325, Group Benefits, and will be instructed by Julie King, CLU, ChFC, CEBS, RHU, REBC, one of NAHU's leading experts. Starting January 31st and going till April 10th, Julie will be teaching this outstanding course in a weekly Webinar on Thursdays from 10:00 a.m. to Noon EST.

HS 325 analyzes group insurance benefits including the governmental environment, contract provisions, marketing, underwriting, rating, plan design, cost containment and alternative funding methods. It covers the various private programs related to the economic problems of death, old age and disability. The course discusses cafeteria plans and consumer-directed health plans such as HSAs and HRAs.

We encourage you to act fast by enrolling before December 31st to take advantage of the 2007 tuition rates going to <http://www.theamericancollege.edu/subpage.php?pageId=258>. Enrollment after December 31st will be charged at the 2008 tuition rates. Once you have enrolled, your instructor will contact you via e-mail with further class information.

2007 Fee Summary:

Admission: \$115
Course Fee: \$535
Shipping: \$14

Technical Requirements for Webcasts:

- Microsoft Windows 98 or higher
- Microsoft Internet Explorer 6.0 or higher or Netscape 7.2 or higher.
- Broadband internet connection recommended
- 64 MB RAM
- 800x600 pixels monitor resolution (1024x768 recommended)
- Windows Media Player.

Class Schedule:
1/31
2/7
2/14
2/21
2/28
3/6
3/13
3/20
3/27
4/3
4/10
Examination period: 4/1 to 6/30

If you have any questions, contact Farren Ross — fross@nahu.org in NAHU's Education Department.



2007 REGION 3 MEETING

LOUISVILLE, KY 8/15-17

By: Jackie Letts

This year's conference was action-packed and HOT – no, I mean hot, hot, like 105 degrees! Thank goodness for air conditioning!

Attendees received a wealth of information on topics that are important to all of us right now. Here are a few notes:

CONSUMERISM:

According to an AHIP report, HSA/HDHP enrollment is at 4.5 million now. By 2010, an estimated 25% of Americans will be in some sort of CDHP.

Info shows that CDHP participants use fewer services across multiple categories of care – chiropractic is 67% below the industry standard; Emergency Room usage is 15% below.

MEMBERSHIP:

“It takes Teamwork to make the Dream Work”

Current membership is at 19,867. The goal for 2008 is 25,000 members, according to David Moore, National Membership Chair. David encourages each member to recruit one member in the coming year.

At each meeting, we need to give members something to help them make money; something to help retain business; and something to entertain them.

We should each strive for Triple Crown recognition. To attain Triple Crown, you need to:

1. Contribute \$10 per month to HUPAC for 12 months
2. Submit 3 Operation Shout letters to Legislators
3. Recruit 2 new members in a year

SINGLE PAYER SYSTEM

There is new information on the NAHU website, including a shorter version of the Single Payer Presentation, and more information on foreign health plans. Also, go to the Region 3 site, www.nahuregion3.org or www.nahu.org, for copies of some of the presentations that were made at the conference. If you haven't seen the clip about brain surgery in Canada, go to www.onthefencefilms.com, click Dead Meat, then Brain Surgery – it's worth a look, and there is a lot of interesting info here about the Canadian health system.

US HEALTHCARE ON TRIAL

Sharon Alt, the radio host, and Eric Johnson, presented a skit that included a judge, jury and witnesses. The “attorney” for the Defense, Alt, presented the argument for our free enterprise health system, while Johnson, the Prosecution’s “attorney”, presented for the Single Payer System. It was a very entertaining method of presenting arguments from both sides. They will be giving the presentation to various groups in the coming year in an effort to further educate consumers.



HUPAC – “What’s In It For Me?”

Michael A. Embry Sr., RHU
Region 3 HUPAC Chairperson

At no time during my 22 years in the health insurance industry has our livelihood been so threatened! Every political news story we see these days speaks to the opinions of current and future legislators that our current health care and health insurance systems are broken. While many of us believe that there is much to be fixed, it is only going to happen if we have a seat at the table where these decisions are made. Whether you like it or not my friends, this takes MONEY!

HUPAC – The Health Underwriters Political Action Committee is our opportunity to have a seat at the table and to help influence legislators in Washington DC that will shape the future of our industry. From the agents, to the end consumers, everyone that is a player in health insurance is under attack! HUPAC is one way that our voice can be heard.

Some of you that are reading this article may not agree with the idea of a PAC in general, but I’m here to tell you they aren’t going away! A PAC is one of the best ways to align ourselves with legislators that are of the like mind as NAHU; that believe the best way to deliver our health insurance and health care services is with a free, open and competitive marketplace. This system needs to utilize the agent as an integral part of the delivery.

All of us are constantly being pulled in many directions in our personal and business lives. Many in our industry either don’t have the time or don’t take the time to become involved in the legislative process. I understand that. What I don’t understand is why so many don’t give of their resources to help secure our future. This is where HUPAC comes into play. A minimal contribution of \$1 per day per member is all it takes to help HUPAC get to those legislators that understand and agree with our cause. I ask you – “Is \$1 a day too much to pay to help keep us employed?”

The leadership at NAHU has stated many times that it takes \$1,000,000 in PAC funds to even be considered a player in the political game. Believe me; those that are against us have that much and more! Currently our PAC has less than \$500,000 in it with less than 10% of NAHU members being contributors. It’s a shame that so few are funding the needs of so many.

We, as members of NAHU, need to come to the realization that it costs money to play in the political game and open up our check-books! If you are one of those members that would rather let others pay to protect your livelihood, SHAME ON YOU! Having gone to many Capitol Conferences and lobbied in DC, I can tell you first hand that our funds are being put to good use. But, we need more involvement from the membership. If you can’t give of your time, then please give your dollars.

It’s very simple to become a HUPAC member. Simply log on to www.hupac.org and pledge what is a very small % of the income that we all derive from this great industry.

How can you afford not to be a HUPAC member?

I’m very proud to have been a Capitol Club level contributor for the past several years and I invite you to become a member. Is \$1 per day too much to ask for? I think not.

I invite you to contact me if you’d like more information about HUPAC and NAHU. I can be reached at 586-484-5745 or at membry@comcast.net

Sincerely,

Mike



Michigan Grass Roots Initiative Program—MIGRIP

MIGRIP AUTOMATIC CONTRIBUTION ENROLLMENT FORM

I authorize MAHU to deduct my contribution from the checking, savings or credit card account listed below. I understand that I control my payments, and if at any time I decide to discontinue this contribution, I will notify MAHU.

Name (as shown on your account) _____

Address _____

City/State/Zip _____

Daytime Phone () _____

Credit Card Type _____ Account # _____ Exp. Date _____

Signature _____ Date _____

THIS FORM CANNOT BE PROCESSED WITHOUT YOUR SIGNATURE

Name of Financial Institution _____

ABA/routing number _____ - _____ - _____ (9 digits on bottom of check)

To ensure the correct account number is used for this electronic payment and to obtain the ABA/routing number please contact your financial institution.

Checking Account # _____ OR Savings Account # _____

Type of Account: Business _____ Personal _____

I wish to make a donation of:

_____ \$200 _____ \$150 _____ \$100 _____ Other

_____ I have enclosed my check payable to MAHU/MIGRIP

_____ I wish to contribute via my monthly bank draft:

_____ I wish to contribute monthly via credit card

_____ \$25 _____ \$15 _____ \$10 _____ Other

Please choose day of draft: _____ 1st _____ 15th

PLEASE ENCLOSE VOIDED CHECK OR DEPOSIT SLIP

Please return this form and payment to:

MAHU Office
 Marcy Lay, Executive Director
 MAHU
 124 W. Allegan
 Suite 1700
 Lansing, MI 48933
 Office: 517-485-4044
 Fax: 517-485-4045
laym@ckronline.com

Why Should I Support MIGRIP?

MIGRIP monies support our legislative lobbying effort in Lansing.

With over 140 pieces of legislation tracked during the last legislative session, it is vital to our organization to have a presence and voice in Lansing full time. With term limits, it is virtually impossible for a volunteer organization to meet and have working relationships with the members of the State’s Legislature.

Supporting MIGRIP will allow us to continue having a Lansing voice and face to deal with issues pertaining to our membership. With universal health care, single payer systems, long term care and other important issues being discussed at the State Capitol on a routine basis, we need to continually monitor and be out in front of the State Legislature.

Please consider a small monthly contribution to continue this important part of our association business. For more information on supporting MIGRIP, please complete the form to the left and return it to our MAHU office at your earliest convenience.



Michigan Association of Health Underwriters State Board Members

President

Nicole Rodriguez
PriorityHealth
300 E. Front Street, Suite 250
Traverse City, MI 49684
Office: 231-932-7949
Fax: 231-929-7042
Cell: 231-590-2000

nicole.rodriguez@priorityhealth.com

President-Elect

Pat Pennefather
Kapnick Insurance Group
26100 American Dr.
Suite 405
Southfield, MI 48034
Office: 888-263-4656 Ext: 1168
Fax: 248-352-4466
Cell: 313-550-7300

Patrick.pennefather@kapnick.com

Treasurer

Dave Cluley
HealthPlus
2050 S. Linden Rd.
Flint, MI 48532
Office: 810-733-8960
Fax: 810-230-2208
Cell: 616-443-9496

dcluley@healthplus.org

Secretary

Tiffany Otis
PPOM
28588 Northwestern Hwy.
Southfield, MI 48034
Office: 800-878-7766 ext. 381
Fax: 248-357-2418
Cell: 248-228-4786

tiffanyotis@ppom.com

Past-President

Michael Embry
Comerica Insurance Services
Mail Code 7969
201 West Fort Street
Detroit, MI 48226
Office: 313-222-0221
Fax: 313-222-3130
Cell: 586-484-5745

membry@comcast.net

Membership Chair

Cindi Crandall, President
United Healthcare
106 Farmers Alley, Suite 300
Kalamazoo, MI 49007
Office: 269-216-2110
Fax: 800-615-9854
Cell: 269-615-3575

cgrundall@uhc.com

Legislative Chair

Michael Burdo
Pinnacle Insurance Partners
1430 Monroe, Suite 100
Grand Rapids, MI 49505
Office: 616-301-6735
Fax: 616-913-3335

michaelb@pipgrmi.com

MAHU Executive Director

Marcy Lay
CKR, Inc.
124 W. Allegan
Suite 1700
Lansing, MI 48933
Office: 517-485-4044
Fax: 517-485-4045
Cell: 517-282-3295

laym@ckronline.com

Local Chapters

**Communication Chair
Jackie Letts, President**

Bingham Insurance Services
Office: 231-590-0417
Fax: 231-547-0655
jletts@hughes.net

**Education Chair
Catherine Ficara
HCA**

39500 High Pointe Blvd., Suite 400
Novi, MI 48375
Office: 248-344-2291
Fax: 248-675-4525
Cell: 248-207-0858
cficara@hcaweb.net

**Awards Chair
Kelley Monterusso
BCBSM**

86 Monroe Center, NW
Grand Rapids, MI 49503
Office: 616-389-2128
Fax: 616-389-2540
kmonterusso@bcbsm.com

**HUPAC Chair
Valerie Cramer
Priority Health**

34505 Twelve Mile Road
Farmington Hills, MI 48331
Office: 248-489-5171
Fax: 248-489-5247
Cell: 231-357-2153
Valerie.Cramer@priorityhealth.com

**Technology Chair
Open**

Questions on any association business, please contact

Marcy Lay, Executive Director at:

MAHU
124 W. Allegan, Suite 1700
Lansing, MI 48933
Office: 517-485-4044

MDAHU Trustee (Metro Detroit)

Catherine Ficara
HCA

39500 High Pointe Blvd., #400
Novi, MI 48375
Office: 248-344-2291
Fax: 248-675-4525
Cell: 248-207-0858
cficara@hcaweb.net

WMAHU Trustee (West Michigan)

John Woodward

VanTol, Magennis and Lang, Inc.
5500 Cascade Road, SE - Suite 100
Grand Rapids, MI 49546
Office: 616-977-1605
Fax: 616-949-5026
john@vmlinsurance.com

SMAHU Trustee (Southwest)

Scott Doherty

Keyser Insurance Group
151 E. Michigan Avenue
Kalamazoo, MI 49007
Office: 269-381-3570
dohertyagency@sbcglobal.net

MMAHU Trustee (Mid-Michigan)

Richard Duffield, President
Brogan, Reed, Vangorder

320 W. Lake Lansing Road, Suite 2
E. Lansing, MI 48823
Office: 517-351-4400 x 11
Fax: 517-351-4468
rduffield@brvassociates.com

NMAHU Trustee (Northern Michigan)

Pat McLaughlin
Hub International
PO Box 392

Traverse City, MI 49684
Office: (231) 995-4326
pat.mclaughlin@hubinternational.com

SCAHU Trustee (South Central)

Dan Blakemore, President
Health Insurance Interactive
2873 Verle

Ann Arbor, MI 48108
Office: 734-477-5373
Fax: 734-477-0212

Dan@HealthInsuranceInteractive.com

Local Chapter Calendar of Events



Metro Detroit Association of Health Underwriters

Holiday Gathering
Thursday, December 20th 4:00 pm to 7:00 pm
Big Rock Chop House—Birmingham
RSVP: Kim Jordan at mdahu7@yahoo.com

West Michigan Association of Health Underwriters

West Michigan Expo
Wednesday, March 5, 2008 in Grand Rapids

Southwest Michigan Association of Health Underwriters

January Meeting
Wednesday, January 16 8:30 a.m.
Kalamazoo, Country Club

2007/2008 Meeting Schedule

Tuesday, January 08, 2008	Executive Board Meeting	Conference Call	11:00 a.m. - 1:00 p.m.
Tuesday, February 05, 2008	State Board Meeting	Washington DC	TBD
Wednesday, March 05, 2008	Executive Board Meeting	West Michigan Expo	11:00 a.m. - 1:00 p.m.
Tuesday, April 01, 2008	State Board Meeting	CKR	10:00 a.m. - 2:00 p.m.
Tuesday, May 06, 2008	Executive Board Meeting	Conference Call	11:00 a.m. - 1:00 p.m.
Tuesday, June 03, 2008	State Board Meeting	CKR	10:00 a.m. - 2:00 p.m.

*May the peace and the
joy of the holiday season
be with you through the
coming year*

