



March 2009

Capitol Conference 2009

Dave Cluley, President-Elect

This year's Capitol Conference, or Cap Con, is the 19th annual and will be held from March 30 to April 1 at the JW Marriott in Washington, DC. This is NAHU's premier event and the one national event that everyone should attend at least once. Once you do, you will want to come again. Why?

There are many reasons, but I will mention three here. One is energy. A lot of energy is generated when nearly 700 of your peers from across the country gather in one spot. Imagine a large family reunion. Last year, 688 members and guests attended Cap Con. The opportunities for networking and learning are numerous. You will make new friends and develop valuable contacts.

There is also the energy of being in the nation's capitol, the patriotism evoked by the monuments and the historical sites. As you might imagine, there is much to be seen in Washington, and there is time to do so while attending Cap Con.

Your health plan partner for life.

An extra bonus this year is that Cap Con coincides with the beginning of the Cherry Blossom Festival, www.nationalcherryblossomfestival.org. Washington is spectacular during cherry blossom season!



A second reason to attend Cap Con is education. While at Cap Con, you will learn not only about health care legislation pending before Congress, in many cases, from the sponsoring member, but also NAHU's position on that legislation. You will then go to Capitol Hill and educate your representatives and senators and encourage them to support NAHU's position.

There will also be educational breakout sessions offered where CE credits can be earned. In addition, on March 29th, there is a Future Leaders Forum. This all day leadership workshop is for eligible 2009 – 2010 chapter leaders and is designed to help them get off to a good start in their leadership position.

A third reason to attend Cap Con is change. The changes we have seen to date pale in comparison to those that are coming with a new Administration and Congress. Health care is squarely in the sites of both governmental branches. If there is any doubt, just listen to the news or pick up a newspaper. Hardly a day passes without some reference to health care or health care reform.

Change is the biggest reason you need to attend this year's Cap Con. Members of Congress need to hear your voice, the voice of NAHU, so they can implement the change that is in the best interest of the consumer, their constituents.

So, go to www.nahu.org and register to attend this year's Cap Con. Why? Energy, education, and change. You will learn and use what you have learned to persuade members of Congress. You will create energy and, in turn, be invigorated by your fellow members. And, you will create and be part of the change that is coming. Oh, did I say it will be fun?

Having attended Cap Con for the past nine years, I have experienced all of the things I have mentioned. It has been a gratifying and fulfilling experience. I invite you to share this experience with me this year. You will be glad you did.

If you have any questions about Cap Con, please contact me at: 810.762.6609 or dcluley1@hurleymc.com.

MAHU LEGISLATIVE UPDATE

Mike Embry, Sr. RHU, Legislative Chair

As many of you are aware, with the end of the 2008 session of the Michigan Legislature, the Individual Market Reform Legislation ended without passage of any of the bills. I am pleased to say that the neutral position that MAHU held during the entire debate helped us to gain much political capital in Lansing.

The new legislature took office in January work has already started on new reforms for the Michigan Individual Market. Senator Tom George once again chairs the Senate Health Policy Committee and has held a number of forums around the state to listen to those parties interested in providing testimony. He has formed a work group consisting of parties representing both sides of the debate.

MAHU has held meetings with Senator George and Representative Mark Corriveau, House Health Policy Chair, to express our desire to be a part of the discussion to craft meaningful legislation to reform this market. We will be holding more meetings on March 17th with both legislators.

The House Health Policy Committee is scheduled to hold its first meeting on March 17th to allow testimony from the Michigan Association of Health Plans (MAHP) as well as Blue Cross Blue Shield of Michigan. The topic will be the current individual market conditions. Stay tuned to www.mahu.org for continuing updates and information.

Governor Jennifer Granholm held a Obama Health Forum in Dearborn on Thursday, March 12th. Cathy Ficara from MAHU was able to attend and she has written an article regarding her experience on www.mahu.org. You can expect to see more of these occurring as the Obama Administration works hard to sell the public on his Health Reform Agenda.

NAHU has provided us a variety of materials to use as resources to educate our legislators on the impact of individual reform. Among these are a white paper written by NAHU on Individual Market Reform. We also have an excellent book titled: "Comprehensive Health Insurance for High-Risk Individuals: A State-by-State Analysis". This book provides objective analysis of the advantages and disadvantages of high risk pools across the nation. Please visit www.nahu.org to see these materials. This is just one of the many benefits of your membership in NAHU.

On the National front we are all aware that President Obama has already signed two major pieces of legislation into law. First came the reauthorization of SCHIP and then the Economic Stimulus Package. Both of these pieces of legislation have wide-spread impact on the way we do business and how our clients need to make changes to their benefit plans. Probably one of the more difficult challenges to come from the Stimulus Package is the new subsidy for COBRA that will be given to specific groups of employees that have lost their jobs retroactively to September, 2008. The 65% premium subsidy presents a new set of challenges for employers as they look to the DOL and HHS for guidance.

President Obama has clearly stated that reforming the health care system is a top priority of his administration. To that end, NAHU has positioned itself to be a major player in the following topics being debated:

NAHU continues to set up meetings on Capitol Hill almost everyday to discuss healthcare related topics with top lawmakers and staff. Also, Janet Trautwein briefed about 50 Republican staffers on January 16th.

Continued.....

Legislative Update—continued

NAHU has been invited to be a part of both the Max Baucus and Ted Kennedy workgroups that are hammering out what will probably be the key components and platform for Healthcare Reform in the country. There is a large amount of information available on the Baucus plan on www.nahu.org.

Federal Individual Market Reform: We believe that there is a good chance that legislation will be introduced that will include an individual mandate. This could include a mandate for employers to provide coverage or pay into a system not unlike the Connector program in MA.

Please take the time to regularly visit www.nahu.org and read the articles that are being written by our very capable and involved staff at NAHU. Capitol Conference 2009 promises to be one of the best ever due largely in part to so many healthcare items being debated. Hope you can attend.

Last but not least, become involved in the legislative process! Read the updates, become a contributor to HU-PAC, answer the call to action through “Operation Shout”.

Please feel free to contact me at 586-484-5745 or membr@comcast.net for any additional legislative information.

This is Your Association, Get Involved!

WMAHU Update—Kevin Cumings

This has been a successful year for WMAHU. Our WMAHU board has been actively engaged in providing programs and resources for medical and ancillary insurance professionals. The board consists of 15 members, all of whom have taken an active role in chairing and/or directing a specific board responsibility. The board meets on a monthly basis, and as a reflection of the high level of commitment and involvement from the board, we are attempting to qualify for a 2009 NAHU Landmark Award. Some of the highlights for our year include:

2009 WMAHU Expo – Over 600 attendees and over 70 vendor booths along with educational seminars and C.E. classes; legislative updates, and product presentations. This year’s Expo was a spectacular event!

- ◆ Golf outing/fundraiser that drew large attendance and was great fun for all
- ◆ Monthly membership breakfast meetings that have featured many informative and relevant guest speakers. Some of the topics covered include:
- ◆ Carrier CEO Roundtable discussion
- ◆ Congressman Vern Ehlers – The National Healthcare Debate
- ◆ MAHU Lobbyist Gary Reed – Post Election Day Reaction
- ◆ Economist George Erickcek – The State of the Economy
- ◆ Amy Chambers and Marti Lolli – Update on HSA changes
- ◆ Panel discussion with three CFO’s from major healthcare provider systems in West Michigan
- ◆ TPA President - Working with Union Groups
- ◆ A Christmas Holiday Reception for WMAHU members
- ◆ 2009 WMAHU Expo—over 600 attendees and over 70 vendor booths, along with educational seminars and C.E. classes; legislative updates, and product presentations. This year’s Expo was a spectacular event!

Although our board has been active and our programs effective, we continue to be concerned about our membership numbers and are striving to increase agent and community awareness of our association. With mounting legislative and economic pressures on insurance programs, we are promoting our association as an important “voice” in the legislative arena and a supportive resource for insurance professionals.

Membership Update—Lesley Schafer

Now, more than ever, is the time we need new NAHU members. It is no surprise as we read headlines, listen to news broadcasts and scour the web – the health insurance industry has been targeted by the Obama administration in Washington DC to undergo dramatic changes by the end of the year. We've already seen a large impact of the American Recovery and Reinvestment Act (ARRA) of 2009.

We need the broker community and insurance professionals to have a voice! We can no longer sit back and let "someone else" take care of it for us. We rose strong in the early nineties against changes that the Clinton administration proposed. We spoke as one voice and we persevered. In subsequent years we've let our guard down. We can't sit back any longer and just let the world pass by us. It is up to us to make a change. Our voices are being heard. The more members we have, the louder our voice in Washington DC, and the greater influence we have when policies are being written.

Becoming a member is easy. Log on www.nahu.org. and click on "Join Now". We need your membership today. Urge your co-workers and associates to join. Be part of the solution, get involved!

SMAHU Update—Brad Scoffin

2009 is shaping up to look like a most challenging year on numerous fronts. We have a new President and a legislative branch that wants to make numerous changes that should impact Michigan and, more importantly, our health-care insurance industry. We have an economy that is struggling at best, especially here in our great state. We have labor unions knocking on the doorstep to gain easier access into businesses, new FMLA regulations in effect and many other complex issues kicking off this calendar year.

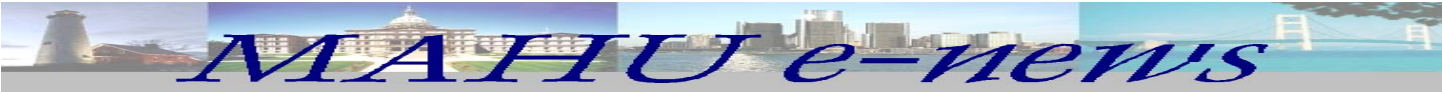
This is by no means a doom and gloom piece, in fact, quite the opposite. All of these challenges are huge opportunities for anyone willing to embrace change and work to create solutions. Maintaining the status quo will not likely be the most beneficial for you or your clients. So what's next?

We need to be diligent on the legislative fronts both here at state level and at the federal level. We need to educate ourselves, legislators, employers, and employees. We need to be more willing to adapt to market changes with new products and sometimes solutions from unlikely sources.

Retailers have seen a problem, the cost of prescriptions, and turned it into a solution to increase retail clients. We now have the cost of many prescriptions for less than a co-pay and sometimes even at no cost.

2009 can be your best year ever as an insurance professional whether you're a carrier rep. or producer. Take the example of the retailers, find new ways to diversify your business revenue stream and drive new clients towards your business. If we see more government influence in group health care, then voluntary benefits are a great fit. We have an aging population with that and with many employers reducing benefits for retirees; this means Medicare supplemental programs demands will be increasing. With the recent stock market turmoil, employers and employees are in great need for education and guidance. Will the healthcare market place gravitate more towards individual coverage over the next decade... it's a possibility.

All of these could be the next opportunity for you to differentiate your business.



NMAHU — Keith Wright

The association year is flying by. We have Jackie Letts all set to go to Cap-Con. We have a new membership chair. Her name is Donna Ludwig and she is with BCBSM. That gives us a complete Board. We have 3 new member applications to submit in February.

We had a membership meeting February 18th and discussed the changes in Medicare and local Long Term Care costs.

We are looking into a larger meeting in April or May in conjunction with the TC Chamber of Commerce with a paid speaker.

I'm in the process of updating our by-laws and should have them submitted to National by 4-01-09. I hope NMAHU can earn Silver Certification this year.

MDAHU — Barb Spoeri

What a great year this has been so far. We have had numerous membership meetings that have been well attended, with the most recent being a Wellness Certification offered through NAHU held this past February in which 50 people received certification. Like many other chapters, we continue to struggle with membership but are constantly in the recruiting mode for new members.

We have 10 Board members and one member-at-large attending Cap Con in March. We are fortunate to have this representation for our chapter.

Erika Sklar, our Expo chair, is working tirelessly with her volunteers on the upcoming Expo to be held Thursday, May 7th at the Hyatt Dearborn. She has filled almost all sponsorships and will be selling booth opportunities in the near future. Our theme this year is Wellness, something so critical in these stressful times!

A special thank you goes out to Mary Balaythy, our Community Service chair. Mary has been with the Association for over 10 years and has recently announced her retirement and is therefore resigning from the Board. We wish Mary much happiness in her retirement and appreciate all she has done for our organization.

Stay tuned for additional information regarding our upcoming golf outing and baseball outing to be held this summer





Linda Erlenbach, Region III Vice President Update

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

lerlenbach@windstream.net

Greetings from NAHU and Region 3.....

Well, we have a new administration in Washington, and I know you are receiving all kinds of email updates from NAHU on a regular basis. Please know that Janet and our wonderful government affairs staff at NAHU are spending an abundant amount of time on the Hill.

We are being contacted on a daily basis by Democrats and Republicans alike, as a “go to” source for help and advise in many health care reform issues. I encourage you to read these emails and your HIU Magazine. Your feedback and questions are important to us. Don’t hesitate to contact us.

Bruce Benton and his team have been working very hard to update our technology at NAHU. We are all so excited about the new enhancements which will make membership enrollment and renewal so easy! And reports will be in real time! Have you tried B2B lately? If so, how do you like the changes? What a great membership tool.

Speaking of membership....with the economy as it is, many carriers have decided not to renew our member’s membership to NAHU. Make sure you take the time to contact these members personally and encourage them to remain a member via monthly bank draft.

Looking forward to a great year and hopefully to see many of you at Capitol Conference!



Plans to cover your needs.

A promise to cover everyone.

Blue Cross
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Blue Care Network
of Michigan

Nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association

Congratulations to MAHU on receiving the 2009 NAHU Silver Seal Award!





NAHU Association Highlights

A Look at NAHU Activities from October through December

In Washington, DC, and across the United States

NAHU staff made quite a few visits to Capitol Hill and government agencies in the fourth quarter of 2008, lobbying and representing NAHU:

- » 57 visits to Capitol Hill and federal agencies on [NAHU health issues](#)
- » 14 fundraisers on behalf of [HUPAC](#)
- » 24 briefings from inside-the-beltway groups such as the American Enterprise Institute, the American Center for Progress, the Heritage Foundation, the Urban Institute, Health Affairs, and the Rx Coalition on subjects such as genetic discrimination, S-CHIP, Medicaid, Medicare Advantage plans and mental health parity.
- » Four hearings and 33 coalition meetings

NAHU staff, members and state lobbyists also made numerous visits and calls to state legislators and regulators and reinforced our presence nationwide.

NAHU in the Media

- » [NAHU was featured](#) 286 times in a variety of different types of media. Over 170,000,000 people read those articles, listened to the radio spots, and viewed the television spots where we were featured. Notable press hits include Dallas Morning News, Yahoo! Finance, Yahoo! News, Kiplinger's, Washington Post, San Diego Union-Tribune, Sacramento Bee, Newsweek, Woman's Day, NPR and Suze Orman's book *Keeping Your Money Safe and Sound*.
- » We issued more than a dozen [press releases](#) and media advisories at the national level on important issues such as on issues such as the Uninsured, Health Care Costs, Single-Payer, Mental Health Parity, Medicare Advantage, Medicare Marketing, Medicare Commissions and High Risk Pools.
- » We issued several letters-to-the-editor and op-eds on Single Payer, Health Care Costs, Healthy Access, Balanced Billing, Employer-based Health Insurance, Connectors, Value of the Agent, and Medicare.
- » We media-trained 50 NAHU members through a "Working with the Media" Webinar on techniques for a successful press interview.
- » Several NAHU ads were placed in Broker World and Benefits Selling.
- » We created a new marketing brochure and a Medicare consumer guide. We also have several outstanding brochures on Value of the Agent, our Healthy Access proposal, the uninsured, corporate wellness promotion and the Consumer Guide on Health Insurance. To order the brochures, click [here](#).
- » We helped create and distribute our single payer video to every broadcast affiliate of the major networks throughout the country.
- » We helped launch our new [Faces of the Uninsured](#) website.

Papers, Policy Documents and Charts

NAHU staff and committees produced the following documents used for federal and state legislative and regulatory activities:

- » NAHU released [a new analysis](#) of the parity act.
- » NAHU produced [detailed analyses](#) of the new rules relative to Medicare advantage sales.
- » NAHU released a [hot issues](#) piece on connectors.
- » The individual market working group finalized new recommendations concerning broad-scale individual market reform which have been sent to the NAHU legislative council and board for approval.
- » NAHU has also created a regular schedule for all government affairs [newsletters](#). Every Friday a "Washington Update" will be released. The following is the monthly newsletter schedule: The first Tuesday will be "Hot Issues," the second Tuesday will be "NAHU News," the third Tuesday will be "State Update," the fourth Tuesday will be "The Leader," and the "State of the Union" will be published when a fifth Tuesday occurs.

Testimony and Comments

During the past quarter, the NAHU staff did not give testimonies at any federal hearings because Congress was not in session for the majority of the quarter. However, [formal comments](#) were submitted to the CMS on the interim final regulations relative to agent commissions and Medicare Advantage.

Federal Briefings

NAHU regularly briefs federal policymakers on detailed health insurance policy matters. During the quarter, we conducted the following briefings:

- » In October, Janet Trautwein Scott Leavitt, Russ Childers, Jesse Patton, Jamie Scholl and Dean Hoffman presented at a briefing for Capitol Hill Staff on the value of the broker and how health insurance markets work.
- » In December, Janet Trautwein also participated in a Hill briefing for Senate Republican staff on high-risk pools and connectors where she debated Ed Haselmier of the Heritage Foundation.

Grassroots Efforts

One of our greatest assets is our voice on important issues of the day. We frequently use [Operation Shout!](#) at the federal and state level to make our voice heard. During the past quarter, 370Operation Shout! messages on federal issues were sent to Capitol Hill, and 158 messages were sent to state capitols.



NAHU Highlights continued

Travel to NAHU Chapters and Industry Groups

NAHU staff traveled across the country in the third quarter visiting NAHU chapters. Among those visits were:

- » Boston (chapter meeting) October
- » Denver (chapter meeting and broker meeting) October
- » New York (chapter meeting) October
- » Reno, NV (chapter event and panel discussion) October
- » Reno, NV (Reno Sparks Chamber of Commerce Healthcare Summit) October
- » Detroit (U.S. Life and Health Agent meeting) October
- » New Orleans (chapter meeting) October
- » Baton Rouge, LA (chapter meeting) October
- » Lutherville, MD (chapter meeting) October
- » New York (Empire State Healthcare Coalition meeting) October
- » Chicago (chapter meeting) October
- » Detroit (chapter meeting) October
- » Salt Lake City (chapter meeting) November
- » Morristown, NJ (Worldwide Employee Benefits Network meeting) November
- » Troy, MI (Action Benefits Agent Continuing Education Seminar) December

Other Association Meetings

NAHU staff attended the following meetings on behalf of NAHU during the quarter:

- » Morristown, NJ (Employee Benefits Advisory Group meeting) October
- » Savannah, GA (National High Risk Pool Association meeting) October
- » Phoenix, AZ (National Insurance Producer Registry Board of Directors Strategic Summit) October
- » Washington (Long Term Care group meeting) November
- » Duck Key, FL (National Conference of Insurance Legislators meeting and seminar) November
- » Washington (Long Term Care group meeting) December
- » Washington (American Legislative Exchange Council's States and Nation Policy Summit) December
- » Dallas (National Association of Insurance Commissioners meeting) December

Also, 158 NAHU leaders attended the Town Hall Meeting with a federal legislative update conducted by Janet Trautwein, Scott Leavitt and Jessica Waltman.

NAHU Educational Developments

Chapters providing members with professional certification opportunities:

Wellness

- » MASW Oct. 2nd 2008
- » NCSW Oct. 23rd 2008
- » PACENTRAL Nov. 5th 2008
- » KY CENTRAL Nov. 18th 2008
- » NJSW Nov. 19th 2008
- » NCSW Dec. 12th 2008

CDHC

- » NYWESTERN Oct. 7th 2008
- » VAEASTERN Oct. 22nd 2008
- » NCSW Oct. 23rd 2008
- » GAATLANTA Oct. 29th 2008

[Designation Graduates](#)—There have been 148 members who became Registered Health Underwriter designees and 78 who became Registered Employee Benefit Consultant 2008 designees.

Education Foundation—There are more [recommended books](#) for your professional reading, [recordings and brochures](#).

[Speaking of Books](#)—This series of interviews feature important authors writing on subjects of vital interest to anyone interested in the health and financial future of America.

Our Chapters

We have two new chapters that completed their chartering process: Southern Illinois and Western New York.

Thirteen chapters qualified for our symbol of excellence, the [Silver Seal Certification](#): Michigan AHU (MI), North Carolina AHU (NC), Washington AHU (WA), Southern Colorado AHU (CO), North Idaho AHU (ID), Southern Arizona AHU (AZ), Oregon AHU (OR), Triad AHU (NC), Southwest Indiana AHU (IN), Texas AHU (TX), East Texas AHU (TX), Clark County AHU (NV) and Oklahoma City AHU (OK).



MAHU MEMBER SPOTLIGHT



In this edition we are featuring an Outstanding Member of MAHU. This member was a “first choice” of many members of the State Board when the subject came up. His name was immediately recognized by most, (if not all) on the board and there was a consensus that he would be an excellent member to spotlight.

Leonard “**Lenny**” **Brucato** is a Large Group Sales Representative for Priority Health.

He was born and raised in Buffalo, New York, where he earned a degree in Marketing and Public Communication from Buffalo State College. He holds his Life and Health license as required by Priority Health. He also is a graduate of Leadership Grand Rapids.

Lenny is a Board Member of the West Michigan Association of Health Underwriters (WMAHU), where he chairs the Programs Committee and does a fantastic job lining up excellent speakers for our monthly meetings. He also sits on the EXPO Committee and is a tireless worker for that event.

He came to Michigan via Denver, Colorado, (where he worked in the Food Service and Hospitality Industry), when he and his wife Laura decided to start a family. Laura is originally from Williamston, Michigan. They now have 2 children, a daughter, 3, and a son, 10 months. In his spare time, (if you can imagine Lenny with any spare time) he likes to hunt, fish, golf, and is a big sports fan (MSU) and loves to watch hockey.

Lenny began his career as an Internal Phone Representative in Priority Health’s Medicare Part D division. Then, he moved within the organization to be an External Individual Medicare Advantage Representative, then Group Medicare Advantage, and now Large Group Sales, focusing on 50+ groups in the Kent County area. His primary responsibilities are Agent and Carrier Representative Relations.

When asked what he liked most about Priority Health, he says, “I really feel appreciated by the whole organization. I like the fact that I get to offer employers and members a broad choice of products. They have offered me a great deal of growth opportunity and encourage professional involvement. ”

Lenny reports to David Quinn, who says, “Lenny is a great person to have on our team. He is an incredibly hard worker and is one of those rare people that you can always count on to get things done and get them done right. Lenny is great to work with because he has an incredible work ethic, is extremely knowledgeable and is able to see the big picture - which is what makes him such a valuable asset for WMAHU. There are great Sales People and Great Company Representatives – Lenny is both. He does a fantastic job of balancing internal and external responsibilities and still makes time to put in many hours for WMAHU”

Please join us in thanking Lenny for all his hard work on Health Underwriter Projects.



Leading Producers Round Table (LPRT)

Qualification Guidelines—Deadline is March 31, 2009!

For more information go to www.mahu.org click on the awards tab today

1. Only health, long-term care, life, AD&D or disability insurance products are eligible (no annuities, P&C, etc.).
2. Self-funded, fee-based, consultants and fully insured business are all eligible.
3. Production:
 - a. New business is considered first year business OR business that you move to a new carrier.
 - b. Retention includes groups and individuals that renew with the same carrier (**subject to point maximum**).
4. Single or family coverage counts as one life.
5. One client with multiple lines of coverage can be counted for each line of coverage.
6. Qualification categories:

Personal Production — Business written by a single producer

Carrier Representative — An employee of an insurance carrier working with producers

Agency — Management of a general agency or agency

Carrier Management — Carrier/Home Office sales managers, directors of sales & vice presidents of sales

7. Levels of Membership:

Qualifying — This category is available to members applying for the first 9 consecutive years of qualification OR for the first 14 total years.

Lifetime — This category is available to members applying and qualifying for 10+ consecutive years OR for 15+ total years. This category is for members who are no longer producing.

Lifetime & Qualifying — This category is available to members who still generate production at a qualifying level and have achieved lifetime membership.

8. Awards Categories (see application for details):

Leading Producer Eagle

Presidents' Council Golden Eagle

2008 LPRT CANDIDATES (3/9/09)

Suzetta E. Alberts Eagle Detroit MI
Laurie Bolach Golden Eagle - Carrier Rep Southfield MI
Susan Christensen Golden Eagle - Carrier Rep Southfield MI
Peggy Collins Eagle Milford MI
Dale W. DeHaan, CLU,ChFC,RHU,LIC Lifetime and Qualifying Eagle
Grand Rapids MI
Patricia Deneau Eagle - Agency Southfield MI
Michael A. Embry, RHU Lifetime and Qualifying Eagle
Chesterfield Twp. MI
Catherine L. Ficara Golden Eagle - Agency Livonia MI
Jeanne A Filchock Eagle - Carrier Rep Farmington Hills MI
James L. Gilbert, RHU,REBC,CBC, LUTCF Eagle Grand Rapids MI
Paul H Goldman Eagle - Agency Southfield MI
Randall A. Hoover, RHU,REBC,CLU,ChFC Eagle Bingham Farms MI
Dawn Kafka Golden Eagle - Carrier Mgmt Southfield MI
Dean C Kanalos, GBA,REBC,RHU President's Council Niles MI
Harvey L. Lee, RHU,REBC,CLTC Eagle Flint MI
Jacqueline L. Letts, RHU, CBC Lifetime Charlevoix MI
Martin D. Marino Golden Eagle Grand Rapids MI
Peggy McDaid Golden Eagle - Carrier Rep Southfield MI
James A. McDonnell Eagle Traverse City MI
Mark A. McLane, LUTCF,RHU, CBC President's Council Traverse City

J. Pattison McLaughlin, LUTCF, LIC Lifetime Traverse City MI
Gale E Moser, Jr., LUTCF, RHU, REBC Golden Eagle Grand Rapids
Tiffany A. Otis-Albert Golden Eagle - Carrier Mgmt Southfield MI
Patrick Pannefather, LUTCF,CEBS,CLU, ChFC Golden Eagle Southfield
Robert J. Reaume, CLU,LIC President's Council Troy MI
Karen Marie Rial, CBC President's Council Battle Creek MI
Vincent J. Rose, RHU,REBC,LIC Lifetime and Qualifying Golden
Eagle Marquette MI
Charles Wade Schlosser Lifetime and Qualifying Eagle Grand Rapids
Steven Selinsky Golden Eagle - Carrier Rep Southfield MI
Barbara J. Spoeri Eagle Southfield MI
Jeffery C. Thomas, CLU,RHU,REBC Golden Eagle Battle Creek MI
Salvatore P. Ventimiglia, CLU,RHU Lifetime and Qualifying Eagle
Grosse Pointe MI
Steven T. Wisneski Eagle Muskegon MI
Laverna Witkop Eagle Traverse City MI
John J. Woodward, LUTCF,CBC,IAR Eagle Grand Rapids MI
Keith L. Wright, CLU,RHU,REBC,CBC,LUT Lifetime and
Qualifying Eagle - Agency Traverse City MI



Distinguished Service Award

Michael Embry, Sr. MI – Region 3

2008 RHU REBC Graduates

- Debra S. DeVilbiss Ada MI 2008-08-01
- Michael S. Hill Grand Rapids MI 2008-11-01
- Kurt B. Swardenski Grand Rapids MI 2008-11-01
- Martin D. Marino Grand Rapids, MI 2008-11-01
- Shannon K. Klug Macomb Township MI 2008-08-01
- Laverna S. Witkop Traverse City MI 2008-05-01
- Robert James Reaume Troy MI 2008-05-01

2008 RHU Graduates

- Raymond M. Choi East Lansing MI 2008-08-01
- Paula R. Laura Grand Rapids MI 2008-05-01
- Wendy S. Van' t Land Grand Rapids MI 2008-05-01
- Martin D. Marino Grand Rapids, MI 2008-05-01
- Michael L. Reich Holt MI 2008-06-01
- Cynthia L. Bonnici Livonia MI 2008-02-01

2008 CLTC Recipients

- Thomas H. Gilbert Jr. Jackson MI
- Richard Ferguson Troy MI
- Sarah Crongeyer Troy MI
- Mitchell Berkman Livonia MI
- Angela Osborne Livonia MI
- Theresa Kunkeli Monroe MI
- Jeffrey Alan Cymerint Farmington Hills MI
- David Sink Davisburg MI
- Dennis Lee Kawkawlin MI
- Andrew Mangin White Lake MI
- Robert Miller Ionia MI

CLTC Recipients continued....

- Charles O Moore Lansing MI
- Christopher D Clark Lansing MI
- John A Hayner Lansing MI
- Mark Jusick Lansing MI
- Paula Chester Kalamazoo MI
- Richard Ingber Kalamzoo MI
- Kenneth Blaess Brooklyn MI
- Melissa Andersen Blanchard MI
- Carol Allen Grant MI
- Andrew Buelken Rockford MI
- Brenda Lee Pouliot Wayland MI
- Michael Markey Grand Rapids MI
- Christina Sanchez Wyoming MI
- Donna DeWolf Grand Rapids MI

We urge all of our members to go to the awards page and apply for NAHU awards today!

Congratulations to all of our MAHU award winners!



Michigan Association of Health Underwriters State Board Members

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Questions on any association business, please contact

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MAHU Member Needs Survey

If you have not completed the survey that was emailed to you, please take a moment to complete the survey below. Please fax completed surveys to 517-485-4045 at your earliest convenience. Surveys will be compiled April 1st.

- 1) What do you find to be the most valuable aspect(s) of your membership in your local chapter? Chapter _____
- 2) What do you find to be the least valuable aspects(s) of your membership in your local chapter? Chapter _____
- 3) What do you find to be the most valuable aspect(s) of your membership in MAHU?
- 4) What do you find to be the least valuable aspect(s) of your membership in MAHU?
- 5) What else would you like to see your local chapter provide?
- 6) What else would you like to see MAHU provide?
- 7) Do you consider the updates on legislation and current issues to be worthwhile and accurate?
- 8) Would you like to assist with the success of your local by serving on a committee or Board?
- 9) Would you like to assist with the success of MAHU by serving on a committee or Board?
- 10) Do you consider NAHU, MAHU, and/or your local chapter to add value to you and your profession? If not, what is needed for it to do so?