



October 2008

# MAHU front and center

# Patrick Pennefather, President

Thank you for electing me to be your Association President for 2008 – 2009, and for the privilege of serving you and your local associations. Many of you will remember me as MDAHU President in the mid-90's, and as an Executive Board member for the state from 1996 to 2000. I have been involved in the sale and service of group insurance and individual health insurance since 1977, and active within NAHU since 1989 when Karl Albrecht tapped me on the shoulder to get involved. I have met most of you through my involvement in this association or through my work serving the association's website needs with Many2One.

With the upcoming election and both houses of congress plans to reform health care in 2009, your membership and involvement in NAHU and your local chapter have never been more important. Your efforts were critical in 1993, making the public aware of the real issues relating to the national health care debate. If necessary in the coming year, I hope to keep our state association in a position to provide similar support (as in 1993) to keep free market solutions in health care reform, with agents at the front of delivery.

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Through the diligent efforts of our past two MAHU Presidents, Mike Embry and Nicole Rodriquez, along with their boards, our state has become more involved in legislative activities and communication through our MAHU.org website and quarterly newsletter. Sponsorship within these communications has allowed us to reach a "break-even" point with our finances. We have a good base to build on moving into the future.

1999 was the last year that Michigan Association of Health Underwriters was recognized as a state association with the Landmark Award. The Landmark Award honors state chapters for outstanding achievements and excellence in serving their members and the industry. Several criteria are judged including attendance at national meetings, communication, legislative activity, membership growth, and educational programs. I have included the 2010 criteria in the following pages. My vision for the Pennefather Presidency is to put David Cluley, your President-Elect in a position to apply for and expect winning the Landmark Award at the end of his term in 2010. Your support and participation in meeting these criteria will bring more value to your NAHU membership, and help protect the system of delivering health benefits through professional insurance people.

In August of 2005, MAHU published a five year Strategic Plan. We have recently reviewed our progress toward the plan, and have identified both our accomplishments, as well as our shortfalls. Please visit our website at [www.MAHU.org](http://www.MAHU.org) and review the updated document with notes on our progress. Two of the areas of shortfall are in Membership Growth (our goal was 662 members by 3/06 – we're currently at 508), and revenue generation (while we have come a long way, we need to generate additional revenue to provide several of the services needed for the Landmark Award). These two areas have become our primary focus for the short term in the discussions of our board.

Again, thank you for allowing me to serve as your President. Thanks also to the many long-term members of our association. We've been through some ups and downs in the past ten years, but I am very optimistic in the future. Our four locals have excellent leadership and fantastic plans for the coming year. Please be aware, we are working to add value to your decision to remain a member. Welcome to our new members. We look forward to your involvement in this important work.

Please feel free to write me at [pat.pennefather@kapnick.com](mailto:pat.pennefather@kapnick.com) with any suggestions you have to improve the value in membership, or if you're experiencing any frustrations with your membership. I promise to thoughtfully answer each email, and take to the full board your constructive input.

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# MAHU e-news

## LANDMARK AWARD CRITERIA

Categories	Have	Need	Points	Possible Points	Potential Gap
<b>NAHU Events</b>					
1	X		75	75	0
2	X		50	50	0
3	X		75	75	0
4	X		50	50	0
5	X		120	120	0
6	X		25	25	0
7	X		25	25	0
8	X		150	150	0
<b>Chapter Management</b>					
1		X		25	25
2		X		25	25
3		X		50	50
4		X		50	50
Accomplishments to members, demonstrating value of membership					
5	X		25	25	0
6		X		25	25
7		X		25	25
8	X		25	25	0
9	X		25	25	0
10	X		25	25	0
11		X		100	100
12		X		100	100
chapters achievement and outstanding service					
13		X		100	100
14		X		100	100
to mentor and recruit new agents into industry					
<b>State Meetings/Events</b>					
1		X		100	100
2		X		150	150
3		X		100	100
4	X		90	120	30
<b>Communications</b>					
1	X		40	120	80
2	X		125	125	0
3	X		50	50	0
4		X		50	50
<b>Legislative Activity</b>					
1		X		50	50
2	X		150	150	0

## LANDMARK AWARD CRITERIA *continued*

3	Full or part-time AHU state lobbyist program	X		125	125	0	
4	Membership participation in state PAC		X		50	50	
5	Membership support to HUPAC	X		10	50	40	
6	Meet with state DOI and/or other state regulatory bodies		X		50	50	
7	Hold a state legislative conference or "Day with Legislators"		X		75	75	
8	State-based Operation Shouts		X		50	50	
9	Hold/attend meetings with industry colleagues or coalition partners		X		25	25	
<b>Membership</b>							
1	Chartering one or more local chapters		X		200	200	
2	Net state membership gain		X		250	250	
3	Having an active membership campaign		X		100	100	
4	Membership chair on monthly regional membership teleconferences	X		10	120	110	
5	Retention chair on monthly regional membership teleconferences	X		10	120	110	
6	Contact with local chapters about follow-up retention activities each month and reporting to Board of Directors	X		10	120	110	
<b>Education/Awards</b>							
1	Host state education/professional development program		X		100	100	
2	Actively promote LPRT to members		X		25	25	
3	Compile list of speakers and publish to membership		X		10	10	
4	Present NAHU's "Education Resources" PowerPoint at a leadership training or strategic planning meeting		X		50	50	
5	Conduct an overview of the NAHU website at chapter meeting		X		50	50	
6	Number of showings of NAHU Single Payer program by chapter or members		X		75	75	
7	Members receiving designations	X		75	75	0	
8	2008 LPRT qualifiers	X		40	100	60	
9	2008 Triple Crown Award winners	X		20	100	80	
10	Formal presentation of awards and recognition of members achievements (includes local, state & national award recipients, new professional designations, membership recruiting, HUPAC & state PAC donors and LPRT qualifiers)		X		75	75	
<b>Media Relations</b>							
1	Appoint a Media Relations chair	X		35	35	0	
2	Compile a list of local media contacts		X		100	100	
3	Conduct a media outreach		X		360	360	
4	Press hits		X		100	100	
5	Present NAHU's "Working with the Media" PowerPoint at a state chapter leadership training session		X		50	50	
6	Assisted local chapters with promotion of "Health Insurance Awareness Week"		X		50	50	
<b>Total Points</b>					1460	4975	3515
<b>Minimum needed to apply</b>						2480	

## 2008 CEDAY - Cathy Ficara

Our 2nd Annual CE Day was a success! We had over 100 attendees from across the state. CE classes were presented by BCBSM, Principal, CIGNA, Assurant, and Warner Pacific. Those companies were also sponsors in addition to HAP, HCA and the MBPA. This event could not be possible without their support. I would also like to thank those companies that exhibited and provided useful information to our attendees. The highlight of our event was our lunchtime motivational speaker, Mel Schlesinger, RHU, REBC. Mel is currently the NAHU Treasurer and a Business Coach who gave a talk entitled "5 Rules for Success and Why They Keep You from Being Extraordinary." Many of Mel's points resounded with our attendees and Mel was very well received. Please plan to join us for next years event as it's an excellent opportunity to network and earn CE credits at a reasonable price.



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Remember as a member of MAHU you can take advantage of education opportunities offered by NAHU, including designation programs such as RHU and REBC; Medicare Advantage and Part D Drug Plan Certification; and many other web seminars. Visit the following link to learn more.

<http://www.nahu.org/education/index.cfm>



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## MAHU LEGISLATIVE UPDATE

*Mike Embry, Sr. RHU, Legislative Chair*

As you are probably aware, not much is happening in Lansing related to health care at this time. All indications are that the topic of Individual Market Reform will not be taken up before the November elections. Gary Reed continues to update us on any new developments. The legislature continues working to hammer out a decision on the energy bills and the 2<sup>nd</sup> phase of the Michigan Business Tax (MBT). At the time of this writing, the Michigan legislature is on recess until after the November election.

We got some very good news a couple of weeks back that our very own Steve Wisneski from West Michigan has been appointed to the Agent Education Advisory Board for OFIR. This is a great inroad for our association.

### **State Legislation:**

Please go out to [www.mahu.org](http://www.mahu.org) website and review the bills that MAHU is tracking, along with MAHU's position on these bills. If you have any questions regarding these bills, please contact me.

I did attend the Regional Legislative Call last week that was hosted by Megan Mamarella from NAHU. Our current Regional Leg chair Brian Liechty is dealing with some personal situations so Megan is filling in until further notice. Here are the items that we discussed on the call:

### **Updates from Washington DC:**

1. There aren't any health insurance reform issues being debated right now and all indicators say that this topic will not be brought up until after the 1<sup>st</sup> of the year with the new President taking office.
2. The SEC is advocating that they become involved in the oversight and jurisdiction of Health Insurance in much the same way they oversee Life Insurance and Investment companies. Both NAHU and the NAIC have stated opposition to this measure.
3. There is talk that Mental Health Parity may come back up as being a part of an Energy bill. Keep your eyes on NAHU Newswire and Operation shout for more to come on that topic.
4. A new economic stimulus is being discussed.
5. The Committee on Finance and Economics will hold hearing on Health IT reform and cost containment. Janet Trautwein will be providing either written or in-person testimony on this topic.
6. Re-authorization of SCHIP will be taken up in January 2009
7. NAHU is continuing to promote the "Value of the Agent" to congress. They will be hosting meetings on October 16<sup>th</sup> with Congressional staffers at which time the NAHU BOT will speak to many of the staffers on this very important issue. CM has released proposed regulations regarding the sales of Medicare Advantage and Private Fee For Service Medicare plans. NAHU will be providing comments on this topic. We support some but not all of the regulations. Our biggest opposition is in the area of prospecting. NAIC will also be providing comments on the regulations this week.

## AWARDS UPDATE - Dave Cluley, Awards Chair

Since NAHU is an association of volunteers, it is important to recognize individuals and chapters for their time and efforts. Awards are given to those whose actions and performance reflect the goals and ideals of the association, promote its overarching strategies, and help it attain its objectives. They are a token of appreciation and a symbol of effort and achievement.

NAHU has many awards and the Awards Committee, along with the Board of Trustees, strives to develop awards that support the Association's objectives. Recent examples of this are the Silver Seal Certification, and the Triple Crown Award.

The former evidences that a state or local chapter has the basic elements in place to be successful. The latter recognizes individuals who contribute to the growth of the Association by recruiting new members, and who communicate with their elected officials in Washington and support electing candidates friendly to NAHU's legislative objectives.

Other awards, such as the Pacesetter and Landmark, have criteria that serve as a guide to the operation and function of successful local and state chapters, respectively.

There are others that I could mention but will defer for a later time. However, I do want to mention the Leading Producers Round Table, LPRT.

NAHU formed the Leading Producers Round Table in 1942 to recognize the successful underwriters of Accident & Health Insurance. Today, LPRT recognizes the top Health, Disability, Long-Term Care and Worksite Marketing Insurance producers, carrier reps, carrier management, and general agency/agency managers.



Qualification categories are: Leading Producer Qualifier, President's Council, Eagle, and Golden Eagle. Leading Producer Qualifier is only for agents and brokers with five or fewer years in the industry. The categories are determined by the number of points earned for covered lives sold and retained in the categories on the application form. The 2008 application can be viewed by accessing this link: [www.nahu.org/members/LPRT-Producers&MgrsForm08.pdf](http://www.nahu.org/members/LPRT-Producers&MgrsForm08.pdf)

Individuals who are sales achievers will qualify for LPRT. In addition to the recognition, members receive other benefits; such as, discounts on all NAHU services and meetings, including Capitol Conference and Annual Convention, and webinars on advanced topics free of charge. Additional information can be found at: [www.nahu.org/members/awards-lprt.cfm](http://www.nahu.org/members/awards-lprt.cfm)

LPRT is our industry's premier award. It is an award worthy of its name and worthy of attainment. If you believe you have accomplished what it takes to qualify, you should, by all means, avail your-



## Advertising Update —Tiffany Otis

MAHU is dedicated to partnering with entities that specialize in the delivery of health insurance and offer innovative solutions to improve the health care system here in Michigan. As such, we are committed to showcasing companies that work to make health insurance more affordable and accessible for our state’s residents. With more than 600 members across the state, communication and education are top priorities for MAHU. So, for a modest investment, our sponsors are able to further promote their organizations and products to a targeted audience that is poised to understand their value propositions. If you are not already a sponsor, we hope that you will consider becoming one. If you are already a sponsor, we trust that you have found value in the partnership with MAHU, and thank you again for your support!

Our 2009 Advertising/Sponsorship packet will be “on the street” in October. On behalf of MAHU I urge you to consider this opportunity and support our organization.

### Be Heard...Help is Needed NOW!

Thank you for your membership in NAHU which demonstrates your support of the private financing of health care in America. America has the finest health care system in the world, yet even this system needs improving. If you want your voice heard in Washington as changes to this system are proposed, you must contribute to HUPAC.

Whether we like it or not, getting the right people elected to Congress takes money...and lots of it. We firmly believe the American system of health care is worth defending, but NAHU and HUPAC cannot succeed in spreading our message to Congress without your financial support.

If you are already one of the over one thousand contributors to HUPAC, we say THANK YOU. If you have never contributed, or if you have contributed in the past but aren’t giving now, we need your support TODAY. Please consider making a [ONE-TIME gift today](#) of \$100, \$250 or \$500. If you can’t pledge \$100 today, then please go to [www.hupac.org](http://www.hupac.org) and give what you can. One of the best ways to help HUPAC for the long haul is give a small amount, like \$1 a day, on a regular monthly bank or credit card draft.

If you are already a donor, please consider increasing your contribution today so that you will have an even greater impact on the upcoming election.

Your contribution will be used immediately to support House and Senate candidates that stand with us. NAHU members are talking with candidates who have demonstrated they are willing to listen to our side, and that takes money.

The proponents of government-run health care are raising money [EVERY DAY](#); your financial support TODAY will enable HUPAC to get our message to those candidates on both sides of the aisle, who understand the private financing of healthcare is not a Republican or Democrat issue, but an issue affecting all Americans. The stakes have never been higher. Please make a contribution TODAY!

Sincerely yours,

Janet Trautwein  
NAHU Executive Vice President and CEO

Mike Gray  
Chair, HUPAC Board of Trustees

## WMAHU Update—Kevin Cumings

Kevin Cumings is the new WMAHU President. Kevin serves as Vice-President of Group Benefits at Buiten & Associates, LLC, a large multi-line, independent insurance agency located in Grand Rapids, MI. Kevin earned his Registered Health Underwriter designation. He also has a Bachelor of Arts degree from Cornerstone University, a Master of Divinity degree from Grand Rapids Theological Seminary, and a Doctorate degree from Loyola University Chicago.

**WMAHU Membership Meetings:**

- Nov 5
- Dec 3
- Jan 7
- Feb 4
- March 4
- April 1
- May 6
- June 3

**WMAHU Board Meetings:**

- October 29
- November 19
- January 28
- February 25
- March 25
- April 29
- May 27



## SMAHU Update—Brad Scoffin

Brad Scoffin is the new SMAHU President. He grew up in San Diego CA, where he attended and graduated from the University of California San Diego. Brad was an Associate Vice President with Morgan Stanley and after 10 years was recruited to join Colonial Life & Accident in Orange County, California. Now as a District Development Manager for Colonial here in Southwest Michigan, Brad specializes in voluntary health and welfare benefit programs for all size businesses, building new business opportunities through local insurance agencies and development of strategic partnerships.

Brad was born in St. Louis Missouri, and his family relocated to Southern California at an early age. Brad, wife Angie, son and two daughters have recently relocated to Southwest Michigan to be closer to Angie’s family and to take advantage of new opportunities with Colonial. They live in Scotts, MI just outside of Kalamazoo/Portage. Family is

very important, coaching his son’s little league, playing outside with his girls, and camping and exploring Michigan with the whole family. Brad also enjoys playing golf and softball. Brad is active with the PTSO at his son’s school, is the Ambassador Chair of the Kalamazoo Chamber, is on the Southwest Michigan Association of Health Underwriters Board of Directors, and is an active member of KHRMA (Kalamazoo Human Resources Management Association).

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Our meeting dates for our general membership are typically held at 8AM on the second Wednesday of each month at the Kalamazoo Country Club. With December being an exception that meeting is a Holiday social in the late afternoon, and January is on the third Wednesday due to scheduling conflicts at the Country Club. Our complete list of programs should be up on our website shortly. Our board meetings are held on the 4th Wednesday of each month from 8-9AM.



## NMAHU — Keith Wright

Keith Wright is the new NMAHU President. He began his career in the insurance business in 1983. He is President of Wright & Associates Insurance Group, Inc., a General Agency representing several major Health and Ancillary carriers serving agents in Michigan and surrounding States. He holds the Chartered Life Underwriter, Registered Health Underwriter, Registered Employee Benefits Consultant, Life Underwriter Training Council Fellow, and the Chartered Benefit Consultant Designations. He is Past President of the Northwest Michigan Association of Insurance and Financial Advisors (NAIFA) and served previously as president of the Northern Michigan Association of Health Underwriters (NMAHU) and served three years on the Board of Directors for Michigan Association of Health Underwriters. Keith is a life time qualifier for the Leading Producers Round Table Eagle Award. Keith and his Family reside in the Maple City area. [keith@wrightinsurancegroup.com](mailto:keith@wrightinsurancegroup.com)

We are looking forward to an exciting and successful year here in the North Country. An "A-Team" of players has been assembled to make 2008-09 a great year for NMAHU. Our focus will be on the basics of getting more value to our members at the local level in hopes of attracting new members while retaining the old. Having served as the local President in the past, I am looking forward to again working with old friends and new at the State and National levels.

## MDAHU — Barb Spoeri

Barb Spoeri steps in as the new President for MDAHU. Barbara Spoeri is a Sales Executive with Warner Pacific Insurance Agency based in Southfield, Mi. Warner Pacific is a General Agency that is family owned and operated for over 25 years and is headquartered in Westlake Village, CA. Prior to Warner Pacific, Barbara was Regional Vice-President for 3 years with Transamerica Worksite Marketing covering the Michigan and Indiana territory. Prior to Transamerica Barbara was Regional Director for Allstate Workplace Division serving the Michigan market. Barbara was born and raised in Washington, IL and spent 10 years in the Chicago benefits market prior to moving to Michigan.

The Metro Detroit Association of Health Underwriters (MDAHU) 2008-2009 year is off to a great start. As your new President, I am honored to have this role and to be surrounded with enthusiasm and commitment from other Board members. One thing the Metro Detroit chapter has never lacked is a true commitment to this industry and the desire to bring valuable programs to our members. The Board held our Strategic Planning meeting in August and has adopted the theme "Making it Great in 2008..... We're gonna shine in 2009"! Our mission statement for the year is "To provide an open environment where members can gather for the purposes of education, fellowship, development and the protection of our industry and its consumers".

We have several areas of focus this year with one of our top priorities being membership and retention. MDAHU currently has 265 members and we are looking at ways to grow this number. In addition another strong focus this year is to bring value to our members by offering informative topics at our monthly membership meetings and having several CE opportunities. The Board is working on finalizing the topics and meeting dates for the upcoming year and these will be published in the near future.

MDAHU hosted their fall kick-off on Thursday September 25<sup>th</sup> at Bahama Breeze in Troy.

I look forward to a great year and again thank each and every one of you for giving me this opportunity to be your President for the upcoming year.

### [MAHU Advertising Opportunities](#)

Our new 2009 Advertising/Support Packet is available.

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](http://www.mahu.org)



## **Linda Erlenbach, Region III Vice President Update**

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

It doesn't seem possible that another year has gone by and we have another regional leadership conference behind us.....but we do! This year's conference in South Bend was one of our best yet. We had 125 attendees attend this outstanding event at the Hilton Garden Inn. We were also very grateful for the support we received from our sponsors.

This year the regional leadership team decided that we wanted to use current NAHU leaders to help us with our training instead of bringing in outside speakers to address the attendees. We began the conference with a special in depth membership training led by the NAHU Membership Chair, Dean Hoffman. This training was attended by 40 members; so I look forward to exceptional growth in membership and retention in Region 3 this year.

Janet Trautwein and Scott Leavitt joined to bring the attendees up to date on all of the new and exciting things NAHU is doing for and with its membership. Ginger Ashton-Vernon led us in a discussion of how to prepare and implement a strategic plan; and Bynum Tuttle and Bob Tretter addressed the qualities that make good leaders. A panel presentation on planning expos was presented by Lesley Shafer, Dwight Hall and Lou Reginelli. We broke into two hour leadership workshops led by the regional leadership team. Committee training and idea exchange ensued.

A good time was held by all who attended the cocktail reception and wine tasting tour to Tabor Hill Winery. We even managed to raise some money for HUPAC and for the HUPAC Administrative Fund.

Thank you to all who attended, participated and supported this event. I am honored to work with such a valuable group of leaders in this region.

I'd also like to congratulate Barb Knox who has been the Region 3 Communications Chair for the last several years. She was recently asked by Russ Childers to serve as Vice Chair for the National Communications Committee and will move into the Chair position next year. Great job, Barb!

Life just got a little easier.<sup>SM</sup>



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## **A Snapshot of the Future?**

### **FEDERAL HEALTH INSURANCE REFORM**

Karl W. Albrecht CEBS

On November 4, 2008, either Hillary Clinton, Barack Obama or John McCain, will be elected President of the United States. By now that could be down to just one of the latter two.

For the first time since the early 1990s, the issue of national health care reform has played a major part in the campaign battles upon which the election results will be decided. Whoever wins this election is likely to be the latest catalyst for significant change in the health insurance market for a generation or more.

In brief, the contrast between Senator McCain's vision, as opposed to what Senators Obama and Clinton bring to the table could not be more stark. As to which approach is better, I will leave that up to your discretion. That being said, no matter who wins, should any of these programs be enacted into law by Congress, there will be major adjustments in the way we do business.

John McCain's solution is to eliminate the tax deductibility of employer-paid health insurance. The new infusion of revenue to the US Treasury by ending this current subsidy will be turned into a tax credit of \$2,500 per person, and \$5,000 per family to be used by the beneficiary to buy their own health insurance.

This insurance could be purchased directly from a private insurance company, or indirectly through a source such as an employer, a trade association, or a church. The concept of Health Savings Accounts (HSA's) would be strongly encouraged as a way of injecting more competition into the system, and to motivate the individual to be a more savvy health care consumer.

Both Hillary Clinton and Barack Obama would take the opposite tack. The current employer based insurance delivery system would remain the foundation for providing coverage, and they would both continue the tax deductibility of premiums.

Senator Clinton would mandate health insurance coverage for everyone, and employers would be mandated to provide such coverage. Some government subsidies would be available for those employers or individuals who lack the means to pay the premiums. Under her plan, private health insurance companies would be allowed to exist, but they would have to compete with a newly created government run health agency. In essence, individuals and employers could purchase insurance directly from the government, which would offer the same level of benefits that members of Congress receive.

Barack Obama's health plan is similar to that of Senator Clinton's, but with some key variations. Under his plan, the employer would not be forced to provide health insurance. However, if they do not, a special payroll tax will be levied and their employees would be enrolled in a newly created federal health plan (such as Senator Clinton is proposing).

Universal health coverage for all children will be mandatory under the Obama plan, but not for adults. Adults who are deemed to be the "working poor" will receive a tax credit to partially subsidize the purchase of private health insurance, or to buy into the newly created federal health plan. In addition, the eligibility definition for the current Medicaid and State Children's Health Insurance Programs (SCHIPs) will be expanded, to pick up the slack for those that tax credits are not enough to make private or federal health insurance affordable.

How serious is the possibility that any of these three proposals will become law after the election? What do the poll numbers reveal as to the mood of the voters who will be making a decision in November? What kind of health care system may we be living under in the years ahead? What are the implications of each of these approaches for the agent community?

That is something I hope to explore in greater detail down the road.

**As always, I'm interested in your thoughts.**



# Michigan Grass Roots Initiative Program—MIGRIP

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**THIS FORM CANNOT BE PROCESSED WITHOUT YOUR SIGNATURE**

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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: \_\_\_\_\_ 1<sup>st</sup> \_\_\_\_\_ 15<sup>th</sup>

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 Fax: 517-485-4045  
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### 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.



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**Questions on any association business, please contact**

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## Local Chapter Calendar of Events



### WEST MICHIGAN ASSOCIATION OF HEALTH UNDERWRITERS

Wed, Nov 5 – Gary Reed, CKR – will be responding to the national election results but also sharing about his role as a lobbyist for our association and any state legislative initiatives of note

Wed, Dec 3 – George Erickcek – Senior Regional Analyst, W.E. Upjohn Institute – George will be reporting on the economic conditions of Michigan and West Michigan.

C.E. course on Ethics on Nov 19 (co-sponsored with Warner Pacific, but held at the offices of Priority Health)

### SOUTHWEST MICHIGAN ASSOCIATION OF HEALTH UNDERWRITERS

November 12th - Legal Updates on FMLA, Non-Compete Agreements in the Insurance Agency, and Current HR Issues - Kevin McCarthy

December 10th - Holiday Social and Toys for Tots Donation - Joint meeting with NAIFA

January 21st - (Special Date) - Cobra Updates - Matt Isbel

### METRODETROIT ASSOCIATION OF HEALTH UNDERWRITERS

Who is Your President? Wednesday, October 22—Peter Stein, NAHU VP Congressional Affairs will be looking at each candidate's health policy position—Southfield Marriott—8:30 a.m.

## HUPAC UPDATE

Michael Embry, Sr RHU, Regional HUPAC Chair

I know that some of you are contributors to HUPAC but not everyone is. This is a very important election year for our industry and HUPAC really needs your support. As the Region 3 HUPAC chair I am asking all of you to consider becoming a contributor to HUPAC. I have attached the HUPAC contribution form for your completion. This is one of those things that we can't afford not to be a part of. Also, there is a regional contest going on and it sure would be nice to see Michigan win that contest and take home the \$1000 prize. Please contact me if you would like to be a HUPAC member! [membry@comcast.net](mailto:membry@comcast.net)