



FWAHU View

June Luncheon

June 14th is your unique opportunity to witness the Fort Worth Association of Health Underwriters bestow its highest and most prestigious award, the *Donna Carnall Career Achievement Award*, to honor a recipient who mirrors the highest standards of character, professionalism, and achievement that our own Donna Carnall has brought to this association. We are delighted to announce that Donna Carnall is flying in to attend this year's event and to present the award. We will also be giving tokens of appreciation to the current FWAHU board of the 2006-2007 chapter year, as well as honoring *Volunteer of the Year*, *Outstanding Member of the Year*, and the *Membership Recruiting "Top Gun" Award*.

As a special treat, we will also be introducing our chapter to the upcoming 2007-2008 FWAHU Board with an induction ceremony. Please make time to attend this event as a sign of your acknowledgement of the outstanding work that the leaders of the TAHU CHAPTER OF THE YEAR have done for you and your association. This is your last chance to attend a luncheon before our chapter year comes to a close and a new year begins July 1, 2007.



Please extend your thanks to our Luncheon Sponsor!

The price is only \$20 and the luncheon begins at 11:30 am at Cacharel Restaurant in Arlington, Texas. Reservations can be made at www.fwahu.org. For any questions regarding this event, please contact Chaliese Rippey at President@fwahu.org.

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MENU

Field Greens Salad
Baked Chicken Breast in a Pecan Crust Served on a Port Wine Cream Sauce
Chocolate Mousse

**AN ALTERNATE SELECTION FOR AN ADDITIONAL \$7.00 WILL BE
Maryland Crab Cakes with Smoked Mozzarella Ravioli on a Bed of Creamed Corn
A VEGETABLE PLATE MAY BE SUBSTITUTED AT*

NO ADDITIONAL CHARGE

IF YOU WOULD LIKE A SUBSTITUTION, PLEASE EITHER NOTE ON YOUR
RESERVATION FORM OR
CONTACT LORI GROSS AT facility@fwahu.org
metro 817-613-1098;
Please Identify yourself to the staff

\$20 Members / Non-Members

June Luncheon

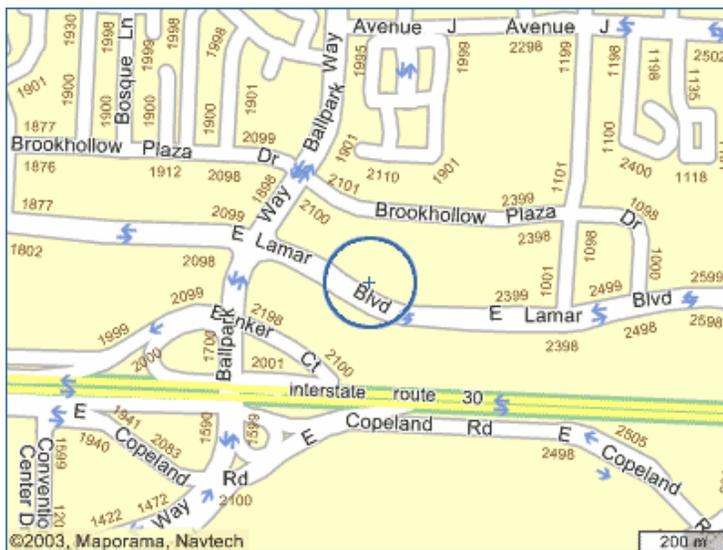


(From left to right) Kasey Buckner, Bob Lay, David Prewitt, Briscoe Dunn, Leo Gutierrez, Chaliase Rippey, Darrel Delgado, Michele Flood, and Adam Bren were present at the 2007 Annual Hollis Roberson and TAHU Awards banquet in Galveston, Texas this weekend at the TAHU Convention to witness Chaliase Rippey accept the award for 'TAHU Large Chapter of the Year 2006' and to witness David Prewitt receive TAHU's highest honor, the Hollis Roberson Award. Other awards received by Fort Worth members were Leo Gutierrez-Technology & Rachele Posey-Newsletter.

Come and experience some of the **BEST FRENCH CUISINE** that the Metroplex has to offer. Join us for the June Monthly Luncheon at



Reserve your spot today at www.fwahu.org!



Please extend your thanks and appreciation to our Dedicated CE Sponsor!



President's Page



I cannot think of a better way to end my year as Fort Worth's president than to receive the esteemed honor of "2006 Large Chapter of the Year" award at this year's TAHU Convention in Galveston, Texas!!!! Other awards received by Fort Worth members were **Leo Gutierrez** for the Technology Merit Award and **Rachele Posey** for the Newsletter Certificate of Recognition. Thank you to everyone who helped make this year such another success for FWAHU.

Fort Worth also hosted the three hour CE on Saturday of the TAHU Convention where our current healthcare system was "put on trial" and featured star witnesses such as Dave Fear (NAHU President), Beth Ashmore (NAHU Incoming President), Mark Bellman (AAHU), and many more. A

Your FWAHU President
2006-2007

special thanks to Eric Johnson and Sharon Alt for their efforts in making this CE a success.

Mike Rivera (Current TAHU President), Chaliess Rippey (Current FWAHU President), Beth Ashmore (Incoming NAHU President) and Dave Fear (Current NAHU President) pose after Saturday's CE at the TAHU Convention in Galveston.



I am honored to announce that our very own **David Prewitt** earned TAHU's highest honor, the "Hollis Roberson Award" at the TAHU Convention, as well. As a tribute to Dave, I'd like to enclose his bio to remind everyone how much he has given back to our industry, as well as our association:

David B. Prewitt, LUTCF, RHU, REBC

In 1984 Dave completed the Home Office Sales Course with Aetna Life & Casualty and started in the business as a career agent with Aetna. Before becoming an independent broker with The Texas Insurance Group in 1988, Dave was a Regionnaire with Aetna for three years, received the Quest for Excellence Award for three years and received the GAMC Career Achievement Award. Dave completed the LUTCF designation in September 1990, the Registered Health Underwriter designation in October 1990, and the Registered Employee Benefit Consultant Designation in October of 1991.

From 1989 through 1992 Dave was an instructor in life, health, and ethics at Tarrant County Junior College.

Fort Worth Association of Health Underwriters

Charter board member of the Fort Worth Association of Health Underwriters

1989 to 1996 served on FWAHU Education Committee or was the Chair

1992-1993 President

1997 Recipient of the Donna Carnall Career Achievement Award

1993 to present Trustee

Texas Association of Health Underwriters

Charter attendee to Day @ the Capitol

Annual supporter of TAHU's Legislative Fund and TAHUPAC

1992 Merit Award for Continuing Education

1993 Merit Award for Public Service

1994 Merit Award of Continuing Education

1993 Certificate of Merit for Continuing Education

1994 Certificate of Merit for Public Service

1995-1996 Treasurer (2 years)

1996 State Symposium Committee

1996-1997 2nd Vice President

1997-1998 1st Vice President

1998-1999 President Elect

1999-2000 President

2002-2001 Immediate Past President

2002 State Symposium Chair

2001-2004 Trustee



Bill Mann presents the esteemed Hollis Roberson Award to David Prewitt, LUTCF, RHU, REBC at the 2007 TAHU Hollis Roberson Awards Banquet in Galveston, Texas.

President's Page continued

National Association of Health Underwriters

1994 Meritorious Service Award

1996 Robert W. Osler Education Award

2001-2002 Vice Chair of Communications Committee

2002-2003 Chair of Communications Committee

2003-2004 Chair of Bylaws Committee

2004-2005 Chair of Bylaws Committee

2005-2007 Medicare Task Force

Twelve year attendee to Capitol Conference in Washington to advocate for small business issues dealing with healthcare

Attendee to numerous NAHU Conventions

Consistent supporter of HUPAC

Community Service

In 1988 Dave started working with the Babies and You program for the March of Dimes. This program is designed to help employers provide prenatal education seminars to employees at work sites. At the start of 1994 Dave completed a three year term as community service chair for the Tarrant County chapter of the March of Dimes. 1997-98 he served on the committee for Work sites strategies, coordinating an education implication program for the North Texas region. During the 1999 Legislative session in Austin Dave was the Public Affairs Chair for North Texas March of Dimes and State Public Affairs Chair from June 1999-June 2001.

Christian Activities

During the past fifteen years Dave has worked on many committees within his church, most recently as Chairman of the long range planning committee.

Dave has been married to Margaret for thirty-eight years, and they have two children, Michael and Julie, and two granddaughters, Alyssa Nicole and Emily June and one grandson Zachery Mason.

Parting Words from Your FWAHU President. . .

Because Fort Worth has such a revered lineage of leadership, it has formed a compelling foundation of which the current FWAHU leaders can build upon and FWAHU would not be the chapter it is today without all of the time and efforts that they have endured. I want to personally thank all of the past presidents of the Fort Worth Association of Health Underwriters: Edna Kern, CLU, ChFC, LUTCF, RHU, Katherine White, RHU, Keith Rousey, Donna Carnall, RHU, Dave Michell, FLMI, RHU, REBC, Dave Prewitt, LUTCF, RHU, REBC, CSA, LTCP, Angela Arbolino, RHU, REBC, Ray Griffith, CFP, Kay Robertson, Ken Smith, LUTCF, Bob Lay, Ouida Peterson, Mike Smith, LTCP, Ted Williams, Wes Foster, LUTCF, Peggy Bass, RHU, Sharon Alt, Kasey Buckner, and Audra Sullivan.

I have had a fantastic year as FWAHU president this year and I will miss leading such a fine organization but I look forward to what our 2007-2008 President, Eric Johnson, has planned for next year.

I entered this industry in 1999 and I have been on the FWAHU board since I entered the industry. I have learned so much from everyone I have met and I truly believe that I would not have encountered the financial security, the personal growth, the industry knowledge, and the invaluable friendships if I had not made the decision to join the Fort Worth Association of Health Underwriters. I have a compassion for this industry that was ignited by going to my very first Capitol Conference and I am proud to be a member of one of the most influential associations in the nation.

Sincerely,



Chalièse Rippey
FWAHU President 2006-2007

In the Media

The Benefits Buzz: Inside Health Insurance in with Sharon Alt & Presented by Lighthouse1



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The Endangered Life of the Middle Man

The Endangered Life of the Middle Man.....by Rachele Posey, Regional Sales Manager, UniCare

The "Middle Man", the one that holds the greatest influence within their respective industry has been a current and an anchor within that industry for many years. Once known as respectable, the health insurance profession has reached a new low being likened to the worst of the worst among the most despised professions. However, a middle man in insurance, aka the insurance agent, is a source of knowledge when questions arise and an anchor when things are rough. The health insurance agent can assist you in making an informed decision whether it is to select a new medical or life policy or terminate an existing policy that is no longer working to your advantage. Although there have been those that have tarnished the good name of the agent, by and large the health insurance agent community seeks to improve the health care system, initiate and implement worthwhile practices, and polish the once tarnished reputation.

To do away with the agent in the health insurance field is to set precedence in other areas of industry as well. For example, many people lean on their auto and home insurance agent, real estate agent, as well as the unseen middle man in the food and beverage industries. Even the consideration of moving our health care system to be single payer or Government Run, Hillary-scare program, we endanger the professions of many of the mentioned middle men. This extinction would directly affect families and would indeed decrease the number of people receiving care. Access to care, proudly touted by the great USA, would be in danger of a huge interruption in the ebb and flow of the proposed system. By implementing a government run program, the cost to the individual would be impacted perhaps positively on the front end but far worse on the back end. The Canadian Health Care system now uses 40% of their operating budget and about 70% of the cost is from public tax dollars.² Even with this avenue funding Canada fears their system will collapse without more Federal funding. Canadians are becoming weary of the long waits. Let's compare the HMO days to Canada, the average wait to see a specialist after a referral could be up to two weeks in the US. It took about that long or less to obtain the referral from the primary care physician. In Canada there is an average of 6 weeks to obtain a referral to a specialist and they still have to seek primary care first and wait for that appointment. The average wait time in Canada for diagnostic scanning, MRI, CT Scans, etc. is 7.4 weeks. This is the average time it takes to see if there is reason for surgery, then you must add a minimum of 6.8 weeks to that wait if surgery is necessary. Putting this into perspective let's explore a potential example; a woman thinks she feels a lump in her breast, she sees her primary doctor, she waits 2.5 weeks for the appointment. This is reasonable and equivalent to the US. The doctor confirms her fear and orders her to a specialist. 5.1 weeks later the specialist sees her and orders the mammogram. 21.3 weeks and counting, she has finally seen her doctor, a specialist, received the diagnostic scan, and now she waits for surgery. The potential wait time including surgery for this female patient has now reached a minimum of 28.1 weeks.

In 1982 my mother thought she felt a lump, since she was only 35 went she went to her doctor for the lump he asked her to come back in 6 weeks claiming that it was probably nothing due to her age. She went back in 6 months and it was diagnosed as cancer in 1983. After a radical mastectomy and a year worth of treatments the cancer still spread and she passed away in August of 1983. Cancer moves fast and any wait at all is unnecessary and cruel. My mother's wait was imposed due to our lack of knowledge of breast cancer in young women, the example patient experienced waits the wait times documented in 2003. I would venture to say that her free health care potentially caused her death. Our female patient is not real but very familiar to any Canadian citizen. They pour their hard earned money into a system that rations care. I ask you, where is their middle man? Who represents the people of Canada, the government, who issues care for them, the government? I believe that to be a huge conflict of interest and you see the citizens believe that as well. Private health care is on the rise in Canada due to situations similar to what I have presented. The health care system now in the US may cost dollars but far more frightening is the potential number of lives that could be cost on the back end if we emulate the Canadian/European systems. Indeed, the premiums, or monthly cost, would decrease, but the shared cost would be far from free. In WWII many things were rationed due to lack of supply, tires, gas, potatoes, etc. I have my grandparents rationing stamps to prove it. This was due to a lack of supply. Our health care system is not lacking in supply; therefore, we should not impose a rationing of care similar to Canada in order to control cost. The cost of care in Canada is rising additionally the number not receiving care is as well. 51% of the providers are general practitioners and the rest of the 49% is filled with all the vital providers. Yes, their supply lacks but their rationing of care is only increasing what this problem.

The Endangered Life of the Middle Man

Our freedom of liberty in America has come at a huge price, the many lives of service men and women over the years in all the wars. Our history shows an example of a middle man within our structure of war. Women were used in WWII as nurses, war bond sellers, chemical lab assistants, and war room secretaries, all a position of a middle man. They directly influenced the ebb and flow within the ocean of war. If women had not been allowed to fill those positions a great number more of lives could have been lost. I dare say that removing agents from their occupation would have the same potential impact on the access of care as we know it today. Without women in World War II we would have lacked over 239 filled positions in the Army Air Forces alone. The women were recruited through a middle agency known as the Women's Army Corps, without this establishment in the middle many of the jobs filled by women would have remained vacant. ¹

Serving in the middle of the consumer and the insurance companies, insurance agents provide service to enhance and educate the public. Currently, insurance agents fill jobs that may otherwise be vacant. The insurance company alone can not possibly hire enough people with full benefits to facilitate and educate the health care to the general public. I interject that neither can the government accomplish all that the current system makes available. The newly insured will not only misunderstand their coverage but they will also vehemently question their already decreasing paychecks. Our current system will not be imitated by the government not to mention doing it at the tax levels already imposed upon us. Agents have been crucial in negotiations whether it is working with the public or the provider communities. Contracts are in place to assist in controlling cost and maintaining access to care; your health insurance agent and their associations have been a force in creating fair practices for all. As the number of small businesses increase the need for employer sponsored health plans increases as well. These small businesses may not all afford a full time human resource manager and if they do adding the facilitation of all their benefit offerings places too much on one individual. The insurance agent is a liaison to the HR manager, the small business owner, the individual or family needing coverage, and the senior adult needing to supplement their government provided health care.

As the insurance companies have transitioned most of their information and enrollment procedures to their online portals, the insurance agent has been there every step of the way to relay all necessary information to their clients. The agent is expected to have working knowledge of multiple insurance carriers and be proficient in all to represent one at their client's request. The insurance professional has brought worthwhile ideas and influence to the insurance companies, enabling decisions to be made on an informed basis rather than government influence alone. In short, the insurance professionals have added quality and ease to our current system and seek today to preserve their way of life in order that they may help the citizens of America with their health insurance.

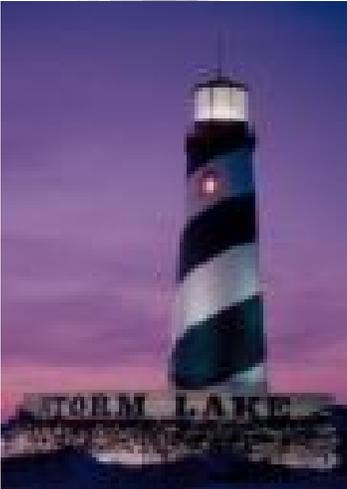
One must understand their insurance policy in order to access it accordingly, the agent offers one on one and group meetings to assist with enrollment and explain benefits to their clients so that access is not the reason for lack of care. If the government pursues a single payer to mirror our current Medicare, then I pose this question, "Even if the end result may mean less uninsured will it truly impact the number receiving care?" Just as the Women's Army Corps recruited, war photographers and weather observers for the Army Air Forces and filled up to 239 jobs in order to save lives and preserve history, the insurance agent preserves a way of access in our health care system and impacts a multitude of lives.

For more information or to seek your own health insurance agent you may visit www.nahu.org for National direction, www.tahu.org for information in Texas, and www.fwahu.org for information within Fort Worth.

http://womenshistory.about.com/library/pic/bl_p_wwii_posters_index.htm?terms=war+i+and+world+war+ii

Walker, Michael and Wilson, Greg, Waiting Your Turn: Hospital Waiting Lists in Canada, The Fraser Institute, Vancouver, 2001. The survey was conducted between December, 2000 and February, 2001. This study can be found at: <http://www.fraserinstitute.ca/admin/books/files/wyt.pdf>
Waiting times are calculated as the median time spent waiting by patients.

Be A Light!



*Be a Light in
the storm of
health care
to your clients.*

With the rising tide of legislative challenges, we must educate each other and our clients. Stay on top of the issues and check into the Operation Shouts!, get up to date voting details on your government representatives, and join the Fort Worth Association of Health Underwriters. As a current member, you should be spreading the word now more than ever. Invite your HR contacts to pertinent meetings, let your clients know what you do for your industry! Quoting a very familiar phrase in my own words, I present this challenge:

*“Ask Not What FWAHU Can Do for YOU,
Ask What YOU Can Do for FWAHU!”*

Health Care System on the Big Screen!

New Michael Moore Movie Criticizes Health Care System

A new movie that criticizes the U.S. health care system was previewed Saturday at the Cannes Film Festival and will open in movie theatres across the country in late June. The movie, entitled SiCKO, was created by documentary-maker Michael Moore, who has previously created such controversial films as Fahrenheit 9/11 and Bowling for Columbine.

SiCKO is expected to scrutinize multiple sectors of the health care system, including health insurance companies, pharmaceutical companies and medical care facilities. The movie also is expected to condemn the Bush administration's policies on health care.

WellPoint and other health care companies are expected to be mentioned in the film.

The movie has already attracted some media attention and additional stories are expected around the U.S. release of the film next month.

What should WellPoint associates know about issues related to the movie?

- We agree the health care system is not currently working the way it should for many Americans.
- WellPoint is committed to transforming health care, and we are doing that by focusing on the needs of our members, particularly the need for access to affordable, quality care.
- WellPoint is committed to helping all Americans have access to health coverage.
- In last two years, more than 780,000 people who were previously uninsured now have a WellPoint plan.
- Half of the uninsured have access to public or private coverage; the other half cannot afford private coverage and are not eligible for public programs.
- WellPoint has committed \$30 million over three years to help support the uninsured.



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Member's Information

Our New Member Orientations are held at prior to our monthly luncheons.

FWAHU...
Energize, Educate, Exemplify

www.fwahu.org

Pay for lunch
View our Calendar
View saved copies of the FWAHU View
Be informed & involved
Email Your Board

The FWAHU annual budget and financial statements are available for review by our membership. Please contact our Treasurer if you would like a copy mailed to you or emailed to you. You may reach the Treasurer, Tonya Booth, via email at treasurer@fwahu.org.

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NAHU Region VI Leadership Conference



**National Association
of Health Underwriters**

America's Benefits Specialists

**Denny Ebersole
Vice President Region VI
Arkansas – Kansas – Louisiana – Missouri – Oklahoma – Texas**

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Telephone: 504/365-0017 Fax: 504/365-0018

eMail: denny@dennyebersole.com Region VI Website: nahuregion6.org National Website: nahu.org
Friday, May 11, 2007

Region VI Leaders for 2007, 2008 and beyond!

**Come one, come all! The leaders of Region VI will be
“Rocking into Little Rock July 26th, 27th and 28th! Be there, or be square.....**

I am very excited to announce the 2007 Region VI Leadership Conference to be held in Little Rock, Arkansas. The Arkansas Host Committee has worked very hard planning this event. They are really buzzing about the social event planned for Friday night.

The event will be held at the Little Rock Peabody. Watch out for the little ducks! The full conference begins on Friday the 27th, at 1pm wrapping up on Saturday the 28th at 5pm. We are planning a special event on Saturday afternoon so make sure your travel arrangements will allow for you to stay! In Little Rock you will be hearing a Washington Update from NAHU Executive Vice President and CEO Janet Trautwein. Our own Beth Ashmore newly installed as NAHU President will be making her first visit as President. Mel Schlesinger will be on hand to help us improve our sales skills.

Those working in the areas of Membership and Media Relations should plan to arrive Thursday morning so they can participate in the special sessions Thursday afternoon for Membership and Media Relations. We simply could not squeeze all of the information we needed into the time frame allowed for the regular conference. NAHU is rolling our new training presentations to help us get your leadership up to speed. Saturday afternoon we have an event planned unlike any other Region has ever considered. Start making plans now to make sure all of the leaders within your state or local are there. Jump start next year starting in July! The earlier conference date will serve as a springboard, but you have to start planning now!

I personally look forward to meeting all of you and helping you jump start your action plans for the upcoming year.

Sincerely,
Denny Ebersole
Vice President
Region VI