



The View

February Membership Meeting

Please make plans to attend FWAHU’s Legislative Day on **February 14th at 11:30 am.**

To start things off, a panel of TAHU Legislative Day and NAHU Cap Conference attendees will update members about our association’s federal and state legislative agendas and will talk about how some of the proposed legislation could affect you and your clients.

Following the discussion, we’ll talk about the importance of making contact with your elected officials. One of the benefits of being a NAHU member is that you actually have the ability to influence legislation that affects our industry.

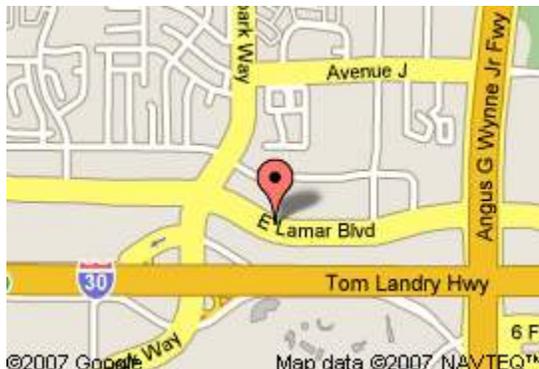
Please take the time to attend this very important meeting.



2221 E. Lamar Blvd, Arlington, Texas 76006
Cacharel Restaurant is located on the 7th floor of the WBAP Building

- Mixed greens salad
- Grilled chicken breast on a bed of penne pasta in basil pesto with sun-dried tomatos and mushrooms
- Cheesecake
- **Alternate for \$7 more:** Norwegian Salmon Filet with Ginger and cracked black pepper corns served on a red wine butter sauce

RSVP by going to www.fwahu.org and clicking on “Upcoming Events”.



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MISSION STATEMENT

The Fort Worth Association of Health Underwriters exists to inform and protect the consumer through the professional growth of its members.

Visit our website
www.FWAHU.org

Mark Your Calendars...

2008 is off to a great start in Fort Worth. In fact, the theme of our **January membership meeting** was “Start the New Year Right”, and to do that we invited speaker Bryan Dodge to share some words of wisdom with us in a rare breakfast meeting. Dr. Eric Bricker from Life Account and Gretchen Weber from Elite Wellness rounded out the discussion.

To keep with tradition, our **February meeting** will feature a legislative panel discussion where TAHU Legislative Day and NAHU Cap Conference attendees update our members about our association’s state and federal legislative agendas. Only nine days after Super Tuesday, the timing couldn’t be better. Following the discussion, members we’ll talk about the importance of contributing to our federal and state political action committees, HUPAC & TAHU-PAC, and will talk about how members can make contact with their legislators.

In March, we’re hosting our second annual “Vendor Day”, an all-day event in which our carrier partners will have an opportunity to address the membership for fifteen to twenty minutes each. It’s a great way for FWAHU members to get all of their carrier updates at once – sure beats driving all over North Texas for the latest info. General Agents, Third-Party Administrators, and Wellness companies are also invited to participate. For info contact president@fwahu.org.

In April we’ll have our annual golf tournament at Waterchase Golf Course in Fort Worth. Part of the proceeds will go to benefit Gill Children’s Services, a resource of last resort for underprivileged children in the Fort Worth area. Sponsorship opportunities are still available – for info or to sign up for the event contact Michele Flood at golf@fwahu.org.

In May, our topic of discussion will be “The Paradox of Choice.” We’ll talk about how giving your clients too many choices could actually hurt your chances of making a sale. Following the program, we’ll have a four hour CE called “Health Insurance 101”, an excellent overview for newly licensed

agents and a great refresher for seasoned insurance professionals.

And in June we’ll have our annual awards luncheon featuring the Donna Carnall Career Achievement Award. We’ll also take some time to thank our 2007-08 board members for their service to our association and to induct the 2008-09 board of directors, which will be led by President Elect Kelly Dills.

FWAHU meets the second Thursday of every month at Cacharel Restaurant in Arlington, Texas. Our meetings are generally followed by a “debriefing session” (a.k.a. Happy Hour) across the street at Salt-grass Steak House. For info on our upcoming events or to make reservations, visit www.fwahu.org.



NEEDED
Saturday, March 15
Volunteers for Habitat
for Humanity

Saturday, April 26
A team for Fort Worth -
Race for the Cure

For details, contact Erin Struck:
StruckE@aetna.com



NAHU Broker-to-Broker Board Provides Easy Resource for Agent Questions

Many of you have probably participated in the NAHU Café in the past.

NAHU has a new broker to broker online posting board which provides some advanced features which make it not only user friendly, but also help to limit the number of emails that you get, which has been a common complaint about the café in the past. The new NAHU B2B forum is a networking resource of NAHU members from all over the country, providing an interactive forum for exchange of ideas, questions and learning.

You can choose the topics/forums you wish to participate in, such as Individual Medical, Small Group, Large Group, Medicare, Office Management and Technology, and Healthcare Reforms & Legislative Issues and several others.

Best of all, you get to choose whether you want to get emails posted in real time or just a simple daily digest of all the postings and responses.

It's easy to edit your preferences as well if you are going to be out of the office on vacation and don't want too many emails piling up while you are gone.

As an agent specializing in Medicare supplements, I've used the board this year on numerous occasions to consult other agents around the nation regarding questions on enrollment periods, drug plans and plan changes.

We've also used the board to locate agents to help clients when they move out of state. I have found it to be a far better resource than any carrier or even calling Medicare itself. Nothing beats getting the skinny from real agents who have walked a mile in your shoes and can tell you what to expect.

This resource has been invaluable to my agency, and it can be for yours as well!

Give it a try today and let us know how you like it! To join, login to the Membership area at www.nahu.org, and then click "NAHU Broker to Broker – NAHU B2B." Look for the red text link to subscribe to the groups that interest you!

If you've never logged in to NAHU before, use your email address and "password" to log in for the first time.

Happy posting!
Danielle Kunkle, Agency Owner
Consumer Benefits Group, LLP

Slow Down on Fast Food

People who eat fast food several times a week are prone to weight gain and insulin resistance (a condition that increases the risk of diabetes and heart disease), according to a recent study in the *Lancet*. It followed 3,000 healthy young adults for 15 years. Compared to those who ate fast food less than once a week, those who ate it more than twice a week gained an extra 10 pounds and were twice as likely to develop insulin resistance, independent of what else they ate and how active they were.

Source: *UC Berkeley Wellness Letter*

Choosing the Right Doctor

Younger physicians often deliver better care — and have healthier patients — than more experienced docs do, finds a recent Harvard Medical School analysis of physician-quality studies.

Docs who graduated from medical school 20 years ago were 38 to 40% less likely to follow current standards, even in areas such as cancer screenings, heart disease treatment, and diabetes care.

Patients' death rates from heart attacks increased as the doctors' length of time in practice increased. Older doctors were more likely to undertreat depression, breast cancer, and high blood pressure. But the results don't mean that younger is always better, says lead researcher Nitesh Choudry, MD. "Some older doctors were outstanding, and many may be better at interacting with patients and diagnosing complex medical problems." The bottom line: Make sure your doc delivers up-to-date care by asking how he stays abreast of the latest standards.

February 2008



Save the Date

That great time of year is drawing near. Time for the annual Ft. Worth Health Underwriters Charity Golf Tournament. Please join us and help raise money for Gill Children's Services. This wonderful organization provides a safety net for Tarrant County, Texas children whose medical, dental, physical, social, psychological or educational needs have not been met by other community resources.

Please join us on Thursday, April 10, 2008, at The Links at Waterchase. Players, volunteers and sponsors are needed. Come join in the fun!

Please visit www.fwahu.org for more details.



NAHU and The American College Announce New Online Course

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

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

We encourage you to act fast by enrolling before December 31st to take advantage of the 2007 tuition rates using . Enrollment after December 31st will be charged at the 2008 tuition rates . Once you have enrolled, your instructor will contact you via e-mail with further class information. Registration form can be downloaded here: http://www.magnetmail.net/images/clients/NAHU_2/attach/HS325reg07.pdf

2007 Fee Summary: Admission: \$115; Course Fee: \$535; Shipping: \$14

Class Schedule:

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

Technical Requirements for Webcasts:

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

If you have any questions, contact [Farren Ross](#) in NAHU's Education Department.



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FWAHU SPEAKERS BUREAU

The Fort Worth Association of Health Underwriters has a number of members who are willing and able to speak on a variety of topics, including:

Health Insurance 101

Eric Johnson

The 3 Myths of a Single-Payer Health Care System

Sharon Alt, Audra Sullivan

Consumer-Directed Plans, including FSA's, HRA's, and HSA's

Sharon Alt, Peggy Bass, Audra Sullivan, Eric Johnson

Individual Health Plans

Danielle Kunkle

Medicare

Kasey Buckner, Danielle Kunkle, Eric Johnson

Long-Term Care Insurance

Kathy Dorsey

Many other topics, including state-approved CE Courses

If you would like FWAHU to speak to your group, or if you would like to volunteer to be a speaker for FWAHU, please contact our Media & Public Relations Chair, Rob Wendling, at media@fwahu.org.



Jim Helvey
Photographer

**2828 Donnybrook Drive
Burleson, Texas 76028
817-268-2688**

Jim Helvey, a Certified Professional Photographer recognized by the Professional Photographers of America, makes every effort to provide you with the most photographs and best services for your money. Specializing in Senior portraits, Family portraits, Professional portraits, and Weddings, Helvey Photography serves all of DFW.

Jim has been an active member of FWAHU since 1989 and is our association's official photographer.



FWAHU WANTS YOU!

We're at war, and we have an all-volunteer army

ENLIST TODAY!

The threat of a single-payer health care system here in the United States has never been so great. Join FWAHU and help us fight to keep America's health care system private. We're all in this together.

To join, go to www.fwahu.org and click on Membership.

Where are they now?

If you have seen or heard from any of these folks, please remind them to renew their NAHU membership by contacting Danielle Kunkle by emailing her at Danielle@consumerbg.com.

Catherine Tincher | Bill May | Danny Whitt | Jenny Renken
Shelley Hawkins | Jill Lind | Tom Tanguay | Michael McConnell
Lonnie Thibodeaux | Elaine Williams



February 2008

HOLLIS ROBERSON SCHOLARSHIP

“A Scholarship for TAHU Members Earning Their Industry Designations”

The following criteria must be met in order to qualify for the Hollis Roberson Scholarship, as follows:

- You must be a member in good standing with TAHU, NAHU, and your Local Chapter.
- You must have earned your designation between January 1st and December 31st of the year prior to the Hollis Roberson Dinner when the scholarship(s) will be announced. Documentation is required (“Earned” documentation would include a letter from the entity that issues the designation stating the effective date of the designation).
- Only industry designations that are endorsed by NAHU are allowed. As of January 1, 2008, those are RHU (Registered Health Underwriter), REBC (Registered Employee Benefit Consultant), DIA (Disability Income Associate), LTCP (Long Term Care Professional), CLTC (Corporation for Long Term Care Certification), CSA (Society for Senior Advisors), and EHB (Employee Health Benefits).
- Scholarship application with documentation must be postmarked no later than February 28th of the year immediately following the earning of the designation.
- More than one scholarship may be given each year.
- The amount of the scholarship(s) will be \$500.00.
- Hollis Roberson Award Recipients are ineligible for this scholarship.
- Winner(s) will be chosen from all valid applications by a drawing during the Hollis Roberson Award Dinner at the TAHU State Convention.

APPLICATION

Name: _____ Designation Earned: _____

Address: _____

City _____

State _____ Zip _____

Phone Number: _____ Email Address: _____

Local Chapter _____

Documentation Attached (please describe): _____

Mail all to: TAHU Hollis Roberson Cmte
 P. O. Box 381506
 Duncanville, TX 75138-1506

February 2008

*Notice **** All Nominations must be received no later than February 14th 2008**** Notice*

FORT WORTH ASSOCIATION OF HEALTH UNDERWRITERS

NOMINATING FORM FOR 2008-2009 FWAHU OFFICERS

Eligibility – Any FWAHU member, in good standing, who has served in a position of the FWAHU Board for at least two (2) years. Time served would include the current year. Time served does not have to have been concurrent.

The following nominee(s) to the FWAHU Board of Directors have been personally contacted and agreed to serve if elected.

POSITION NOMINEE

President Elect _____

Treasurer _____

Secretary _____

Name of Nominating Member _____ **Date** _____

Mail this form to:

Chaliese Rippey, Immediate Past President, Nominations Chair

FWAHU

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Online

COMMISSIONER'S BULLETIN #B-0004-08

This Section

January 31, 2008

TO: all insurance companies, corporations, exchanges, mutuals, reciprocals, and lloyds licensed to issue accident and health insurance; all health maintenance organizations; all licensed agents; all agencies; all brokers; all third party administrators; trade associations; and the public generally.

RE: Health Insurance and Agent/Agency Provided Administrative Services -- Rebating

The Texas Department of Insurance (Department) has recently received questions and complaints regarding whether insurance companies, agents and/or agencies may provide administrative services to clients without additional charge. Examples of types of administrative services brought to the attention of the Department include COBRA administration services, Flexible Spending Account administration services, and various human resource related administration services.

This bulletin addresses the Department's position as it relates to the applicability of Chapters 541, 543, and 4005 of the Texas Insurance Code (Insurance Code) to the provision of such services, and reminds agents and other regulated entities of their responsibility to comply with Texas law.

The language of the Insurance Code provisions set out in this bulletin prohibit an insurance company, insurance agent or agency with respect to the sale of health insurance from providing inducements to

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the sale that are not provided for in the insurance contract. Because many administrative services are not provided for in the insurance contract, they could constitute valuable consideration and an unlawful inducement or rebate in violation of the Insurance Code, regardless of whether they are provided directly or indirectly by regulated entities.

State Law

Insurance Code §541.056(a) provides that

[s]ubject to Section 541.058 and except as otherwise expressly provided by law, it is an unfair method of competition or an unfair or deceptive act or practice in the business of insurance to knowingly permit the making of, offer to make, or make a life insurance contract, life annuity contract, or accident and health insurance contract or an agreement regarding the contract, other than as plainly expressed in the issued contract, or directly or indirectly pay, give, or allow or offer to pay, give, or allow as inducement to enter into a life insurance contract, life annuity contract, or accident and health insurance contract a rebate of premiums payable on the contract, a special favor or advantage in the dividends or other benefits of the contract, or a valuable consideration or inducement not specified in the contract, or give, sell, or purchase or offer to give, sell, or purchase in connection with a life insurance, life annuity, or accident and health insurance contract or as inducement to enter into the contract stocks, bonds, or other securities of an insurer or other corporation, association, or partnership, dividends or profits accrued from the stocks, bonds, or securities, or anything of value not specified in the contract.

Insurance Code §543.003 provides that

An insurer or an officer, agent, or representative of an insurer may not:

(1) directly or indirectly pay, allow, or give or offer to pay, allow, or give as an inducement to insurance a thing of value or other inducement that is not specified in the policy, including:

(A) a rebate of premium payable on the policy;

(B) a special favor or advantage in the dividends or other benefits to accrue on the policy; or

(C) paid employment or a contract for service . . .

Insurance Code §4005.053(c) provides that

(c) An agent may not pay, permit, or give or offer to pay, permit, or give, directly or indirectly, to any person who does not hold a license as an agent:

(1) a rebate of premiums payable, a commission, employment, a contract for service, or any other valuable consideration or inducement that is not specified in the insurance policy or contract for or on account of the solicitation or negotiation of an insurance contract . . .

Discussion

The Insurance Code §541.056 applies to life insurance, accident and health insurance, and annuities, and prohibits, among other things, an insurer, insurance agent or other regulated entity from offering an

insured or prospective insured an inducement or valuable consideration not specified in the insurance policy. It also specifically references §541.058, which enumerates certain practices legislatively declared not to constitute a rebate or inducement, and was amended by the 80th Legislature.

Because many administrative services are not provided for in the insurance contract, they could constitute valuable consideration and an unlawful inducement or rebate in violation of the prohibitions set out in §541.056. For essentially the same reasons, an insurance company, insurance agent or agency hiring an outside third party to provide administrative services on a no-additional-fee basis that the insurance company, insurance agent or agency may not directly or personally provide, also could constitute a prohibited practice.

For example, COBRA administration, Flexible Spending Account administration, and similar types of services are administrative in nature and are not ordinarily provided in an insurance contract by an insurance company, its agent, an agency or a broker. The Department is particularly concerned that the offer or provision of such types of services on a no-additional-fee basis could constitute an unlawful inducement that is not specified in the policy, and could be subject to departmental disciplinary action.

The Department strongly cautions against direct or indirect provision by an insurance company, insurance agent or agency of such services at no additional fee, to avoid violating Insurance Code §541.056 and §543.003 prohibitions against unlawful inducements or rebates. Further, provision of such services may result in a violation of §4005.053(c) provisions addressing unlawful inducements and rebates.

Department Reminder

Violation of the Insurance Code or Department rules by license holders -- including engaging in unfair or deceptive acts or practices under the Insurance Code Chapter 541 or engaging in rebating or unlawful acts described in Chapters 542, 543, and 4005 -- subjects such holders to disciplinary action, including fine, penalty, license suspension, license revocation, and/or other appropriate administrative remedy.

Additional information on this Bulletin may be obtained from Matt Ray, Deputy Commissioner, Licensing Division, at 512-463-8917.

Mike Geeslin

Commissioner of Insurance

Texas Department of Insurance

For more information contact: License@tdi.state.tx.us



The Texas Department of Insurance

333 Guadalupe, Austin 78701 • P.O. Box 149104, Austin 78714-9104

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