



The View

Inside this issue:

President's Message 1
 Legislation Update 2
 Spotlight on New Members 3
 Where are they now? 4
 FWAHU Wants You 4

President's Message

We had an excellent program at our July luncheon.

Membership Chairwoman Danielle Kunkle presented an overview of the NAHU website and the tools and resources available there for all NAHU members. She also presented the valuable benefits of being a member of NAHU, which included:

- Legislative updates
- Business to Business Forum for networking
- Extensive State and National Lobbying on behalf of the Industry
- Continuing Education
- Discounted E&O Insurance

Summer is in full swing and it is the time of year that everyone begins to take vacations and get some rest & relaxation in preparation for the busy fall. I want to invite everyone to come and take advantage of the free CE that we will be offering over the next few months during our luncheons. It never hurts to get the classroom requirements of your CE knocked out!

Mike Smith, former President of FWAHU, will be presenting his CE on LTC titled "The Future of Long Term Care" (Course # CG 010) as our lunch presentation for our August luncheon. You will see there are two excellent articles from the TAHU Newswire this month that we have included in this newsletter, which detail the reasons that LTC is such an important benefit to understand.

Finally, I want to talk about Attitude. In the history of FWAHU, Attitude has been a word that described our leadership, our membership and our chapter. The Fort Worth AHU has historically been intertwined with that of TAHU and NAHU, with a number of the most effective leaders of both the state and national organizations hailing from our chapter. This trend has been continued with the tireless efforts of Sharon Alt, perhaps the most visible member of our organization on a national level, along with people like Eric Johnson, Audra Sullivan and Peggy Bass, who have traveled across the country presenting the "America's Health Care System on Trial" exhibition for countless chapters and organizations. These present and former members of FWAHU represent the best Attitude of our chapter.

I bring this up because Attitude is a word that I want to bring to the forefront of FWAHU this chapter year. We have a great group of members and our attitude is refreshing and energizing. We have the ability to make a huge impact in the way that Health Insurance Agents are viewed in our communities. We have an opportunity to have an impact on the way our legislators think of health care. I want to challenge you to get involved... with your legislators, with your church, with local charities, with local schools; whatever place you have a chance to make an impact. Our charity goal this year is to donate not only our money, but also our time to worthy causes. We will be bringing you opportunities to volunteer and get involved in our community and I sincerely hope that you will display the Fort Worth AHU Attitude and participate along with us.

Thank you!

The August lunch selections:
Baked chicken breast in a pecan crust/champayon mousse

Alternate:
sliced roasted turkey breast served with a mushroom sauce.

Visit our website
www.FWAHU.org

MISSION STATEMENT

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

Legislation Update

By Kasey Buckner

The Texas Department of Insurance will be having a hearing August 12 to discuss proposed rules concerning Long Term Care Partnership policies. These policies became approved when Senate Bill 22 passed during the last session. TDI has been working diligently on the rulings and procedures to allow these policies to be issued in Texas. The hearing will be webcast at <http://tdi.state.tx.us/general/events.html>.

Long Term Care Partnership policies would allow a person to qualify for Medicaid after the policy benefits expire, yet not be entirely financially penalized in order to qualify. In its broadest concept a person would purchase a policy of some quantifiable benefit – ie. set number of years, set amount of benefit per day, etc. If the person goes on claim, uses the policy benefits completely, and then must call on Medicaid for continued care, then the assets of that person roughly equal to the policy's total payout would be exempt from Medicaid qualifications. This helps prevent the total impoverishment of the insured who took the initiative to purchase this needed coverage for themselves. In the event that they outlast the policy benefits, they are rewarded for their good decision by not having to spend down their entire estate to continue care.

Partnership policies have been in force in four states for several years. In those states the effect of the policies has been significant. Policy sales as a whole have been up, and larger numbers of buyers were under age 65. The effects to those states' Medicaid budget has been felt too. Of those partnership policies that went to claim, less than 3% of policy-holders exhausted their benefits and went on Medicaid. Many of those policy-holders may not have purchased Long Term Care if not for the partnership provision.

Though premiums vary state to state, LTC Partnership policy premiums have been less costly than standard policies. This trend should hold true in Texas as companies begin to design policies around this partnership program. Policies in other states have also been tax-qualified, and likely will be so in Texas. As the rules and regulations become firm FWAHU will keep you up to date on the progress of the LTC Partnership Programs in Texas. If you would like an electronic copy of the 260 page proposed LTCI rules, please contact Kasey Buckner at 817-379-9323.

Attorney answers long-term care questions, suggests meeting with insurance specialist

In the [New York Times's](#) (7/18) The New Old Age blog, Vincent J. Russo, an attorney specializing in financial issues and the elderly, answered reader questions about long-term care insurance. Russo wrote concerning long-term care, "We need to start with understanding the risk. Recent research indicates that 69 percent of those turning 65 in 2005 can expect to use long-term care." And, "[o]f those who do, 37 percent will require facility care. The average facility stay is about two and a half years, or about 30 months," which "means an average stay...today could cost over \$310,000." He also states that "purchasing insurance against the cost of long-term care is a balancing act between risk and premium cost." Russo suggests "meet[ing] with an experienced long-term care insurance specialist who can review...policy provisions."

Healthcare experts may favor addition of long-term care benefit to Medicare, survey suggests.

[Modern Healthcare](#) (7/19, Sloane) reported,

"Healthcare experts overwhelmingly support adding a long-term care benefit to Medicare as part of a comprehensive solution to the coming onslaught of baby boomer retirees," according to a survey by the Commonwealth Fund and Modern Healthcare. "The survey of 196 leading experts in academia, healthcare delivery, healthcare-related business, and government found that 79 percent of respondents support" a Medicare long-term care benefit, "which would be backed by a premium." In addition, "55 percent of respondents said individuals and the government should share long-term-care costs." Of the experts surveyed, "64 percent...favored providing tax incentives for individuals to purchase private long-term care insurance, and 63 percent backed transferring the responsibility for Medicaid long-term care from the states to the federal government."

SPOTLIGHT ON NEW MEMBERS!



Kathy Dorsey, CLTC, began her career as a financial representative with the Northwestern Mutual Financial Network in 1989. After witnessing her clients' emotional and financial challenges as caregivers for their aging parents, her general practice in insurance and financial services developed a significant focus on long-term care planning. She is the founder of Asset Protection Advisors, a firm which specializes in providing long-term care planning expertise to financial professionals and the public. A frequent guest speaker and certified instructor in long-term care, Kathy has worked with a number of businesses and professional organizations in the

Metroplex.

In addition to her CLTC designation, she is Series 6 and 63 licensed and is a multiple recipient of the insurance industry's National Quality Award. She serves on the Board of Guardianship Services, Inc. and is also a member of the American Association of LTC Insurance, NAIFA, and an associate member of the Tax, Business, and Estate Sections of the Tarrant County Bar Association.

Like most of us, Kathy joined FWAHU in order to network with other insurance professionals and to stay informed on the critical issues facing consumers and the health care industry today. She is passionate about the importance of long-term care and believes that LTC is part of the broader healthcare and health spending issues that citizens need to manage. She looks forward to providing "added value" service to FWAHU members who work with business owners, pre-retirement aged clients and others who could benefit from having a discussion on the importance of long-term care planning.

When Kathy is not working she enjoys honing her culinary skills, entertaining family and friends, gardening, reading, and hiking. We look forward to having her as part of our organization!

Jeremy Mahoney joins us from BenefitMall. Jeremy began his insurance career nearly 7 years ago in Louisiana, where he worked in Finance and then Account Coordination/Management for GILSBAR, a large privately held TPA. He then moved to Texas and joined Benefitport in 2007 as an outside sales representative in their Dallas territory.

As a former Benefitport employee who transitioned to BenefitMall in the recent buyout, Jeremy is excited about the array of new products available that he can offer to brokers. His goal is to help broker partners free up time for selling by implementing BenefitMall processes - he assists them with carrier appointments, sales presentations, quoting, enrolling, renewal.

On the personal side, Jeremy is the middle child in a family with 3 sons. Originally from Woodbridge, VA, he joined the U.S. Army out of high school. He served 3.5 years in the First Ranger Battalion in Savannah, GA, before continuing on to attend college at LSU (Geaux Tigers!) and then Southeastern Louisiana University, where he obtained an undergraduate degree in Finance. As a recent transplant to Dallas, Jeremy enjoys healthy living as a member of a local gym, and also loves golf and travel. He spends his weekends soaking up the sun at the pool or the lake with friends.

By joining FWAHU, Jeremy feels he has found an incredible and invaluable resource in the highly motivated and knowledgeable professionals that make up our organization. He is most impressed by how genuinely nice and approachable our members are to new folks like him, and he hopes to continue establishing friendships and business relationships here..



FWAHU welcomes the following new members:

- Miki Wade**, *Met Life*
- Kathy Dorsey**, *Asset Protection Advisors*
- Jeremy Mahoney**, *Benefitmall*
- Danny Whitt**, *W2 Group Benefits*
- Rodney Dryden**, *Well-spring Insurance Agency*
- Amanda Leveridge**, *Cigna*
- Scott Schoenvoegel**, *Compass Professional Health Services*

Where are they now?

These members are about to let their membership lapse!!
Please renew your NAHU membership by emailing
Danielle Kunkle at Danielle@consumerbg.com.

Byron Gillory
Chris Long
Sharan Northrop
David Evans
Jennifer Fabian
William Hester
Gayle Norris
Adam Stephens-Bren
Charles Sulak
Darren Hooker



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.


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.



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