

Official Program

THE SIXTH ANNUAL

**Issues
Answers**

SYMPOSIUM

*“Navigating the
Healthcare Minefield”*

**March 4-5
2009**

Willis Conference
Center
Nashville
Tennessee

Presented by
TNAHU

NATIONAL ASSOCIATION OF
HEALTH UNDERWRITERS



BlueCross BlueShield of Tennessee is proud to support
the Tennessee Association of Health Underwriters



of Tennessee

plans for better health. plans for a better life.™

bcbst.com

BlueCross BlueShield of Tennessee, Inc., an Independent Licensee of the BlueCross BlueShield Association

®Registered marks of the BlueCross BlueShield Association, an Association of Independent BlueCross BlueShield Plans 09-223 (2/09)

Welcome



Good morning and welcome to the sixth annual Tennessee Association of Health Underwriters Symposium. During the past year it has been a privilege to work for you on behalf of the Officers and Board of Directors. Thank you for your participation in the association and a special thank you to our sponsors and exhibitors.

The Tennessee Association of Health Underwriters is proud to continue our education programs as well as our advocacy with the ability to offer superior educational material, legislative and regulatory advocacy through NAHU.

With the rising cost of health insurance and discussions of universal healthcare as one of the main subjects of our new administration, it is the right time for you to be involved with our state chapters and the mission of NAHU ... to improve its members' ability to meet the health, financial and retirement security needs of all Americans through education, advocacy and professional development.

Today's environment is a challenge for our industry and it is crucial that we be knowledgeable and serve as a continuing resource for our clients. We were built on the fundamentals of protecting the accessibility and affordability of health insurance, while ensuring a high regard for integrity and character. Your membership in this association demonstrates that you are dedicated to the professional nature of your responsibilities.

Thank you again for your support, we have much more to accomplish in 2009.

Sincerely,

A handwritten signature in black ink, appearing to read "Chris Simmons". The signature is fluid and cursive, with a long horizontal stroke at the end.

Chris Simmons
President
Tennessee Association of Health Underwriters

TNAHU



NATIONAL ASSOCIATION OF
HEALTH UNDERWRITERS

Navigating the Healthcare Minefield

Symposium Program Agenda

Wednesday, March 4, 2009

- 10:00am** **TNAHU Day on the Hill**
Old Supreme Court Chambers, Tennessee State Capitol
- 6:00pm – 7:30pm** **Cocktail Reception**
Willis Conference Center

Thursday, March 5, 2009

- 7:00am – 8:00am** **Registration, Continental Breakfast and Exhibitor Visits**
- 8:00am – 8:10am** **Welcome**
Chris Simmons, TNAHU President
- 8:10am – 8:55am** **Perspectives: Government Innovation in Insurance**
Reid Rasmussen
- 8:55am – 9:45am** **Creating Value as a Benefit Professional**
Mel Schlesinger, NAHU Treasurer
- 9:45am – 10:15am** **Break & Exhibitor Visits**
- 10:15am – 10:45am** **Georgia HSA Model Legislation**
Russ Childers, NAHU President-Elect
- 10:45am – 10:55am** **A Quick Look at the Issues**
David Broemel, Esq., TNAHU Lobbyist
- 10:55am – 11:00am** **State Legislature Update**
Bob Shupe, TNAHU Legislative Chair
- 11:00am – 12:00pm** **Values: The Roots that Determine the Fruit**
Byrd Baggett, CSP, Baggett Consulting, Inc.
- 12:00pm – 1:30pm** **Lunch & Exhibitor Visits**
- 1:30pm – 1:45pm** **Awards and Announcements**
- 1:45pm – 2:45pm** **“A Look at the First 44 Days of our 44th President”**
A Panel of Experts Share their Professional Perspectives
Russ Childers, NAHU President-Elect
Dr. Stanley Nuehring, Esq.
Mary Catherine Person, President, HealthSCOPE Benefits
Mel Schlesinger, NAHU Secretary
Moderator: Sheila Cook, Regional VP, BCBS of Tennessee
- 2:45pm – 3:00pm** **Exhibitor Door Prizes and Grand Prize**

Key Note Speaker

Byrd Baggett

Values: The Roots that Determine the Fruit



Why settle for success when you and your team can grow to significance? Byrd Baggett is an expert at developing authentic leaders and passionately engaged teams. Since 1990, he has helped numerous Fortune 500 companies and national associations achieve their goals. His solutions have been featured in many publications, including Readers Digest, Bits & Pieces, Guide Posts, and Selling Power magazine. He is the author of 13 books on the topics of sales, leadership, customer service, and motivation. His books have sold in excess of one million copies and his book on sales – The Book of Excellence – has been published in nine languages. His True Growth™ presentations are values-based and have proven to grow individuals, teams, and businesses to the richly rewarding Season of Significance. Why settle for success?

Reid Rasmussen

Since 2004, Reid has been in Dallas as the Manager of Carrier Relations for BenefitMall – the country's largest General Agency. He plans, coordinates and maintains relationships with more than 50 insurance companies around the country.



Reid was born and raised in the Canadian Rockies, and received a degree in Health Administration from the University of Victoria. After short stints working for the Canadian government and a British Columbia hospital, he moved to Washington State.

Since 1991, he has worked in both Group & Individual sales and management for two insurance companies and two General Agencies.

An award-winning speaker, he is asked to travel around the country to discuss trends and the future of the healthcare industry.

Mel A. Schlesinger

Mel has more than 30 years of commission-only selling experience. Mel entered the insurance business in 1984 selling life insurance at the kitchen table. In 1986 Mel's focus shifted to the employee benefit arena selling group health insurance and voluntary benefits. In January 1991 Mel sold his health business and focused solely on voluntary benefits. Having discovered how to create a great income and lifestyle with voluntary benefits Mel's practice shifted once more in 1993. With a desire to help group agents earn more money and provide better service to their clients with less effort, Mel became a National Managing General Agent. That same desire to help benefit professionals led Mel to add a Sales Success Coaching and Training dimension to his business and in 2002 graduated from both CoachU, the premier coach training program in the country as well as the Certified Guerrilla Marketing Coach program.



Today Mel teaches the Objection Free Sales Academy while building a National Voluntary Benefits sales team and using his coaching skills to help agents build an incredible income while providing Best-in-Class products and services to American Workers.

Believing that it is important to give back to the insurance industry, Mel joined and became active in the National Association of Health Underwriters. He has served as a local chapter president, NCAHU state president and numerous committee chair positions. Today Mel serves on the Executive Committee of NAHU as the National Treasurer.

He is a Registered Health Underwriter and a Registered Employee Benefits Consultant.

Russ Childers

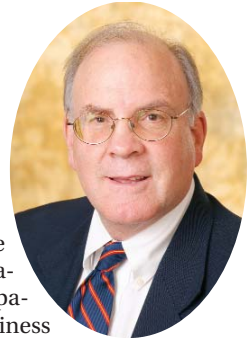
Russ Childers has lived in Americus, Georgia for the past twenty-five years. Russ entered the Insurance business in 1972 as an agent with Mutual Benefit Life, after completing his studies at Georgia Tech and Georgia State University, and receiving an AB in Political Science from GSU. In 1975 he received the Chartered Life Underwriter designation from the American College, followed in 1982 by the Chartered Financial Consultant designation from the same institution. He is currently a member of the National Association of Health Underwriters, the American Society of Financial Service Professionals and the Albany Estate Planning Council. He has served as Ethical Guidance Chairman of his ASFSP Chapter and President and Legislative Chair of his NAHU Chapter. He served as State President of the Georgia Association of Health Underwriters in 1998-99, as State Legislative Chair for a number of years and was chosen in 2000 as the Health Underwriter of the Year in Georgia. He has served as a Regional Legislative Chair for NAHU for 4 years and as Chair of NAHU's Legislative Council. He is currently serving as President-Elect of the National Association of Health Underwriters.



He is a registered representative of Resource Horizons Group, LLC. He has served as an independent broker of life and health insurance and investment products for the last twenty-five years and has been in the insurance industry as an agent for 34 years. He is licensed by the State of Georgia as an agent for life insurance, accident and health insurance, variable annuity, variable life sales and as an insurance counselor for accident and health insurance and life insurance.

David Broemel, ESQ.

David practices in Burr & Forman's Insurance practice group, and he serves as the lobbyist for TNAHU. His experience concentrates on insurance-related matters, including insurance company acquisitions and assisting Tennessee domestic companies in regulatory matters. David has advised a number of companies and agencies on contracts, reinsurance, liability and business matters. David is a member of the Tennessee Bar Association (Legislative Section), and the Nashville Bar Association (Board of Directors and Legislative Committee). He is a member of the Nashville Chapter of Chartered Property and Casualty Underwriters, and was designated to the Chartered Property and Charter Underwriter ("CPCU"). David also served as General Counsel to the Department of Commerce and Insurance (1974-1981).



Bob G. Shupe

Bob entered the insurance industry in 1977 as a finance and insurance agent for a local automobile dealership. The next year, 1978 he was hired by the Nationwide Insurance Group as a full line agent. During his tenure he was also a district manager and commercial employee benefits and commercial property and casualty trainer. During his final years with Nationwide, Mr. Shupe was a leading independent producer for that company. It was during those years that he attained much of his technical knowledge about insurance.



In 1988 he had the opportunity to purchase a small consulting firm that worked primarily with public entities; counties, cities and public utilities. The original company had seven clients. Today there are over forty and ESPinc is the leading independent insurance consulting firm in the state of Tennessee, working with public entities.

Bob has also taught Life Underwriters Training Council courses and been an instructor for many industry seminars. He is a long term member of the National Association of Health Underwriters, and has served as the Regional Legislative Chair for seven southern states. Currently Mr. Shupe is the State Legislative Chair for Tennessee.

Dr. Stanley Nuehring

Dr. Nuehring is a veteran of the insurance industry and currently in private practice, consulting with commercial clients on benefits, ERISA and employment issues. Upon receiving his Ph.D. from The Ohio State University in 1979 he worked in individual and group products compliance with the Home Office of National Life and Accident Insurance Company (now after several mergers, part of AIG). He then joined the stop-loss industry in Nashville as an officer for a managing general underwriter for stop loss insurance and HMO excess loss reinsurance among other niche industry offerings. During those years he was a frequent speaker at seminars and conventions in the areas of federal laws and their impact on benefit plans. Dr. Stan became managing attorney as to eligibility issues for the TennCare (Medicaid) program at both that Bureau and the TN Department of Human Services. He provides guidance as to Title XIX issues and litigates these and related issues on a pro bono basis for those who might not be able to afford legal counsel. During his legal and compliance work with a bank subsidiary of insurance brokerages earlier in this decade Dr. Stan spoke frequently throughout the South at SHRM and other organizations with regard to benefits issues. Licensed as an attorney, Dr. Stan has practiced law in State and Federal courts as well as Tennessee administrative courts.



Mary Catherine Person

Mary Catherine Person serves as President for HealthSCOPE Benefits. In this capacity Ms. Person is responsible for claims administration, customer service, sales and account management for the organization. Previously, she served as Executive Vice President for CenBen USA. For many years, Ms. Person's role was that of Vice President of Managed Care Services for CNA Health Partners, overseeing the company's network development and medical management efforts. Prior to her employment with HealthSCOPE Benefits, Ms. Person worked for the Federal Office of Rural Health Policy where she gained extensive background in the issues of rural health and the problems employers and providers face in those areas.



Ms. Person received a Bachelor of Arts degree, Cum Laude from Princeton University in Princeton, New Jersey.

Sheila Cook

Sheila Cook is the Middle Tennessee Regional Director of Sales for BlueCross BlueShield of Tennessee. The Clarksville, TN native began her career with BCBST more than 20 years ago as a large group service representative and quickly moved into the sales department in 1988. She was promoted to her current position in 2002. Sheila is a graduate of Austin Peay State University and holds the designation of Certified Health Consultant.



Steering Committee

2009 Issues and Answers Symposium



Chris Simmons
President, TNAHU



Karen Tokarz
Past President, TNAHU



Dottie Lankford
President-Elect, TNAHU



Todd Gregory
Treasurer, TNAHU



Michele Myers
Secretary, TNAHU



Kathryn Collins
*Meeting Planner,
Kathryn Collins & Co.*



Joyce Sneed
*Committee Member,
Middle Tennessee Association*

TNAHU

NATIONAL ASSOCIATION OF
HEALTH UNDERWRITERS

Past Presidents

Tennessee Association of Health Underwriters

The Tennessee Association of Health Underwriters is pleased to have this opportunity to recognize our distinguished past presidents. Thanks to their visionary leadership our association has grown tremendously both in numbers and in professional stature.



Bob Shupe
2000-2001



Kris Bizjack
2001-2002



John Hughes
2002-2003



Wes Needham
2003-2004



Tracy Quick
2004-2006



Beth Beam
2006-2007



Karen Tokarz
2007-2008

The National Association of Health Underwriters

Representing 20,000+ members across the nation, NAHU is the only national association working solely on behalf of individual health insurance agents today. NAHU members represent thousands of American health insurance consumers, offering them the most complete and affordable insurance available. While working primarily in the health insurance market, NAHU members also provide related types of insurance coverage such as dental care, long-term care, medicare and consumer driven benefits.

NAHU's Mission Statement

NAHU will improve its members' ability to meet the health, financial and retirement security needs of all Americans through education, advocacy and professional development.

NAHU's Vision Statement

Every American will have access to private sector solutions for health, financial and retirement security and the services of insurance professionals.

NAHU's Code of Ethics

- To hold the selling, service and administration of health insurance and related products and services as a professional and public trust and do all in my power to maintain its prestige.
- To keep paramount the needs of those whom I serve.
- To respect my clients' trust in me, and to never do anything which would betray their trust or confidence.
- To give all service possible when service is needed.
- To present policies factually and accurately, providing all information necessary for the issuance of sound insurance coverage to the public I serve.
- To use no advertising which I know may be false or misleading.
- To consider the sale, service and administration of health insurance and related products and services as a career, to know and abide by the laws of any jurisdiction Federal and State in which I practice and seek constantly to increase my knowledge and improve my ability to meet the needs of my clients.
- To be fair and just to my competitors, and to engage in no practices which may reflect unfavorably on myself or my industry.
- To treat prospects, clients and companies fairly by submitting applications which reveal all available information pertinent to underwriting a policy.
- To extend honest and professional conduct to my clients, associates, fellow agents and brokers, and the company or companies whose products I represent.



TNAHU



NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS

National Association of Health Underwriters

2000 North 14th Street, Suite 450

Arlington, VA 22201

703-276-0220

www.nahu.org

Janet Trautwein, Executive Vice President & CEO

jtrautwein@nahu.org

2009 Operating Budget \$6.5 Million

204 active state & local chapters throughout the US

Circulation of HIU – 32,000

You Should Join NAHU because...

- **NAHU will protect your right to serve your clients needs.**
- **You will obtain timely, informative news.**
- **You can attend continuing education seminars on the hottest insurance topics.**
- **You will share information with top producing insurance professionals.**
- **You can participate in grassroots efforts that respond to local, state, and federal legislative issues.**
- **You will benefit from a variety of member-only discount programs.**
- **NAHU's Code of Ethics demonstrates to your clients your commitment to professionalism.**
- **You will play an active role in the future of the health insurance industry.**
- **You will receive a subscription to HIU, the association's monthly magazine.**

Sponsors

The Tennessee Association of Health Underwriters wishes to acknowledge the generous support of our Sponsors and Exhibitors.

DIAMOND SPONSOR

- BlueCross BlueShield of Tennessee
 - GIS
 - USable Life

SILVER SPONSORS

- Benefit Administrative Systems LLC
- Bluegrass Family Health
- United Healthcare

TNAHU

NATIONAL ASSOCIATION OF
HEALTH UNDERWRITERS

Exhibitors

ACS Benefit Services, Inc.

Aetna

American Community

American Public Life

COBRAssist, Inc.

Colonial Life

Companion Life

Express Scripts

First Horizon Msaver

First Rehab Life

HCC Life Insurance Co.

Health Cost Solutions

HealthSCOPE Benefits, Inc.

HM Insurance Group

HSA Bank

Humana

Multi Benefit Services

MultiPlan

Pfizer

Prime Health Services, Inc.

Principal Financial Group

Securian Dental Group

TNAHU

NATIONAL ASSOCIATION OF
HEALTH UNDERWRITERS

Chapters and Officers

Tennessee Association of Health Underwriters Chapter Officers

TNAHU Executive Committee

President

Chris Simmons, FLMI, HIA
Van Meter Insurance

President-Elect

Dottie Lankford
BlueCross BlueShield of Tennessee

Past President

Karen Tokarz, PAHM
BlueCross BlueShield of Tennessee

Secretary

Michele Myers, PAHM
BlueCross BlueShield of Tennessee

Treasurer

Todd Gregory
Gregory Benefits

Board Members

Awards Chair

Sharon Lynn Dicorato
BlueCross BlueShield of Tennessee

Education Chair

Cathy Anthony
Northwestern Mutual

HUPAC Chair

James L. Dettman
Colonial Life

Legislative Chair

Bob Shupe
ESP, Inc.

Media Relations

Kevin Ryan, CEBS
HealthSCOPE Benefits

Membership Retention Chair

Karen Tokarz, PAHM
BlueCross BlueShield of Tennessee

Chattanooga Association

President

Anna Partridge
BlueCross BlueShield of Tennessee

President-Elect

Andrea Lewis
AGA

Past President

Alex Everley, PAHM
BlueCross BlueShield of Tennessee

Secretary

Kenny Davis
BlueCross BlueShield of Tennessee

Treasurer

Jake Thal
BlueCross BlueShield of Tennessee

Knoxville Association

President

Shawn Adams
COBRAssist, Inc.

President-Elect

Hazen Mirts
Insurance First

Past President

Meredith Dye
BeneSync, LLC

Treasurer

Thomas W. Lane
Physicians Mutual Insurance Company

Middle Tennessee Association (Nashville)

President

John Schneider, CLU, ChFC
Colonial Life

President-Elect

Jim Malone
The Malone Company

Past President

Chris Simmons, FLMI, HIA
Van Meter Insurance

Secretary

Mike Davis
The HR Group

Treasurer

Marilyn Richardson
Financial Products & Services, Inc.

Midsouth Association (Memphis)

President

Jennifer Gaines
Humana Dental

President-Elect

Michele Myers, PAHM
BlueCross BlueShield of Tennessee

Past President

Dottie Lankford
BlueCross BlueShield of Tennessee

Treasurer

Jennifer Watson
USI Holdings Corporation

Secretary

Kris Amen
Humana

Western Tennessee Association (Jackson)

President

Susan J. Denton
Denton & Associates

President-Elect

Leigh Moore
Westan Insurance Group

Past President

Leann Williams, PAHM
BlueCross BlueShield of Tennessee

Secretary/Treasurer

Joyce Byrd



Make Sure Your Employee Benefits Measure Up!

Let us help you design a comprehensive benefit package with a wide range of options, including health, dental, life and disability.

Contact a GIS representative at 1-888-350-4474 or visit GISbenefits.com for more information.

An authorized Agent for



of Tennessee

plans for better health. plans for a better life.™

BlueCross BlueShield of Tennessee, Inc.,
an Independent Licensee of the BlueCross BlueShield Association
® Registered marks of the BlueCross BlueShield Association,
an Association of Independent BlueCross BlueShield plans

Relax...we're here to help.

In today's competitive employee environment, it is often the benefits and services an employer provides that attracts and retains employees. USable Life offers a full line of quality insurance products to help you meet the needs of you and your employees.

Contact us today for more information 1-800-852-3293.



USable Life
www.usablelife.com



No. 263



THE CASE OF

TALKING THE TALK

— V. —

KNOWING YOUR BUSINESS

When you hire the law firm of Burr & Forman, you'll work with a team of lawyers that specialize in the insurance industry. From policy and plan development to regulatory hearings and litigation, our nationally recognized attorneys can represent you in every area of your business. To see why we're the law firm of choice in the Southeast, go online to **burr.com** or call **1-800-GET-BURR**.

BURR  FORMAN LLP
results matter

ALABAMA FLORIDA GEORGIA MISSISSIPPI TENNESSEE

No representation is made that the quality of services to be performed is greater than the quality of legal services performed by other lawyers.

Health Insurance that's...



Easier to Carry.

Bluegrass Family Health

Nashville Office

2630 Elm Hill Pike, Suite 110, Nashville, TN 37214

Corporate Headquarters

651 Perimeter Drive, Suite 300, Lexington, KY 40517

615-872-8770

800-787-2680

www.bgfh.com

RA03/08.474



UnitedHealthcare is proud to support the Tennessee Association of Health Underwriters.



unitedhealthcare.com

©2009 United HealthCare Services, Inc.
UHCTN424806-000

TNAHU

NATIONAL ASSOCIATION OF
HEALTH UNDERWRITERS

*Representing 20,000+ members
across the nation, NAHU is the
only national association
working solely on behalf of
individual health insurance
agents today.*

Join us!

BAS Benefit Administrative Systems, LLC

*Real people with real
solutions to today's
healthcare issues!*

**Integrated programs and services
means addressing problems from a
proactive perspective.**

**Comprehensive solutions for ANY employee
population. We can customize a plan for
Employers with 20 employees or 10,000
employees.**

17475 Jovanna Drive - Suite 1B | Homewood, IL 60430 | p. 800.523.0582



Middle Tennessee Association of Health Underwriters
P.O. Box 280718 • Nashville, TN 37228 • www.tnahu.org