



GAHU News

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President's Message



GAHU: "The status of the our association"

I get asked as I travel around state what is the value of membership? This is not a two-second answer. I feel it's best served by looking at the whole. With over 800 members in its nine local chapters, GAHU is a part of the National Association of Health Underwriters, a professional association of more than 20,000 men and women nationwide dedicated to advocating and providing for the health insurance needs of the American public.

The mission of the GAHU is to represent our members in the legislative and regulatory fight for consumer based, free-market health products and services. GAHU is dedicated to supporting our local chapters in their programs and other activities. Our state and national organizations, GAHU

and NAHU, play a leading role in State and Federal health care reform, always advocating for free enterprise system against greater government control of our industry. Never have we had a year with so much to gain or lose as 2007 was at the State capital. Thanks to everyone involved in our legislative efforts and our tireless lobbyist for a job well done.

Next we have the tools provided in this newsletter and the HIU Magazine from NAHU. Use these sources to keep informed on our activities and opportunities for professional development. There are several annual events to keep up that are supported by GAHU. These are Cap Day – our day to draw attention to state health insurance matters at the capital in Atlanta – our annual Convention to be held at different location through the State -our annual training opportunities with Insurance 101 and COBRA seminars. The 2007 Convention is being held in Savannah, GA. Please check our website at GAHU.org for dates and times for these and other

events. The website will be updated in the next few weeks so please check it out. Thanks to all that make each of these events possible, especially our association staff for a excellent job!

There are also other opportunities for everyone if they have additional interests. Such as the Cure fundraiser that will be held on April 21, 2007. This committee work tirelessly for over a year to provide this service for not only our members, but children in need. This is just one of the events we have throughout the year.

In short we are a dynamic organization that has many faces. We hope that you are able to find your reason for being a member, for I know I have. Thanks to everyone who take the time out of their busy schedule to be a part of one of the best organizations in Georgia. If you have any ideas on what we can do to better serve you as a member please contact me.

Michael Carmean

President



Georgia Health Insurance Exchange:

The Big Lie

It appears we have gained the upper hand for now in our battle to beat back the ravages of the ill-conceived and dead wrong Georgia Health Insurance Exchange. On the other hand, we still need to engage in the public debate over its error while devastating its chances of becoming reality during the current term of the legislature. On that issue of the public debate, we have not even had to speak in hearings; number 1# because of the rambling speeches of chief proponent Senator Judson Hill; and number 2# because of the grilling by committee members emboldened by our grassroots actions. The speeches I refer to that are a trademark of the presentations by proponents are filled with false claims and hollow rhetoric that means nothing. Their own advisors who once stood up in meetings claiming the “package” would insure half a million Georgians who are currently uninsured, now privately admit the Exchange would destroy the market. I guess the truth lies somewhere in between, but who wants to risk it all to find out?

As your representative and spokesperson I have worked hard for over ten years to stabilize the private health insurance market, provide coverage for those who don't

qualify medically and to offer private market alternatives to expansion of government run programs. In that time, I must say that SB 28, SB 150 and the Exchange by itself, are absolutely the WORST health insurance bills I have EVER seen in Georgia!

They are so bad; we have even withdrawn support for our own bill SB 151, which contains the assignment pool, so it cannot be used as a vehicle for the Exchange. Worry not; we still have an excellent vehicle in HB 28, which is sponsored by House Insurance Chairman Tom Knox. It is not a perfect bill, but with some work we are hoping it can be de-fanged as a threat to the business community and our colleagues and members in the self-insured community, so it can pass as enabling legislation that qualifies Georgia for the startup grant funding we have so recently found to still be available only if Georgia acts before June 30 this year. Chairman Knox is also sponsoring a bill that exempts High Deductible Health Plans (HDHPs) from state income and premium taxes. We need to pass this legislation so more Georgians will have incentives to purchase coverage.

On a sad note, of course, came the death of Congressman Charlie Norwood, who

has served the citizens of our state and nation with great distinction for several decades. Since that time, a few candidates have announced for the special election that will have to be held this summer to fill the vacant seat in Congress. Among that list is our friend, Senate Insurance & Labor Chairman Ralph Hudgens. We wish him well and know he will be a wonderful representative for the seat held for so long by Charlie Norwood, but we are nervous about losing the solid leadership and fair-handed approach Chairman Hudgens has shown. We need to work diligently to see to it that whoever comes to replace Ralph Hudgens as Insurance Chairman is a friend to our industry. There are some who may ask we definitely DO NOT WANT in that important post. For us, there are scarcely ANY more important positions in state government. We must make sure the right person is selected.

Your grassroots action is our strength. You have proven its worth. May God bless you in your work and homes.

Michael Wardrip LUTCF
GAHU Director of State
Governmental Affairs
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Legislative Update

Bills we are supporting:

- HB 28---the high risk/assignment pool. Prospects don't look real good for it at this time, but we are working with Chairman Tom Knox to try to move it forward.
- HB 242---tax advantages for HDHP/HSA plans. This one has promise, and is fairly innocuous.
- SB 153---virtually the same bill as HB 242. Even though this is one of Senator Hill's bills that was spun off from SB 28, we are supporting it. It is also innocuous.
- LTC Partnership technical corrections bill (we don't have a bill number yet) is in the House and should pass. This bill changes the current law to bring it into the more current NAIC language so that Georgia can move ahead with implementing Long Term Care Partnerships.

Bills we are opposing:

- SB 151---Judson Hill's risk pool/assignment pool bill. We have decided to support the bill in the House instead. Because the Georgia Chamber of Commerce and AHIP are opposed to it, Michael has asked both of those organizations to comment on it before the committee.
- HB 404---mandates that everyone at or above 300% of the FPL has insurance or puts up a bond of \$10,000. This could be a vehicle for SB 150 with the exchange to re-emerge. This bill is in House Ways & Means committee. Michael Wardrip is to discuss it with the committee chairman in an effort to see that it either doesn't get heard or is voted down.
- SB 241---another Judson Hill bill that contains language changing the coinsurance differential to 50%, extends dependent age to 27 whether the dependent is a fulltime student or not, cross state marketing of insurance, and shared employee health coverage language from SB 28.
- SB 355---another Judson Hill bill that creates a new joint (House & Senate) Health Transformation Study Committee (our position is that Senator Hill not be the Chairman if such a committee is formed).
- SR 363---a "non-package" resolution that creates a new Mental Health Service Delivery Commission, which looks like it could become a mandate factory.

Political Climate/Points of Interest This Month:

Interest in our legislative efforts appears to be at an all time high. We held an emergency COGA meeting by conference call on February 28th and had 21 members on the call. Since the call was made a day after SB 150 was defeated, we turned our attention to the bills that are still in the hopper, and we also discussed how to approach Senator Hill so that we might try to educate him as to the workings of the insurance market. After the meeting, Michael Carmean received an email from

the Senator declaring that he has nothing more to say to us.

Additional Comments:

With the recent death of U. S. Representative Charlie Norwood (R), the state will hold a special election to fill his seat shortly after the state legislature ends its session. At least two members of the state legislature are going to be running for that office. We are supporting Senator Ralph Hudgens and have asked HUPAC to contribute \$1,000 to his campaign. We will be soliciting contributions from our members as well. Senator Hudgens has been a good friend of our association over the years. He is currently Chairman of the Senate Insurance & Labor Committee. With his departure, the committee will be looking for a new chairman. Michael Wardrip will be talking with Lt. Governor Casey Cagle about prospective chairs.

Educational Opportunities

Group 101

When: Friday, April 27, 2007; registration 7:30 a.m.

Where: Villa Christina

Cost: \$100 for members and non members

RSVP: www.gahu.org

Other: Sponsorship opportunities are available, please call 770-516-4746.

COBRA Seminars

Two 4-hour COBRA Seminars are being offered in the near future. Ouida Peterso will present both seminars. To register, visit www.gahu.org.

GAHU COBRA Seminar

When: Wednesday, May 23, 2007; registration 7:30 a.m.

Where: Gwinnett Chamber of Commerce

Cost: \$80 for GAHU members, \$100 for non-members

RSVP: www.gahu.org

MGAHU COBRA Seminar

When: Tuesday, May 22, 2007; registration 8 a.m.

Where: Idle Hour Country Club

Cost: \$80 for GAHU members, \$100 for non-members

RSVP: www.gahu.org



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To enhance GAHU's support to each of our nine local chapters and to you, our members, through our 'WE TEAM' initiative. We promise to deliver active legislative initiatives, to hold quality educational programs, to educate the public on our role as agents in supporting their insurance-related needs, and to increase our overall membership. Being a member of NAHU, GAHU and our Local Chapters keeps our members abreast of changing legislation and how it affects both them and their clients. As members of this association, we are uniquely poised to make a difference for both our clients and the industry with our quality legislative committees at both the state and federal levels. Policy makers in Georgia and in Washington, DC call on our legislative committee for advice.

Our clients, faced with escalating health care costs and more confusing government regulations--while their employees are demanding better benefits--look to the professional health care agent/broker to provide them with the guidance and direction they need. That agent/broker is a GAHU member!

CURE Event

The CURE committee is very excited about the upcoming charity event to benefit CURE, raising money to prevent childhood cancer. It will take place at the Grand Hyatt Hotel in Buckhead on April 21, 2007 at 6:30 p.m. The keynote speaker will be Mark Richt, the head GA Football Coach. There will also be a four course dinner, silent auction, live band and open bar.

"If you would like to stay overnight at the Hyatt, there is a discount event price of \$159 per room; please mention the event when you register."



Atlanta Association Meeting Schedule

In an effort to make it easier for all of their members to attend their monthly meetings the Atlanta Chapter will be hosting their meetings at facilities other than the Cobb Galleria. The meeting calendar through the June Meeting is listed below.

Friday, May 11, 2007 – The Ashford Club

Friday, June 15, 2007 – Ballroom F – Cobb Galleria Centre