



# PENNSYLVANIA HEALTH UNDERWRITER

The Official Publication of the Pennsylvania  
Association of Health Underwriters

c/o Mark Shaffer

P.O. Box 355, Apollo, PA 15613

PHONE (724) 478-2411 • FAX (724) 478-1688

E-MAIL [mshaffer@pahu.org](mailto:mshaffer@pahu.org)

## PRESIDENT

Charles A. Neiman  
(717) 843-0521 • [can@gte.net](mailto:can@gte.net)

## PRESIDENT-ELECT

Erica R. Hain  
(610) 997-7768 • [erica\\_r\\_hain@fleet.com](mailto:erica_r_hain@fleet.com)

## VICE PRESIDENT

Douglas F. Moore, RHU  
(412) 734-4900 x276 • [dmoore@seubert.com](mailto:dmoore@seubert.com)

## PAST PRESIDENT

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(814) 944-8849 x303 • [tlink@thehancockgroup.com](mailto:tlink@thehancockgroup.com)

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(717) 986-1744 • [sgaristo@msn.com](mailto:sgaristo@msn.com)

## TREASURER

Robert A. Ziff  
(215) 428-9500 • [rziff@avanti.cc](mailto:rziff@avanti.cc)

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(412) 734-4900 x276 • [dmoore@seubert.com](mailto:dmoore@seubert.com)

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(302) 797-5256 • [william.raab@cigna.com](mailto:william.raab@cigna.com)

## MEMBER RETENTION OFFICER

Thomas J. Link  
(814) 944-8849 x303 • [tlink@thehancockgroup.com](mailto:tlink@thehancockgroup.com)

## MEMBERSHIP CHAIR

Erica R. Hain  
(610) 997-7768 • [erica\\_r\\_hain@fleet.com](mailto:erica_r_hain@fleet.com)

## GPAHU PRESIDENT

Stewart Anmuth  
(610) 491-4809 • [stewart.anmuth@bcitpa.com](mailto:stewart.anmuth@bcitpa.com)

## PGH-AHU PRESIDENT

Kenneth Herrle  
(412) 318-8111 • [herrle@three-rivers.com](mailto:herrle@three-rivers.com)

## CPAHU PRESIDENT

Todd R. Chronister, CHC  
(717) 541-6178 • [todd.chronister@capbluecross.com](mailto:todd.chronister@capbluecross.com)

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## PAHU MISSION STATEMENT

To unify health insurance  
professionals of Pennsylvania for  
the purpose of educating our  
members and the public.

To preserve and perpetuate  
professional health insurance  
delivery while being an advocate  
for the consumer in the public  
and private sectors.

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**Pennsylvania Association of Health Underwriters**

# Message From the President

*Charles A. Neiman, 2003-2004 PAHU President*

Last year, Barbara and I were strolling down Florida Avenue in Buenos Aires when we saw a very stately building bearing the name "Agricultural Society of Argentina." The door was ajar and, as I glanced up the magnificent staircase, I could see huge chandeliers and the maitre d'. I attempted to enter and was immediately ushered out by the guard. A well-dressed gentleman came up the front stairs and I asked him if he spoke English and he said yes. I asked him about the building and he asked if we wished to join him for lunch.

Stunned by his invitation, I answered "no" as Barbara looked at me in total astonishment – this was definitely NOT my normal MO. When we returned to our hotel, I asked the concierge about the Society and was told that I had passed up an opportunity to visit the most prestigious organization in Argentina. Boy, did I feel foolish. I had opened the door and slammed it shut on myself. Who knows what that chance meeting could have produced; if nothing else, we could have made a new friend.

What does this experience have to do with today?

Our organization stands on the threshold of opportunities we cannot afford to miss. For years, we have tried to hold a State Convention. As a result of everyone's efforts, we have now set a standard for the future. A State Convention should be an annual event held at various locations throughout the State. I challenge each of our six Chapters to make plans to submit a preliminary bid for next year's Convention no later than December 1 so plans can be made well in advance of the event.

On another matter, Ross Schriftman has tendered his resignation as Legislative Chair as a result of his campaigning for a seat as State Representative in the upcoming election. Ross did a superb job and I want to thank him for his hours of work and support. It is my pleasure to announce that Bill Raab has accepted my offer to serve as Legislative chair, supported by his Committee: Doug Moore, Tom Link, Tracy McCormick, Bill Carlton and Bill Daggett, Jr. I firmly believe that Bill, working closely with our lobbyist, Vince Phillips, and the NAHU legislative staff will significantly improve our presence in Harrisburg and Washington. Remember, the Legislative committee is empowered with the responsibility to protect our industry and the consumer. We cannot afford to miss any opportunity to present our view.

*continued on page 4*

JOHN ALDEN

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**Message From the President** *continued from page 2*

Another issue we need to address is Awards. PAHU and its local Chapters should aspire to apply for national recognition through the NAHU Award format. Despite the time and work involved, I am convinced that we have the credentials to qualify and would urge all local Awards Chairs and our State Awards Chair, Doug Moore, to focus on this endeavor. With the National Convention in Baltimore next year, let's not miss this opportunity to shine and prove that Pennsylvania is the Keystone of NAHU.

Additionally, there is no reason why someone from our own ranks can't become national president by moving up the ladder. Mark Shaffer has already raised the bar in national recognition by becoming Region 1 Vice President. I am convinced that if we focus on membership growth, national awards, the successful merger of the Pocono and Northeast Chapters and the establishment of an Erie Chapter, we can and will move into the ranks of NAHU's "big states." So let's take advantage of the momentum we have and continue to work together to achieve this goal.

Finally, I hope Pennsylvania will become a little smaller by holding our State Board meetings at various locations with

conference call capacity. The Pittsburgh Chapter, in Somerset, will have hosted our first experimental State Board meeting on November 5th. The concept is to coordinate communications and activities between Chapters making everyone feel like they're an integral part of the PAHU team. Remember, Board meetings are not closed and we welcome your participation, comments, suggestions and even your criticism. Let's not miss an opportunity to develop a truly cohesive organization.

That's our agenda for the coming year. Thank you for your support and commitment to making PAHU an even greater organization in the future and for being part of this State convention. We hope you enjoyed yourself, and had a safe trip back to your part of the State.

Thank you.



Charles A. Neiman  
PAHU President



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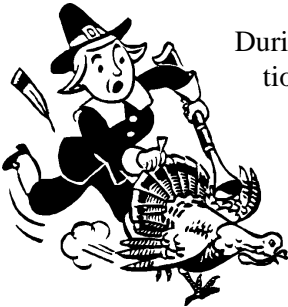
# From the Editor

**Mark L. Shaffer, NAHU Region 1 Vice President** —

The fall season in the Northeast is a beautiful time of year. It is a time to reflect on our accomplishments; a time to start planning for next year. I find it to be an excellent time to answer a few business related questions as they pertain to the current year. What did we do well? What do we want to repeat? What didn't work out as planned?

As we bring 2003 to a close and approach the holiday season, it serves as a reminder of the success we enjoy in the health care industry. The business opportunities that presented themselves were plentiful. The industry continues to be strong and vibrant. Most of the carriers we represent are developing products that make sense for the health care environment. And, the economy appears to be roaring back promising a great start in 2004.

We should be thankful for so many things. Thankful that we are Americans and we live in a democracy. Thankful we live in high 'tech' society and we have one of the best healthcare industries in the world. And, thankful we have a standard of living, which offers the security of food and shelter as we learn of others that are not as fortunate on the evening news.



During this time of reflection, we should be thankful that as members of the NAHU, we have an organization that works to ensure our health care system's future. The NAHU works around the clock to communicate with the White House, Members of Congress, and various other organizations fighting for our cause. We are indeed fortunate and therefore have so much for which to be thankful.

***Have a Happy Holiday Season!***

**MEMBER FEEDBACK &  
CONTRIBUTIONS WELCOME  
AND APPRECIATED!**



**CONTACT**

**Mark L. Shaffer**

**P.O. Box 355, Apollo, PA 15613-0355**

**(724) 478-2411 Phone**

**(724) 478-1688 Fax**

**mshaffer@pahu.org**

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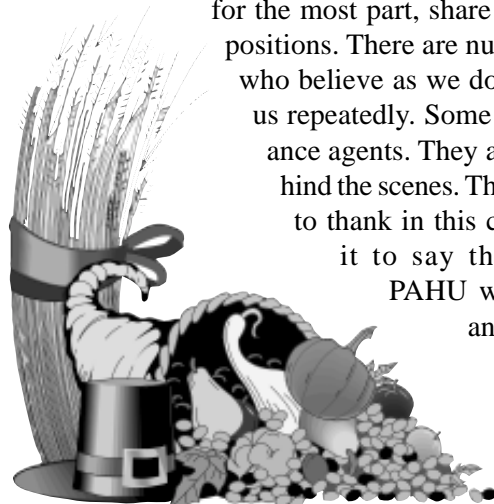


like straight talk too. Nothing flashy or glitzy is wanted or needed. Facts and analysis is PAHU's strength in communicating. Lobbying is nothing more than the marketing of ideas. In our case, it is the idea that the free enterprise system works best. Insurance producers remain the best way for consumers and businesses to obtain health insurance and employee benefits products.

The political forces arrayed against us are formidable. There are many people who believe in their hearts that more government is the solution. These advocates have political and financial resources that frankly dwarf PAHU's capability. But that is not the only adversary we must deal with. Inertia is the greatest obstacle to enacting legislation that we want. After all, it is easier to continue with the status quo than to initiate change. (Of course, inertia also works in our favor too and prevents destructive legislation from becoming law). Insurance illiteracy is the other major adversary. A lawmaker or staff person may support adding another mandated benefit because he or she only sees the benefit, not the cost to the entire system from increased utilization.

Our adversaries make us stronger as we fight for the industry and our clients. All these adversaries force PAHU to go to its strengths: adaptability, resourcefulness, and, most important, credibility as a trusted conduit of information and analysis. This means its members. That is the other thank you. This past year, PAHU has had a great deal of support from members and leadership in continuing our lobbying presence. This ranges from public support and fundraising to members following up on contacting legislators back home or in Harrisburg to testify or be part of PAHU's Day on the Hill.

Fortunately, PAHU does not fight these battles alone. There are others from the insurance and business communities who, for the most part, share our goals and our positions. There are numerous legislators who believe as we do who stand up for us repeatedly. Some are or were insurance agents. They advocate for us behind the scenes. The list is far too long to thank in this column but suffice it to say that without them PAHU would be left high and dry.



For PAHU, the core group deserving thanks is

its members. Please join me in recognizing a number of particular members. This list is not meant to be inclusive. Rather, it will highlight a few of the many assists.

- Ross Schriftman for his contribution to PAHU as Legislative Chairman for over a decade. In that time, he has labored in the trenches both in PA and at NAHU to influence public policy. Without Ross' efforts, would there be Long-Term Care Partnership legislation? As you may know, he resigned his position earlier this year to pursue political interests in Montgomery County.
- Bill Raab from southeastern Pennsylvania for agreeing to serve as new Legislative Chairman. He has pledged to revitalize the Legislative Committee and to continue PAHU's proud record of legislative achievements on Capitol Hill.
- Chub Neiman, Tom Link, Mike Guscott and the other PAHU Presidents going back to the days of Ron Hoffman and Kitty Gelinias' tenures as President when political advocacy for PAHU was only a glimmering dream.
- Members of the various local associations who have worked hard to sustain the effort whether through efforts such as golf outings and outright contributions to the Millennium Fund and through countless visits to Harrisburg and to their local legislators' offices to argue our positions.
- PAHU Sponsors and Exhibitors shone at our first-ever PAHU State Convention held in York September 29-30, 2003. Their support enabled your Association to enter a new level of activity. The Convention was a milestone and was made possible by Sponsor and Exhibitor support. This new level also sends a signal to potential members that PAHU has a lot to offer in member services such as your lobbying.

The bottom line when reaching the Thanksgiving holiday is thankfulness and appreciation. As your contract lobbyist, I can say that PAHU has to thank itself for what it has become.

*America's Benefit Specialists*



**[www.pahu.org](http://www.pahu.org)**





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Pennsylvania Association of Health Underwriters

# First Annual Fall Conference Highlights

September 29 and 30, 2003 ~ York, PA

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*Abby Snook sings the National Anthem.*



*PAHU President Charles A. Neiman.*



*Congressman Pat Toomey (R-PA) addresses the attendees.*



*From left to right: PAHU President Chub Neiman, Pennsylvania Insurance Commissioner Diane Koken, and PAHU Lobbyist Vince Phillips.*



*Immediate Past President Tom Link passes the ceremonial gavel to newly installed PAHU President Chub Neiman.*

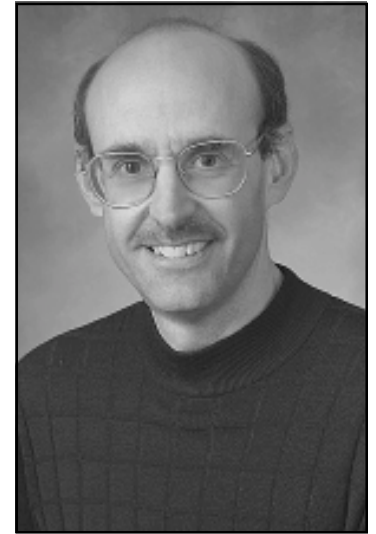


# Schriftman Decides to Run for State House Instead of Congress

Ross Schriftman, who was considering running for Congress in the 13th District of PA, has instead decided to run for State Representative in the 152nd District. "I will be a candidate in 2004 for the Democratic nomination for the State Legislative seat," Schriftman said. "This campaign will focus on the state budget, health care, economic growth, education, suburban sprawl, and property tax reform."

Schriftman, who ran for the legislature in 1974 and 1976 achieving 46% and 47%, respectively, noted that one of the issues he campaigned on back then was property tax reform. "For the last 30 years this issue has been talked about. It is time we reformed the system," he said.

As far as the Congressional race, Schriftman said he hoped the candidates who run will focus on the long-range budget crisis facing the nation. "The General Accounting Office has testified before Congress that at current revenue projections there will only be enough money to make Social Security payments and interest payments on the nation debt by the year 2050. This report was made prior to the recent tax cut," Schriftman said. "We cannot leave this problem for future generations to solve. I hope Congressional candidates will address this important issue in the 2004 election."



Schriftman said he will form a committee and begin his campaign for State Representative soon after the November local election. "It is imperative we focus on the county and local races during the next several weeks," he said. "I will do all I can to help elect the Ruth Damsker/Frank Custer Democratic team for Montgomery County Commissioner as well as our highly qualified row office, judicial, and local candidates." Schriftman is the Democratic Leader of Area 6, which is Upper Dublin and Horsham Townships.

The 152nd Legislative District is comprised of portions of Northeast Philadelphia, the municipalities of Bryn Athyn, Hatboro, Upper and Lower Moreland, and portions of Horsham and Upper Dublin in Montgomery County. Schriftman is a long time resident of Maple Glen in Upper Dublin Township. He is an insurance representative with a 28-year career and currently has more than 600 clients.

\* \* \* \* \*

*The Pennsylvania Association of Health Underwriters would like to wish our former Legislative Chairman the best of luck with his campaign.*



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# NAHU Installs Board of Trustees for 2003-2004



The National Association of Health Underwriters recently installed the 2003-2004 Board of Trustees at its annual convention in San Francisco. The Board of Trustees, or BoT, consists of sixteen members, 15 voting members and the NAHU Executive Vice President as a non-voting member. Each year NAHU members at the House of Delegates meeting elect the BoT. The BoT is charged with the responsibility of ensuring our Association carries out its goals and mission.

The board is comprised of several groups who work as a team to represent the national membership. The Executive Committee, or EC, consists of the Immediate Past President, the President, the Executive Vice President, the President-

Elect, the Vice President, the Treasurer, and the Secretary. The seven Regional Vice Presidents each have a seat on the BoT, as does the national membership chair and the national legislative chair who hold the two remaining seats.

The NAHU is honored that one of our own, Mark Shaffer, who has served as president of the Pittsburgh Chapter and the Pennsylvania Association, was elected the Region 1 Vice President to represent the states of Maine, New Hampshire, Vermont, Massachusetts, Connecticut, Rhode Island, New York, Pennsylvania, New Jersey, Delaware, Maryland, Virginia, and Washington D.C. on the Board of Trustees.



*NAHU's 2003-2004 Board of Trustees. First row, from left to right : Lori Headlee, Susan Rash, David Fear, Eval Fomalont, Tom Kaufman, Robin Bennett, and Mark Shaffer. Second row, from left to right: Hugh Iverson, Beth Ashmore, Michael Stephens, John Nelson, Kevin Corcoran, Trei Wild, Scott Leavitt, and Scott Shalek.*

## WHY SHOULD CONSUMERS SEEK YOUR SERVICES?

The “**Buying Health Insurance?**” brochure explains to consumers why they should use the service of a professional health insurance agent or broker who is a member of NAHU. Members can buy these brochures for cost and give them to current and prospective clients to let them know why your role in the health care system is vital. To order NAHU’s “**Buying Health Insurance?**” brochures for your customers, visit [www.nahu.org](http://www.nahu.org).









# Pennsylvania Congressional Delegation Receives HUPAC Support



The National Association of Health Underwriters political action committee (HUPAC) has consistently supported the Pennsylvania delegation. In 2003, HUPAC contributed over \$115,160 to members of Congress, PACs, and committees throughout the United States. Pennsylvania's delegation received over \$4,500, or 4% of those HUPAC dollars. HUPAC trustees meet to determine which members of Congress are working to support the health care industry by continuing to work for an employer-paid system, LTC partnerships, prescription drug programs for seniors, and a host of other health care-related issues finding their way before Congress.

PAHU members should make a note of the Congressional delegation members in receipt of HUPAC funds and contact them to discuss the issues. PAHU wants to thank the Pennsylvania Congressional delegation for their willingness to ensure all Americans a better future with health care.

The following members of the Pennsylvania delegation received HUPAC contributions in 2003: Melissa Hart (R-PA), Mike Doyle (D-PA), Tim Murphy (R-PA), Joe Hoefel (D-PA), Jim Gerlach (R-PA), John P. Murtha (D-PA), Phil English (R-PA), Tim Holden (D-PA), and John Peterson (R-PA). Your continued support of HUPAC is appreciated.



*NAHU Region 1 RVP Mark Shaffer delivers a HUPAC check to Congressman John P. Murtha (D-PA) of Johnstown.*

## NAHU'S WEBSITE KEEPS MEMBERS UP TO DATE

Visit NAHU's website for the latest updates that face the industry and your profession. Get the latest news on Medicare, Association Health Plans, the Trade Adjustment Act of 2002, The Uninsured, Long Term Care, Genetic Discrimination, Managed Care, and much more.

Also, take advantage of NAHU's "**Operation Shout**" feature that provides a "Legislative Action Center" complete with Action Alerts, guides to your local elected officials, ongoing election coverage in your area, plus daily updated schedules for the state and national Legislature.

For more information, visit [www.NAHU.org](http://www.NAHU.org)!



# WHAT IS HUPAC?

HUPAC is NAHU's political action committee. It is the expression of our First Amendment rights to free speech and association guaranteed under the Constitution. Such political expression has become far more than a useful option for professionals in a heavily regulated business like the health insurance industry; it has become a necessity. HUPAC is registered with the U.S. Federal Election Commission. Since NAHU and similar organizations are prohibited from making political contributions, HUPAC was created to allow contributors to combine their financial support to a candidate to achieve maximum effect.

**Why is HUPAC necessary?** Few other industries are as heavily regulated as health insurance. Therefore, your success, and that of your clients, is directly dependent upon the actions of Congress. It is absolutely critical that we help those members who are willing to consider our point of view in support of private sector health insurance.

**To whom does HUPAC contribute?** HUPAC contributes to majority and minority party candidates, incumbents and challengers alike. Because it is non-partisan, it does not represent the interests of any political party.

**Who can contribute to HUPAC?** Only NAHU members, their families and staff can contribute to HUPAC. Clients of NAHU members may not contribute to HUPAC. All donations must be made by individuals—FEC regulations prohibit PAC contributions by companies.

**How can I contribute to HUPAC?** You can contribute in two ways. First, HUPAC can accept contributions on a personal checking account or credit card. Also, contributing by bankdraft allows you to spread your contribution across the year.

**How does the HUPAC Bankdraft program work?** The bankdraft program is used successfully by other insurance industry PACs, and may be the easiest way for NAHU members to participate in HUPAC. The individual sends HUPAC a voided personal check and the completed Bankdraft Authorization Agreement found in this brochure. NAHU will arrange with the member's bank for monthly draws from that personal checking account only in the amount authorized by the contributor.

**Which is better?** That depends on the individual. While we welcome financial support at any time, we strongly urge the use of bankdraft because it provides HUPAC with a steady, predictable stream of income important for planning future expenditures. It is also easier on the contributor because the money donated is small enough that it is not a deterrent to giving, but large enough that, at the end of 12 months, a \$10 monthly contribution is a meaningful source of support.

**How else can I contribute to HUPAC?** Typically, throughout the year HUPAC has other opportunities for giving at the Capitol Conference, Annual Convention and state chapter and association meetings.

**How much can I contribute to HUPAC annually?** Under federal law, NAHU members can contribute up to \$5000 annually to HUPAC.

**How does HUPAC decide on contributions?** Decisions are made by vote of the HUPAC Board of Trustees, appointed by the NAHU president. Candidates for HUPAC contributions are evaluated on a variety of factors, including: recommendations from NAHU members; support of NAHU policies; accessibility to our members; willingness to learn; and congressional committee responsibilities; among others.

**I support my own candidates. Why should I support candidates in other states?** We encourage contributions to individual candidates. Because it has a national presence, however, HUPAC is in a position to know of other opportunities where its support can influence a campaign or meet several other objectives. Furthermore, when we give together we have a much stronger voice.

**Can HUPAC make contributions to candidates for state office?** No. Because HUPAC is registered with the Federal Election Commission, it is prohibited from making contributions to state candidates. State association PACs, however, may contribute to state candidates.

**CONTRIBUTE TO HUPAC TODAY! A CONTRIBUTION FORM CAN BE FOUND ON THE NEXT PAGE!**

