



PENNSYLVANIA HEALTH UNDERWRITER

The Official Publication of the Pennsylvania Association of Health Underwriters

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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.

www.pahu.org

America's Benefits Specialist

A Publication of the
**Pennsylvania Association
of Health Underwriters**

published by

cbm & Associates, Inc.

1601 Penn Avenue, Suite 613
Pittsburgh, PA 15221

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From the Editor

Submitted by Mark Shaffer _____

We encourage our members to participate in many things. As most of you know, the organization was built on membership's ability to establish an effective grassroots lobbying coalition. After all, is there any group or organization that knows more about what's going on in the health insurance industry?

At the local level, we encourage participation in continuing education, to educate ourselves on the ever-changing issues. We encourage participation at Chapter meetings. We encourage participation in the social events, golf outings, and other fund raising efforts. At the state level, we encourage participation at our annual Day on the Hill in Harrisburg and our upcoming State Convention. At the national level, we encourage participation at our Capitol Conference in Washington each year. And, we encourage your participation in NAHU's National Convention this year in sunny San Diego, California.

We know it's a lot to ask: To take time from your very busy schedule. Juggling family, work, and social schedules seems increasingly difficult.



As we ready ourselves to make the cross-country journey to San Diego this June, we know what many do not. If we take a moment to smell the roses, the fresh air, and the winds of industry change, we know we will prepare ourselves to deal with the troubling issues facing our clientele more effectively.

This spring issue features the NAHU National Convention. If you have never attended a NAHU convention, consider attending this one. You will meet some of the best producers in the country, striking friendships that last a lifetime. You will learn far more about the issues facing your industry than if you stay home. And, by participating, you will place yourself in a position to help your clients deal with the tough problems they face in today's environment.

You still think you are too busy? Consider the issue of malpractice reform. What happened to the doctors in Pennsylvania who thought they were too busy?

So, before you say no (to participating) for another year, consider one question. If not you, then who?



JOHN ALDEN

HIPAA Privacy Requirements Compliance Guide

FREE TO NAHU MEMBERS!

Please note the link to the NEW HIPAA privacy guide for all NAHU members is:

http://www.nahu.org/publications/HIPAA_Guide/index.htm

BOSTON MUTUAL



Making Your Membership Work For You

David L. Fear, NAHU Board of Trustees Secretary, 2002-2003

You don't often find articles written by a NAHU national officer being published in State and Local chapter newsletters or posted on their websites, but I wanted to

make sure that our State and Local membership get this message.

All of us in NAHU pay our dues in one form or another. Nearly all of us pay our monetary dues personally or corporately in either monthly or annual payments. Quite a few of us pay our dues in another way - we serve in the association as a volunteer to try and promote our industry and our role as agents.

I'm writing this message because we face a number of ob-

stacles in both the legislative and regulatory arenas throughout our country. While NAHU works hard in Washington, D.C. to bring some sense to the various discussions taking place about insurance and its value, our State and Local chapters have to do this work locally in order to share this message with State and local government entities. We live in uncertain times that pose both threats and opportunities to our businesses.

On the one hand, the volume of the public discussion about the private sector insurance system is beginning to get much louder. Parties from both sides of the aisle are quick to point out the flaws of the current system and then propose solutions which, in many cases, are poorly thought out. Enter the Association of Health Underwriters, who has the unique position of seeing things from multiple perspectives that others can only dream of. We work with both large and small busi-

KISTLER-TIFFANY BENEFITS

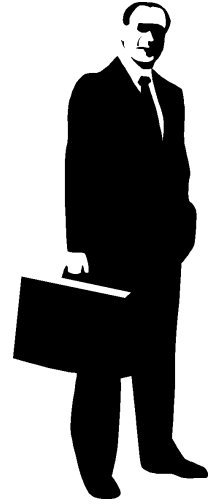
ness owners and certainly can "feel their pain" as they struggle to finance insurance both for their business as well as for the benefit of their employees. We understand the difficulty that employees and their dependents have in being able to afford group or individual insurance costs and the complex enrollment and benefit payment systems they must deal with. We work with providers of care who want their bills for service paid quickly and fairly. We work with the carrier community who want to make a profit (or at least break even) and at the same time feel that consumers appreciate what they sell.

In short, NAHU members are many times in the middle of the a very complex system of public and private insurance coverage.

Fortunately, some agents belong to this association and can not only upgrade their knowledge about complex insurance, employee benefit and other issues, but can end up being respected and acknowledged as a professional in their field. NAHU and its State and Local chapter affiliates have vastly improved our communication skills, legislative and regulatory representation and overall member benefits. Our meetings are fairly well attended and carrier partners recognize the value that we bring to the agent/broker community.

So what's my point?

Quite simply, it's time for us as members of NAHU to step up to the next level and bring more members into the fold. That's why I'm asking each local and state chapter member to do something in the next few days: Call one of your competitors and ask him/her to join the association. Send them a copy of your current State or Local newsletter and/or a copy of the Health Insurance Underwriter magazine along with a membership application. Tell them that it will be one of the best business investments they'll ever make. Then invite him/her to attend the next local or state chapter meeting of the association as your guest. It's really that simple.



Why am I asking you to do this?

Because there is strength in numbers and more than ever, our association needs those numbers. While other agent/broker associations have seen serious declines in their membership,

continued on next page

COMPANION LIFE

Making Your Membership Work for You

continued from previous page

NAHU has bucked the trend and grown steadily over the last decade. But we can do better. While our lobbyists and other representatives can go before legislators, regulators and the public and speak about our membership of 18,000 in positive ways, the fact is that we should have better than 100,000 members in the fold. That number still only represents a fraction of licensed agents/brokers in the U.S. If each member of NAHU were to recruit one more member in 2003, we'd double our membership. That same group in 2004 could do the same and again in 2005. By 2006 we'd be over 100,000 members strong and capable of so much more politically and legislatively. At the same time, a general public would come to realize who we are, what we do and why we do it. That certainly can help our business.

I appeal to all members — agents, brokers, representatives, service specialists, etc... to each do their part to do one little thing and gain one more member in 2003 and begin the ball rolling. Membership costs very little in comparison to our incomes and like insurance protection, membership does so much to preserve and improve our professional condition.

If you have ideas about how you can improve our membership growth please share them with me directly. I can be reached via e-mail at dfear@cimsga.com or via telephone at (800) 562-2467, ext. 16. Like most of you, I sell insurance for a living and have limited time, but I can make good use of the time I have to do a small part to contribute to the growth of our association. Join with me in making that happen so we reach 100,000 members in the next few four years and truly improve and enhance the public image of the professionals who associate with the National Association of Health Underwriters — *America's Benefit Specialists!*



New Nursing Home Fee Does More Harm Than Good



*Ross Schriftman,
RHU, LUTCF, CBC,
PAHU Legislative
Chair*

There is a growing financial crisis in America that has been ignored for many years. It is the crisis of paying for long term care. As people live longer and more people over time will need services we are putting tremendous financial strain on our long term care

support system. Most state budgets are experiencing deep deficits because of rising expenditures and smaller amounts of revenue. One of the largest growing components of these budgets is Medicaid expenditures especially related to long term care.

The proposed budget for Pennsylvania contains a provision that is expected to collect \$145 million from Nursing Homes through a "user fee." Considering that most businesses pass their costs onto their customers, private paying nursing home residents will most likely have to foot this bill. (The fee, as I understand it, will be based on each patient day of care. However, those on Medicaid are less likely to have resources to

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PAHU ON THE WEB...

Pennsylvania Association of Health Underwriters: www.PAHU.org

- ✓ Greater Philadelphia Association of Health Underwriters: www.GPAHU.net
- ✓ Central Highlands Association of Health Underwriters: www.CHAHU.org
- ✓ Central Pennsylvania Association of Health Underwriters: www.CPAHU.org
- ✓ Pocono Association of Health Underwriters: www.PoconoAHU.org
- ✓ Northeast Pennsylvania Association of Health Underwriters: www.NEPAHU.org
- ✓ Pittsburgh Association of Health Underwriters: www.PGH-AHU.org



cover this cost.) The expected costs will be \$5 per day or \$1,825 per year. This is a short-sighted approach that will cause serious problems in the long run. For those who are privately paying for their care, this new fee could result in quicker qualification for Medicaid by depleting a patient's assets faster; the very thing we should be trying to prevent.

This approach sends the wrong message. It says that if you plan ahead and insure against the financial risk of nursing care you will be penalized. At the very time that states face the double whammy of increasing costs and increasing numbers going into the Medicaid program we should be encouraging private pay solutions. Medicaid was designed for the poor. It is a safety net program. But in recent years more and more people are becoming eligible through a technique called "Medicaid Planning." Promoters encourage people to attend seminars to learn how they can "...avoid buying private long term care insurance and get the government to pay for your nursing care." A user fee just makes this approach even more attractive for those who can afford and should insure for this risk.

The solution is staring us in the face. We should be promoting private long term care insurance so that Medicaid dollars can be focused on the needs of the truly poor. Each policy sold has the potential to save the Federal government and the Commonwealth of Pennsylvania \$40,000 per year just in today's dollars. (Medicaid costs are shared by both the Federal and State government. Therefore, drawing down more Federal dollars simply means both of our tax pockets are tapped for the program. \$411 per capita was the cost in Pennsylvania last and the numbers will grow. A user fee doesn't solve the problem; it merely shifts the cost.)

A comprehensive, affordable long term care insurance policy that allows a person to choose home care or facility care,

maintain their independence and not have to transfer their life savings to other family members is the solution. Specifically, the Commonwealth of Pennsylvania must do the following. First, as one of our largest employer the state needs to step up to the plate and offer a voluntary long term care insurance program for its own employees. This has already been done by the Federal government and 16 other states. This action will set a good example for other employers to make this coverage available to their workers. There is no taxpayer funding for the program.

Second, tax incentives legislation should be enacted giving Pennsylvanians a credit or a deduction on their income taxes and a reduction in inheritance taxes based on premiums paid for long term care insurance. The small immediate revenue loss will be more than made up in three ways. They are lower expenditures under Medicaid in future budgets, increased revenue resulting from the growth in the long term care insurance market and a better payment structure to nursing homes, assisted living facilities and home health agencies. After all, private insurance can result in full payment of charges rather than under payment of costs by Medicaid which has caused much of our long term care crisis.

Finally, we must encourage Congress to pass HR1406 which would remove a Federal impediment so that Pennsylvania can finally establish a Long Term Care Partnership. This concept results in private insurance paying first and the government paying last. Under this type of program a person would purchase a long term care insurance policy and when the benefits are exhausted the person may qualify for Medicaid without having to give up their lifetime savings. In the four states that have this kind of program more than 117,000 people are insured and at present less than 50 are on Medicaid. (These four states started their program before 1993 when the Federal law was changed and are therefore "grandfathered.") We need to have this kind of success story in Pennsylvania if we are ever going to solve our long term care funding problem.

* * * * *

Ross Schriftman, RHU, LUTCF, CBC has been an insurance representative since 1975. He is an active member of the National Association of Health Underwriters and serves as the organization's Associate Chair for Long Term Care. He is also the Legislative Chair for the Pennsylvania Association of Health Underwriters.

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

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First Annual Golf Outing a Huge Success

Submitted by Chub Neiman

The participation of 50 golfers and eight people hiking/biking the York County Heritage Rail Trail exceeded our expectations. Capital Blue Cross (2), URL Financial Group, Companion Life, Engle-Hambright & Davies, TRA Benefit Solutions, The Insurance Group for Long Term Care, Inc., Highmark Blue Shield, IBSI, Benecon Group and Pacific Life and Annuity sponsored a total of 11 holes.

The Central Pennsylvania Association of Health Underwriters provided lunch and cash prizes. Additional prizes were donated by Capital Blue Cross, Highmark Blue Shield and AFLAC.

Based on this year's response, CPAHU expects this event to develop into a money-maker in future years with the proceeds being utilized to support our lobbyist and the State Convention.

Again, thanks to all our sponsors, participants, CPAHU President Todd Chronister and the Board for their help in insuring the success of this event.

CPAHU is also pleased to announce the presentation of its first \$500.00 charitable contribution to the Bethesda Mission, located in Dauphin County, PA. Our award chairman, Steve Karpinski, selected the recipient organization. The Board will accept applications from non-profit organizations, in each county within the CPAHU region, as an ongoing annual project.



The State Convention, being coordinated by our meeting planner, Vince Phillips, has been planned for September 29 and 30, 2003. CPAHU has confirmed that the golf outing and lunch will be held at the Out Door Country Club, York, PA.

Three members of CPAHU recently attended the Act 147 Producer Licensing Forum and CPAHU is developing a course for twenty-four (24) CE pre-licensing credits. For additional information on all activities, please contact us at **www.cpahu.org**.

UNIVERSAL HEALTH

GREATER PHILADELPHIA ASSOCIATION OF HEALTH UNDERWRITERS

“SPONSOR A HOLE” FORM

NAHU'S 2003 ANNUAL CONVENTION & EXHIBITION



Join us in San Diego, June 29 through July 2, 2003 at the Sheraton Hotel & Marina!

While San Diego is best known for its near-perfect climate, miles of sandy beaches, and fun-filled waterfront activities, you'll also discover a city with a character and ambiance rich in the arts and culture.

After spending your days at the Convention, you'll want to take advantage of all the entertainment and attractions which San Diego has to offer, such as the world-famous San Diego Zoo, Sea World, and Balboa Park. You won't want to miss San Diego's Historic Region, including Old Town and the beautifully restored Mission San Diego de Alcalá. For dazzling nightlife, try the historic Gaslamp Quarter, famous for its jazz clubs and award-winning restaurants.

ACCOMMODATIONS: The headquarters hotel for the 2003 Convention is the Sheraton San Diego Hotel and Marina, holder of both the Mobil Four-Star and AAA Four-Diamond designations. The Sheraton is located on beautiful Harbor Island, one of San Diego's most exhilarating waterfront environments. The hotel boasts three pools, four lighted tennis courts, sand volleyball, and a health club and spa. Boating can be arranged at the adjacent marina. Every room has a water view and a private patio or balcony. Room rates are \$169.00 single/\$189.00 double. Quoted rates do not include tax. Check-in time is 3:00 p.m. One night's deposit is required to guarantee your reservation. For information and reservations, you may call **(800) 325-3535**.

AIRLINE INFORMATION: American Airlines has been designated the official airline of NAHU's 2003 Annual Convention. American is offering special convention discounts on round-trip airfares to San Diego. To take advantage of this offer, just call (*or have your travel agent call*) **(800) 433-1790** from 8:00 a.m. - 11:00 p.m. Eastern Time daily, and refer to **File Number A2863AJ**.



In addition, Southwest Airlines offers up to 10% off most fares for air travel to and from the event, with the convenience of ticketless travel.



To qualify, call Southwest Airlines **(800) 433-5368** and reference **I.D. Code U0172**. Reservations sales agents are available 7:00 a.m. - 8:00 p.m. Monday - Friday or 8:30 a.m. - 5:30 p.m. Saturday and Sunday, Central Standard Time.

GROUND TRANSPORTATION: Located literally minutes from San Diego's International Airport, the Sheraton provides complimentary shuttle transportation between the airport and hotel. Arriving passengers should follow the signs to "Ground Transportation."

SPECIAL ACTIVITIES: The Host Committee is planning a fabulous day trip to Mexico, with transportation, food, beverages and activities included for one price! On Saturday, June 28, transportation will depart the hotel at 8:00 a.m. for the beautiful Bajamar Golf Resort for 18 holes of spectacular golfing and a delicious lunch buffet. Non-golfers will be whisked to Ensenada for a morning of shopping and a trip to a spa. Both groups will meet for a lobster dinner in Puerto Nuevo, overlooking the beach, prior to returning to the hotel at 8:00 p.m. Registration information is available at **www.nahu.org**.

CONVENTION HIGHLIGHTS: Our keynote speaker on Sunday, June 29, will be Scott O'Grady, who will speak about

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URL
(“Products Underwritten by Peoples Benefit Life Insurance Company”)

his incredible true-life struggle to survive in the hostile territory of war-torn Bosnia. More than just a war hero or wilderness survivor, Scott O'Grady is an inspiration, a role model for individuals and organizations faced with seemingly insurmountable odds. An Air Force fighter pilot, O'Grady was shot down over Bosnia while helping to enforce the NATO no-fly zone. The featured speaker at Tuesday's general session is Dave Pelzer, whose resilience has enabled him to overcome extreme life-threatening obstacles. As a child, he nearly died several times at the hands of his mentally disturbed, alcoholic mother. At age 12, he was rescued and placed in foster care until he enlisted in the Air Force at age 18. He was determined to better himself - no matter what the odds. Some of Dave's distinctive accomplishments have been rec-

ognized through a number of awards, as well as personal commendations from Presidents Reagan, Bush and Clinton.

FOCUS ON EDUCATION: Education sessions will be offered on Sunday and Tuesday. We plan to offer eight sessions in four educational tracks. Tentative tracks and workshop topics include Legislative Track (*HRA-FSA and MSAs - differences and advantages in spending accounts, HIPAA Privacy*); Market Specialties Track (*Long-Term Care, Worksite Marketing, Trends in Private Sector Solutions, Disability Income*); and Professional Development Track (*Seven Simple Steps to Networking, Off the Chart Sales/76 Ways to Build a Straight Referral Business, ASAP!*). You will be required to register in advance to attend education workshops.

If you wish to obtain continuing education credits while attending the educational workshops, you must do the following:

- In advance, select the sessions you will be attending
- Identify your local chapter representative at www.nahu.org/chapters/Index.htm and have him or her contact fross@nahu.org or (703) 276-3825.

The NAHU education department will forward all required materials to your chapter representative for requesting approval of topics through your state's Department of Insurance. Note: Each state's DOI will vary on the required amount of time given for submitting requests for approval (30 days, 60 days, 90 days).

Always a highlight of the Annual Convention, the Gordon Memorial Award Dinner will be held on Tuesday, July 1st. You will be able to reserve tables on site; however, the names of table occupants will not be posted. If you wish to set up a full table for 10, you will need to exchange your vouchers at the same time, or have one person collect your group's 10 vouchers and exchange them for tickets at the same table. The highlight of this black-tie event is the presentation of the Harold R. Gordon Memorial Award, the industry's most prestigious accolade. The Award presentation will be followed by dancing until midnight. This is always one of the most popular and well-attended convention events.

Bring the Kids! We encourage you to bring your family to the Convention. We are continuing the children's registration fee, which will allow access to the general sessions and exhibit hall, as well as to the President's Reception on Sunday and the Incoming Officers' Reception on Wednesday.

REGISTER TODAY BY USING THE FORMS ON PAGES 15 THROUGH 17!



TENTATIVE CONVENTION AGENDA

FRIDAY, JUNE 27

8:00 a.m. - 5:00 p.m. Board of Trustees

SATURDAY, JUNE 28

8:00 a.m. - 7:00 p.m. Day Trip to Mexico

SUNDAY, JUNE 29

8:00 a.m. - 8:30 a.m. First Timers' Meeting

8:30 a.m. - 10:30 a.m. Opening General Session

10:30 a.m. - 12:30 p.m. Exhibit Hall Open

1:30 p.m. - 3:30 p.m. Educational Workshops

4:00 p.m. - 6:00 p.m. Regional Meetings

6:00 p.m. - 7:30 p.m. President's Reception

MONDAY, JUNE 30

7:30 a.m. - 9:30 a.m. Awards Breakfast

9:30 a.m. - 12:30 p.m. Exhibit Hall Open

12:30 p.m. - 2:15 p.m. LPRT Luncheon
(by invitation only)

2:30 p.m. - 5:30 p.m. Town Hall Meeting

TUESDAY, JULY 1

8:00 a.m. - 10:00 a.m. General Session

10:00 a.m. - 12:00 p.m. Exhibit Hall Open

1:30 p.m. - 3:30 p.m. Educational Workshops

3:45 p.m. - 5:00 p.m. Leadership Workshops

6:00 p.m. - 7:00 p.m. Gordon Memorial

Award Reception

7:00 p.m. - Midnight Gordon Memorial Award Dinner and Dance

WEDNESDAY, JULY 2

8:00 a.m. - 10:00 a.m. Regional Meetings

10:00 a.m. - 1:00 p.m. House of Delegates

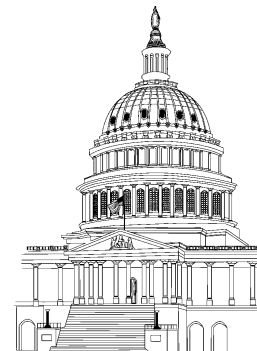
1:00 p.m. - 2:00 p.m. Incoming Officers' Reception

2:30 p.m. - 4:00 p.m. Board of Trustees

NAHU CONVENTION - PAGE ONE

NAHU CONVENTION
"THE MEXICO EXPERIENCE"

LTC Legislation Slated to Help Millions of Working Americans



The National Association of Health Underwriters (NAHU) applauds Representatives Nancy Johnson (R-CT) and Earl Pomeroy (D-ND) for introducing a bipartisan proposal to make long-term care insurance (LTC) more affordable for all Americans. The Long-Term Care and Retirement Security Act of 2003 would create an "above-the-line" deduction so that individuals could take advantage of the tax break even if they don't itemize their deductions. It would also give a \$3,000 tax credit to caregivers and allow long-term care insurance to be offered through a cafeteria plan. This important legislation will help the millions of Americans who are burdened with the huge and often devastating cost of caring for the elderly and disabled.

"The financing of long-term health care is an issue of growing concern," stated Janet Trautwein, NAHU Vice President

of Government Affairs. "As the demographic makeup of our country changes, we are faced with the looming crisis of providing long-term health care services, and more importantly, financing those services. Unfortunately, many people underestimate the cost of LTC and do not plan for the future appropriately. The average cost of a year's stay in a nursing home is \$40,000 to \$80,000.

"Today Medicaid, not Medicare as many presume, is the primary payer of LTC services. However, because there has been no real tax incentive to purchase LTC insurance, a large portion of the financing comes directly out of the pockets of patients or their families. Private LTC insurance currently pays a small percentage of this nation's long-term health care bill.

"As our population ages, state treasuries will simply no longer be able to keep up with providing for such care. In fact, long-term care costs consume about two-thirds of a state's budget and with states running deficits, Medicaid cannot continue to support these outlays. It is critical that we do something now to encourage people to plan privately for their LTC needs, just as they do for their other retirement needs.

"The bipartisan long-term care bill encourages individuals to take personal responsibility for their own needs and those of family members. Encouraging a strong private long-term market will reduce the exposure of state treasuries in the financing of long-term health care services and provide individuals a choice of LTC policies in the private market.

"NAHU looks forward to working with members of Congress and the administration on bringing affordable access to private long-term care insurance for more Americans."

* * * * *

For more information, please call Kelly Loussedes, NAHU Director of Public Relations, at 703-276-3835 or e-mail kloussedes@nahu.org.

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For more information, e-mail imaze@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!

