

What's up WAHU

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Washington Association of Health Underwriters

Volume 1, Issue 4



Congratulations WAHU on a second straight Silver Seal Award.

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Will it ever warm up?

Well Punxsutawney Phil saw his shadow predicting 6 more weeks of winter for us. Do you ever get the feeling God is just laughing at Al Gore???

Unfortunately our legislative outlook is on the chilly side as well. Now more than ever we need to make ourselves heard by our legislators, on both the

state and Federal level. Offer yourself as a resource. Just make sure to follow the One Voice policy when representing NAHU, WAHU or local AHU.

What's going on in Olympia?

Here is a great review of DoH from Mark Rose at NWAHU.

For those of you who could not attend the Day on the Hill was pretty positive except for the weather.

The Reader's Digest version is that the budget is going to take 100% center stage this year and we should be ready for not much to get accomplished.

That said there are several issues that were front and center that need to be addressed with all of our legislators. They are:

HB 1519 Language. This bill is sponsored by Hasegawa, Green, Morrell, Roberts, Nelson, Uptegrove, Santos, Simpson and Chase. It would require that carriers provide an interpreter at the time of service for any member that speaks English "less than very well". There are no logistics as to how this would be accomplished but it would be very expensive. Imagine a carrier being told that they need to provide a Chinese interpreter in Omak at an office visit in 12 hours. This bill failed last year but it is back with increased momentum this year.

HB 1210 and Companion Bill SB 5203. These are the Autism Spectrum Disorder Bills. They

would increase the available treatment hours up to 40 hours per week and would also provide no real guidance as to who would provide those services. In some cases it is feasible that a family member would be paid by the insurance company to take care of their own child. Payments would be allowed at up to \$50,000 per year. The initial OFM estimate to provide this benefit to just the state employees would cost tax payers upwards of \$20,000,000 annually. For this reason Representative Cody had indicated that this bill will not make it out of committee or perhaps even get a hearing, but don't be surprised if this comes out of nowhere and gets passed. Right now it has a ton of support from both Democrats and Republicans. One Republican told me today that it was like saying "No to brakes on School Buses!" You just can't do it.

In this case we are in favor a much cleaner less costly bill. HB 1412 is sponsored by Rep Kagi and also Rep Cody. It will expand coverage's for Neurodevelopmental therapies from age 7 to 18 and make some other changes that are more reasonable to provide some relief. It is absolutely VITAL that this is the one thing you contact your legislators

about. Let them know that there is a positive alternative to HB 1210 and SB 5203. The general mood is that they are going to do something so we have to give them a way to make a positive difference and this is it. We are hopeful that as Rep Cody is the sponsor of this bill it will come to the floor over the prior bill.

Lastly we wanted to express our concern to Representatives and Senators about possibly raising the B&O tax or expanding the Sales Tax to include services. As agents are prohibited from adding anything on to insurance premiums when they are passed on to consumers to cover expenses, these taxes are disproportionately onerous on us. Most legislators do not even realize this is the case.

Just because you did not make it down to Olympia this year doesn't mean we still don't need your help. Quite the contrary, each person who did not make it down needs to make sure that they contact their Reps and Senator about the above issues. To reach them [click here](#). Enter the address information. Click on your Rep and follow the directions.

What's going on around the state?

Tri-County

TCAHU had their general membership meeting Feb 11th. The topic was Medicare Secondary Payer and they had a record turnout of 47 people attend. Susan Smith, with HMA was the main presenter with additional comments from Tary Kaylor, Regence Blue Cross Blue Shield of OR, who explained how BCBSO would be implementing the new rules.

Laron Thompson

Seattle

The 2009 WAHU Spring Symposium is fast approaching. Wednesday March 4th 7:30—4:30 at the Bell Harbor Conference Center, 2211 Alaskan Way, Peir 66 Seattle. Cost is \$175 for members and \$275 for non-members.

Register now at: <https://asi-seattle.com/agent/wahu-sea/register.php>

Spokane

Personally, for me anyway, it just seems that some things remain constant day after day.

My stubborn defiance (or is it inept indifference?) of going paperless, the volume of the icy snow berms still piled high at the end of my driveway, the innocuous drive I take every-day to work. Ahh, but once I arrive, change becomes about the only constant.

Professionally, in our industry anyway, it seems like the winds of change blow incessantly. At times as gently as the summer breeze, but most often with gale force abandon. It's at these times that I can either batten down the hatches to weather the storm of change, or clean up the debris in its aftermath. Being that I'd much rather do the former, I'm more and more appreciative of my NAHU membership.

As a "solitary tree," I'm at the mercy of the winds of change. As one among many in a forest of trees, swaying in unison with the forces at work, I can work with the forces to break down the change for those we protect, and to better shield them from changes most damaging.

Since we're all dealing with, among a host of other "issues of the day," the federal stimulus package's affect on COBRA, carriers changing plans, employer layoffs, terminations, and downsizing, who better to align with than others facing and addressing these very same changes, just as are you,

on a daily basis? In times like these competitors become comrades, rivals become friends, and at the Board level, opponents become teammates – and everyone benefits!

At all NAHU Chapter levels, we all talk of attracting new members, retaining existing members, and re-assimilate old members. We talk about membership for individual professional gains, and we talk about membership for the good of the collective industry. Valid and practical points all, yet it seems our greatest successes with membership have come when we prove that professionals can be personal, and that being personal doesn't mean we can't be professional. It's the same approach we take with our clients. We are, after all, in a relationship business.

Al Peirce

The 2009 WAHU Spring Symposium is fast approaching. Thursday March 5th 7:30—4:30 at the Lincoln Center, 1316 N Lincoln St, Spokane. Cost is \$175 for members and \$275 for non-members.

Register now at: <https://asi-seattle.com/agent/wahu-spo/register.php>

How about that "other" Washington?

The Senate just passed its version of economic stimulus legislation and so leaders in the House and Senate will soon begin reconciling the Senate measure with the bill passed by the House earlier this year. NAHU knows that many of our members and many Americans generally have concerns over the size, scope and structure of this spending bill, and NAHU has not taken a position on the bill as a whole. However, this legislation is going to conference committee now, and there are provisions in both the House bill and the Senate bill that would dramatically impact

private health insurance coverage. NAHU strongly prefers the health insurance provisions in the Senate Bill instead of the House Bill, and we need all NAHU members to contact their representatives and explain why the Senate provisions should be retained in any conference report.

[Click here](#) for more info from NAHU.



Let's keep them informed.



Working together we get
can accomplish more.



Announcing the 2009 WAHU Symposium

Seattle - March 4, 2009

Spokane - March 5, 2009

The symposium details and the printable registration form are in the downloadable Spring Symposium Flyer in both [WORD](#) and [PDF](#) formats.

Again this year we offer for your convenience online registration:

Seattle: <https://asi-seattle.com/agent/wahu-sea/register.php>

Spokane: <https://asi-seattle.com/agent/wahu-spo/register.php>

Don't miss out! Our speakers this year include:

Scott Leavitt, President, NAHU

Jack C. McRae, Senior VP, Congressional and Legislative Affairs with Premera

Kathleen O'Conner, Consumer Advocate, Author and Consultant

Steven Leslie Johnson, Humorist, Trainer and Ethicist

Anne Mackie, Washington State Health Insurance Pool


Dr. Roger Stark, Health Care Policy Analyst and retired Cardiac Surgeon, Washington Policy Center



Exhibitors and Sponsors

Are you interested in exhibiting at one or both of the symposiums? Would you like to be a sponsor for some extra recognition and support the symposium at the same time?

If so, the details and printable registration form are in the Exhibitor's Spring Symposium Flyer in both [WORD](#) and [PDF](#) formats.



Thank you WAHU!

for all your contributions

LifeWise Health Plan of Washington thanks the Washington Association of Health Underwriters (WAHU) for its valuable contribution to the healthcare industry. LifeWise supports WAHU's mission of advocating for choice and accessibility to quality healthcare that gives peace of mind to individuals and families in Washington State.

LifeWise also recognizes WAHU's diligent work with state and federal legislators to define public policy that supports access, evidence-based care and accountability. We applaud the important public policy information and professional education WAHU provides its members.

By working together, we can realize a vision for a sustainable future.

lifewisewa.com





Washington Association of Health Underwriters

We're on the web:
www.WAHU-Online.org

WAHU 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 client's 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.

WAHU President's report

Spring is just around the corner and so is the annual Washington Association of Health Underwriters Symposium. If you haven't already registered, send your registration in today.

Why is it important for you to attend the symposium? Here are just a few reasons:

Up to date legislative report
CE credit for ethics

President of NAHU speaking on Educating America

History of our health care and potential solutions

Status of health care reform on the Hill and within the State

WSHIP accreditation

Meet with sponsors to hear what products they have to offer to your clients

Networking

Great food

Financially helping to support your lobbyist

Our lobbyist keeps us updated on legislative issues. The Symposium is how we financially support him. He is our connection to the State

government and what is happening in Olympia. **Your job as an agent is at risk.** The role of an agent is very important and that message needs to be conveyed to Olympia. Your lobbyist is spreading that message. He also keeps us informed of all the bills being introduced and the status of those bills. Please support us with your registration.

The dates for the symposium are:

March 4th in Seattle, and

March 5th in Spokane

See you there!



Nancy Thompson