

**New Jersey
Association of
Health Underwriters**

203 Towne Center Dr.
Hillsborough, N.J. 08844

**Join Us on
Our Trip to
Washington D.C.
to Advocate
For You**

The annual Capitol Conference in Washington, D.C. has been scheduled for February 4-6. Join us! Please register online at <http://njahu.org/whyAttend.pdf>

**Here is the list of
people who have
already registered to
attend:**

Kathy Burton
Joe Dowd
Joan Fusco
Charles Gartlan
Brad Greenbaum
Nicole Gunia
Steve Honig
Jack Kalosy
Doug Lubenow
David Mordo
Frank Ruggiero
Eileen Shrem
Thomas Siino
Desmond Slattery
Stephen Smith
Jim Stenger
Marilyn Stenger
Joe Torella
Bob Wanamaker
Richard Wheeler
Mark Wilderotter

Welcome to the inaugural issue of...

The NJAHU News

www.njahu.org

Winter 2008

Conference 2008: Enjoy Success

Mark your calendar for the annual ARLHU Conference, April 16-17, at the Taj Mahal Casino Hotel in Atlantic City. Assemblyman Louis Greenwald (D-Cherry Hill), who considers access to "quality, affordable health care" as a top issue, is planning to attend as the keynote speaker.

Be a part of the premier event for health insurance agents in the entire Mid-Atlantic region. Last year, more than 600 professionals attended the Conference.

We look forward to seeing you there!

**Save
the Date:**

**April 16-17
2008**

Featuring:

- Concentrated, one-day format
- Expanded exhibit area
- Sponsorship opportunities for special events
- Wednesday golf outing
- Outstanding educational seminars
- Full social schedule
- Program listing for exhibitors
- Networking! Networking! Networking!

Chapter News

Monmouth-Ocean

The Monmouth-Ocean Chapter is offering to pay the expenses of the first two first-time attendees who register for February's Capitol Conference. Members can register by logging on to the members' area of www.nahu.org.

The chapter is also planning its January holiday party and July golf outing. The holiday party, featuring a wine tasting and dinner-dance, will be held on Jan. 25 at The Renaissance catering hall in Tinton Falls. The golf outing, which will be held at Eagle Ridge Golf Club, is in the early planning stages.

South Chapter

The South Chapter will be holding its annual holiday party on Jan. 9 from 5:30 to 7:30 at Swanky Bubbles in Voorhees.

"We're trying something different by having a cocktail party this year, as opposed to a sit-down dinner," said South Chapter President Mark Wilderotter. "People are excited about it and we're expecting a good turnout."

North Chapter

The North chapter ended its year with a holiday party at Stephanie's restaurant in Caldwell and a toy drive for the U.S. Marines' Toys for Tots program. Several members of the North Chapter participated in both the charity and merry-making.

"Thank you to everyone who came and donated toys," Chapter President David Oscar said. "A lot of children were made happy by the donations of our chapter."

Central Chapter

The Central chapter raised more than \$1,500 for Isles Inc., a Trenton-based non-profit group, at its golf outing in June. Approximately 70 golfers pitched, chipped and putted their way toward raising money for New Jersey families who live in struggling communities.

Chapter President Steve Honig said he was happy the chapter was able to assist Isles. "We select a different charity to donate to every year and we liked the approach Isles takes toward helping New Jersey families," he said.

Event Calendar

Jan. 9 – South Chapter Holiday Party

Jan. 10 – Central Jersey General Membership Meeting. Topic: Dental CE

Jan. 15 – Northern Chapter, Topic: Worksite Marketing (2 CE credits) 8:30 a.m., Empire Diner in Parsippany

Jan. 22 – South Jersey Annual Legislative Panel

Jan. 25 – Monmouth/Ocean AHU Holiday Party – 7-11 p.m. The Renaissance in Ocean Township, 1110 Valley Road

Feb. 4-6 – Capitol Conference in Washington, D.C. To learn more, log on to <http://njahu.org/whyAttend.pdf>

Feb. 19 – Gary Young, Esq. Topic: Legal Matters (2 CE credits) 8:30 a.m., Empire Diner in Parsippany

Feb. 21 – Monmouth General Meeting, AIG Building in Neptune. 8:30 a.m.

HIAPAC Works for You

Our Political Action Committee (Health Insurance Agents Political Action Committee) makes contributions to legislators influential in the healthcare arena. This is your very own PAC, working for you. Log on to www.njahu.org to learn how to contribute.

Action in Trenton

As we begin 2008, there will be many new faces in the 213th New Jersey Legislature. Yet, there is not a big change in the political make up. Some important facts:

- There are 16 new Senate members, 11 of which are members of the Assembly who won their bid to move up into the State Senate. In addition, there are 26 new members of the General Assembly.
- The Democrats had a net gain of one seat in the Senate, increasing their majority to 23-17. The Democrats had a net loss of one seat in the Assembly, leaving their majority at 48-32.

Lots is Happening at NJAHU. Be a Part of it! Log on to <http://www.njahu.org/MembershipApplication.pdf> to join the association or to renew your membership.

In addition to the new legislators, the new legislative session began on January 8. There will be many key issues under consideration including individual and small group health insurance reform. NJAHU has already participated in meetings with legislators to discuss our concerns and to provide recommendations for consideration. Several key legislators active on the insurance reform issue have been invited to speak at the Spring Conference.

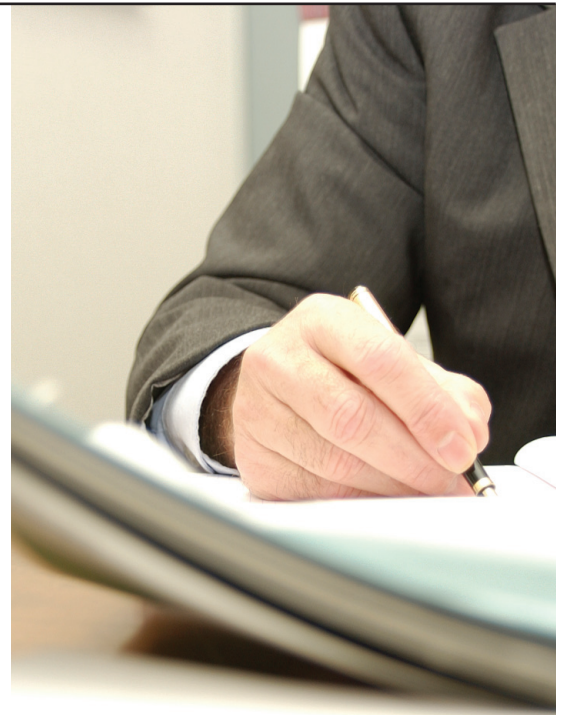
NAHU News

High-risk Pools

Congress is negotiating an omnibus spending bill with appropriations for Labor-DHHS; NAHU is fighting to ensure the high-risk pool funding remains in the legislation.

Mental Health Policy

The House has yet to take up H.R. 1424, the extreme mental health parity measure opposed by NAHU. The issue concerns finding “pay-fors” to adequately fund their version of the legislation. The House bill would make coverage of “disorders,” such as caffeine addiction and jet lag, on par with serious health conditions such as heart disease. In contrast, the bill passed by the Senate on September 18, S. 558, is bipartisan in nature, represents a reasonable compromise on this issue, and is not a cost-item.



Upcoming CDH Programs

Steve Honig, Joe Torella and Joan Fusco have been certified to teach the CDH certification program for NAHU. They will be facilitating four-hour classes:

Wednesday, February 13 at Aetna in Cranbury

Tuesday, February 20 at NAIFA headquarters in NY

Thursday, March 26 at Horizon in Newark

There is a \$125 member/\$175 non-member charge when a participant registers on nahu.org. Non-members who join NAHU the day of the class will have the \$175 fee used towards membership.

Comparing Prescription Prices

The New Jersey Prescription Drug Price Registry, through the NJ Division of Consumer Affairs – allows you to compare the retail prices charged by many pharmacies for the 150 most-frequently prescribed prescription drugs. Here is the link: https://www6.state.nj.us/LPSCA_DRUG/index.jsp

National News

Rising U.S. Disability Costs

Americans are living longer and are healthier than previous generations, yet the number of workers receiving disability benefits is increasing. In fact, disability is the fastest-rising component of Social Security, growing at nearly twice the rate of spending on retirement benefits.

Canada Moms Coming to U.S. to Deliver

Mothers in British Columbia are having a baby boom, but it's the United States that has to deliver. That is making some Canadians critical of their

highly-touted health care system. Canada does not have the money for more equipment and staff to handle high-risk pregnancies, prompting mothers to come to the U.S. to deliver.

A New Approach

Precedent Insurance has introduced a line of "Coverage on Demand" plans. The insurance is only available in Texas where there is a higher percentage of uninsured people. Precedent offers low premiums, low deductibles, limited benefits and a clever twist: If you exhaust your benefits but need more coverage, you can pay an "activation fee" and get more – even if you are hurt.

NJAHU in the Community

North Chapter

The North chapter reports it has donated \$3,000 to charity in 2007. The Junior League of Morristown received \$2,500, while \$500 went to Toys for Tots.



Monmouth-Ocean

The chapter had a very busy 2007. It gave:

- Eastern Monmouth Chamber of Commerce, \$575
- 5/07 Eastern Monmouth Chamber of Commerce Expo, \$300
- 5/07 Eastern Monmouth Chamber of Commerce Expo Raffle Prize, \$160.49
- NJAHU Baskets, \$450
- HUPAC, \$150
- 9/07 NAHU Golf Outing, \$100
- HIAPAC, \$370
- Monmouth Ocean Development Council, \$225

Did you know?

- The cost of providing health care for workers rose again in 2007 to nearly \$8,000 annually per employee, prompting more businesses to drop the benefit, according to the National Survey of Employer-Sponsored Health Plans.
- Costs rose by 6.1 percent in 2007, about the same pace as last year but lower than the double-digit rates of prior years, the survey also found. But that's still more than twice the rate of inflation. Costs to businesses would be even higher if they had not shifted more of it to employees and their families.
- Americans spend double what people in other industrialized countries do on health care, but have more trouble seeing doctors, are the victims of more errors and go without treatment more often, the Commonwealth Fund reported in *Health Affairs*, a journal.

FYI

Jim Stenger and Dave Mordo recently had op-eds published in their local newspapers. Jim's piece ran in The Daily Record of Morristown to underscore the value of the health insurance broker.

Here are the links:

<http://www.dailyrecord.com/apps/pbcs.dll/article?AID=/20071209/OPINION03/712090394/1096/OPINION>. Dave's piece, on a similar topic, appeared in the Atlanticville. The link is: <http://atlanticville.gmnews.com/news/2007/1213/Letters/016.html>